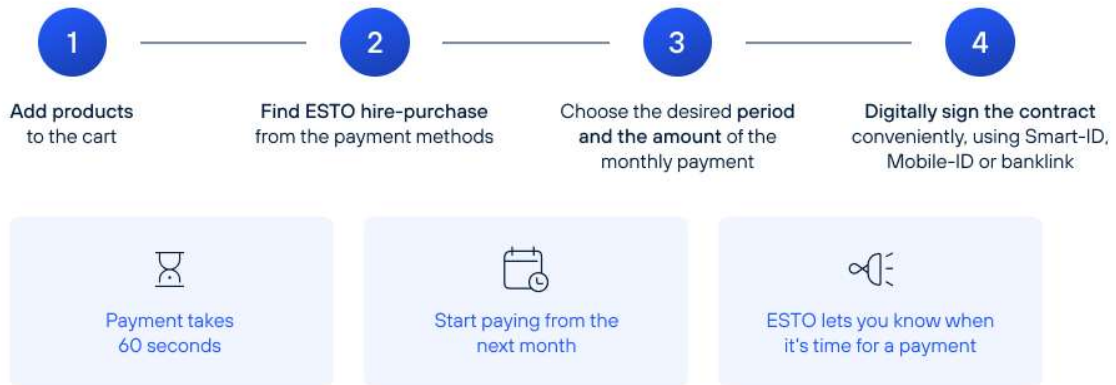


Buy now and pay later with **esto** hire-purchase



Don't want to pay the whole amount at once? Pay in installments!

ESTO hire-purchase is the fastest and most convenient payment solution that helps you set up a payment schedule based on the period of your choice. The payment solution makes the decision in real time and you can complete your purchase in less than 60 seconds.

Add the products you need to your shopping cart, confirm your order and choose ESTO hire-purchase as a payment method. When confirming your purchase, select your preferred repayment period, monthly installment amount and sign digitally and conveniently using your ID card, Smart ID or Mobile ID.

- All citizens of the Republic of Estonia aged between 18 and 70 can apply for an ESTO hire-purchase
- ESTO hire-purchase can be signed quickly and conveniently for legal entities.
- ESTO hire-purchase is offered and managed by ESTO AS.

Attention! Before signing the contract, carefully read the terms of the proposed contract and, if necessary, consult with an employee of ESTO AS or another specialist. *ESTO AS loan annual percentage rate is 23.63% under the following example conditions: loan amount 1490 euros, cost of goods/services 1490 euros, down payment 0%, fixed interest rate 11.90%, contract fee 0 euros, total amount loan and repayment of 1844.64 euros, subject to repayment of the*

loan within 24 months, in equal monthly instalments of 76.86 euros. Before concluding the contract, read the terms and conditions and, if necessary, consult with a specialist. The hire purchase service is offered and regulated by ESTO AS.

WHAT IS ESTO?

ESTO is a financial services company that was founded in 2016. The brand was born out of the need for a new generation of payment solutions, suitable for both - the end consumer and the merchant. Today, ESTO offers a wide range of payment solutions in the Baltics and has a partner network of more than 2,000 partners and stores and over 200,000 customers.

See the terms and conditions here: esto.eu/ee

If you need help, contact an ESTO AS employee at info@esto.ee or via www.esto.ee LIVE-chat window.