

Service Agreement

This Service Agreement is concluded on _____, between:

Student Finance Solutions sp. z o.o. (the “Consultant” or “MyStudentFinance”), trading as “myStudentFinance”, a limited liability company duly incorporated and existing under the laws of Poland, with its registered office in Wrocław, Poland, at ul. Marszałka Józefa Piłsudskiego 74/320, 50-020 Wrocław, entered in the Register of Entrepreneurs of the National Court Register (KRS), maintained by the District Court for Wrocław-Fabryczna in Wrocław, 6th Commercial Division of the National Court Register, under KRS No. 0001190527, holding Tax Identification Number (NIP) 8971958678, with a share capital of PLN 5,450.00, represented for the purposes of this Agreement by _____, and contactable by email at contact@mystudentfinance.eu and via WhatsApp at +31 6 22014997.

and an individual, _____ born on _____, reachable via email _____ and telephone _____ (the “Client”). The Consultant and the Client are hereinafter jointly referred to as the “Parties” and individually as a “Party”. Now, in mutual consideration, the Parties agree as follows:

1. Engagement of Consultant

A) The Client engages the Consultant to provide advisory and administrative assistance in connection with the Client’s student finance application to Dienst Uitvoering Onderwijs (hereinafter referred to as “DUO”), a Dutch governmental body located in the Netherlands. The engagement will commence on the date of this Agreement and continue for up to 12 months, unless the services are completed or the Agreement is terminated earlier in accordance with its terms. The Consultant accepts the engagement, and both parties agree to perform their respective obligations under this Agreement. The scope and details of the services to be provided by the Consultant are set out in Article 2 of this Service Agreement.

B) This Agreement will automatically terminate when all components of the student finance application, as applied for by the Consultant on behalf of the Client, have been successfully processed and approved by DUO and all corresponding fees have been invoiced and fully settled in accordance with this Agreement. However, if any component of the student finance application remains under processing (e.g., Supplementary Grant), the Agreement will not be deemed fully terminated, and the Client’s obligations under the Agreement, including compensation for the pending component, will remain in effect until the final decision is issued by DUO and processed by the Consultant.

- Article 5B outlines the objective criteria for service milestones.

- For clarity, the Consultant retains the right to invoice and seek compensation for services related to components that are successfully approved and processed, even if other components remain pending.
- The Client acknowledges that completion of services does not eliminate their obligations under this agreement for components still under processing.
- Client obligations extending beyond the Agreement do not imply that the full provision of services has not been performed.
- For clarity, the substantive application services shall be considered fully performed once all agreed applications have been completed and submitted to DUO by the Consultant, as evidenced by submission records or communications with DUO. Any subsequent waiting period for DUO's decision, monitoring, invoicing, or settlement does not mean that the substantive application services remain unperformed. The Agreement shall nevertheless remain in full force during the mentioned waiting period until it terminates in accordance with this Article.

2. Scope of Services

A) Comprehensive PDF eBook Guide titled “The Definitive Guide to Dutch Student Finance for EU Students”: the Client will receive a detailed PDF guide via email, which provides essential information on applying for student finance. This guide includes:

- Eligibility requirements for student finance.
- A step-by-step breakdown of the application process. This process is further defined under B.
- Guidance on securing a work contract and understanding income requirements.

Acknowledgment of Value: The Client acknowledges the significant value and effort put into creating this guide. It is understood that this guide is a unique and proprietary work of the Consultant, protected under intellectual property law. ‘Value and effort’ means the following:

- Step-by-step instructions tailored to international students applying for Dutch student finance;
- Pre-filled templates and form examples (e.g., employment declaration, proof of income, etc.);
- Detailed explanations of DUO requirements, common mistakes, and how to avoid them;
- Up-to-date eligibility criteria and financial thresholds;
- Curated FAQs and troubleshooting tips based on real case scenarios;
- Guidance on required documents and how to obtain them.

B) Personalized Advising: The Consultant will offer personal advice to the Client on matters related to student finance

via email, WhatsApp, or phone. This includes responding to any queries and providing customized guidance. The services may include:

- Answering questions about the application process, eligibility requirements, supporting documents, deadlines, and communications from DUO.
- Assessing the Client's circumstances based on the information and documents provided and offering tailored guidance.
- Providing a checklist of documents and information that may be required for the application.
- Reviewing documents for apparent completeness, consistency, and relevance. Identifying information or documents that appear to be missing, incomplete, or in need of clarification.
- Assisting the Client with completing application forms and organizing supporting documents.
- Reviewing draft explanations, statements, and responses prepared by the Client.
- Providing guidance on responding to requests for additional information or documents from DUO. Explaining the general meaning of correspondence, decisions, and requests received from DUO.
- Discussing possible next steps and providing reasonable follow-up assistance regarding the application's progress.

The Consultant's review does not constitute certification of any information or document supplied by the Client. Unless separately agreed in writing, the services do not include certified translations, legal representation, tax advice, or the preparation or issuance of official documents.

C) Application Assistance: Upon the Client's DigiD authorization, the Consultant will handle the entire application process, including: Using DigiD authorization to manage the Client's affairs online, in full compliance with the Client's instructions and the relevant data protection laws.

D) Intellectual Property Rights: The Client recognizes that the materials and advice, including the PDF guide, are the intellectual property of the Consultant, protected under the Copyright Law. The Client agrees not to reproduce, distribute, or use these materials beyond the scope of this Agreement without the Consultant's explicit consent.

E) Awareness of free direct application and voluntary engagement: The Client acknowledges that, before entering into this Agreement, they have been clearly informed and understand that they may apply independently for student finance directly through the government duo.nl service, free of charge, without engaging or paying the Consultant. The Client understands that the Consultant is a private commercial service provider, is not affiliated with DUO, and is neither a government body nor an official partner of DUO.

F) Having acknowledged the information set out in paragraph E, the Client voluntarily chooses to engage the Consultant's paid services at the fees specified in Article 3. These fees are charged solely for the Consultant's guidance, application assistance, and related services. They are not charged by DUO and are not required to access student finance. The Client understands that engaging the Consultant neither confers preferential treatment nor guarantees approval.

3. Fees

A) Basis of Fee Structure:

- The Consultant operates on a "no cure, no pay" basis. This means that fees are charged only when the Client successfully receives student finance through DUO. As outlined in Article 5, certain fees may be applicable under exceptional circumstances, particularly if the client violates the terms of the agreement. In those cases the no cure, no pay policy does not apply.
- The Client agrees to pay the Consultant a fee of 59.99% (incl. VAT) of the first payout as defined in Article 3B, received from DUO for services rendered. This fee calculation will be applied to the approved components of the student finance, which include the Supplementary Grant, Basic Grant, Loan, and Tuition Fees Loan.
- In the event of a successful application for Dutch student finance, the client agrees to a flat charge of €200 (incl. VAT) for the purchase of a digital publication (eBook) titled "The Definitive Guide to Dutch Student Finance for EU Students". This eBook provides standalone, self-contained guidance on navigating the application process and is delivered electronically as a downloadable PDF. It is invoiced separately from any consulting or application support services.
- The €200 eBook charge (incl. VAT) will be deducted from the total amount owed under the standard 59.99% (incl. VAT) success-based service fee, applied to the first student finance payout. Invoices will clearly distinguish the eBook and consulting components as separate items, each with their applicable VAT rate and amount. The client retains the right to access and use the eBook regardless of whether additional consultation is provided.
- The Consultant reserves the right to issue invoices for each processed and approved component of the student finance application, provided that the total cost is disclosed upfront in the service agreement. No additional invoices will be issued beyond the agreed pricing structure.

B) Definition and Calculation of a Payout

A 'payout' for the purposes of this agreement is defined as any sum of money designated for the Client or their representative by DUO as part of the student finance application process, encompassing all relevant components of student finance. The first payout may consist of one or more components, including both repayable and non-repayable components. If one or more student finance components are missing from the initial first payout, but are later approved and paid out in a subsequent payout relating to the same contract between the Consultant and the Client, that subsequent payout shall also be considered part of the first payout for the purposes of this Agreement, and the fee structure under this Agreement shall apply accordingly.

Retrospective applications might cover all eligible months back to September of the academic year in which the

application is made. Each academic year begins on 1 September and ends on 31 August of the following year; the ordinary retrospective application period therefore resets on 1 September each year and the total retrospective applications can generally cover up to a maximum of 12 entitlement months within the current academic year.

In such cases where the payout includes back payments for previous months (up to 12 months of accumulated payments), the fee will be calculated on the total cumulative payout, covering both current and retrospective amounts attributed to the Client by DUO.

C) Scope of Fee Application:

The 59.99% (incl. VAT) fee applies only to the first payout as defined in Article 3B, including any subsequent payout that is deemed to form part of the first payout under Article 3B. No fee shall apply to later DUO payouts that fall outside that definition.

A separate fixed fee of EUR 79.00 (incl. VAT) will be charged for assistance with the student travel product application, which is a standard charge.

Example Calculation: if the Client receives a first payout of EUR 1,000.00, the 59.99% fee amounts to EUR 599.90 (incl. VAT). This fee includes the eBook fee where applicable. If the student travel product fee of EUR 79.00 also applies, the total amount payable is EUR 678.90 (incl. VAT). Full Illustrative fee calculation scenarios are included in Appendix 3 to this Agreement.

D) Payment Terms: Fees are due within seven (7) days of the Client's receipt of the grant, loan funds, or student travel product. All prices and fees payable by a Consumer under this Agreement are stated inclusive of applicable VAT.

E) Fees deducted or invoiced are final and non-refundable once services are successfully rendered. However, if the service is not provided as agreed due to reasons attributable to MyStudentFinance, a partial refund may be granted.

F) The Client should review each invoice upon receipt. Any objection to (a part of) an invoice must be submitted to MyStudentFinance in writing, with a sufficiently substantiated explanation, within thirty (30) days after the invoice has been sent to the Client. If the Client does not submit a written objection within that 30-day period, the invoice shall be deemed accepted for contractual and evidential purposes. This is without prejudice to any mandatory rights of the Client under law. Any undisputed part of the invoice shall remain fully payable within the agreed payment term. The submission of an objection shall not in itself automatically invalidate the Client's obligation to pay the invoice. Upon review by the Consultant, the objection may be determined to be unfounded, in which case the invoice shall remain fully due and payable and no refund shall be due.

4. Responsibilities of Each Party

A) By entering this consultancy agreement, the Client acknowledges and consents to the Consultant's authority to act as their representative when submitting applications for grants and loans to DUO.

B) The Client acknowledges and understands that Dutch student finance may include both non-repayable and repayable components, including but not limited to basic grant, supplementary grant, interest-bearing loan, tuition fees loan, and student travel product. The Client further acknowledges and understands that any repayable component, including the interest-bearing loan and tuition fees loan, constitutes a debt owed by the Client to DUO and may be subject to repayment and interest in accordance with DUO rules and applicable law.

C) In cases where the Client has provided explicit checkbox consent (see Appendix 1), the Consultant may, as part of the application strategy relating to the supplementary grant, submit or maintain an application for an interest-bearing loan or / and tuition fees loan in an amount corresponding to the current maximum amount of the supplementary grant: max. €491.08 per month. The Client acknowledges and understands that this may function as a temporary advance mechanism while DUO is still assessing and processing the supplementary grant application. If the Client has not yet submitted the supplementary grant documentation, but has provided consent for the temporary loan application explicitly via the checkbox (see Appendix 1), it is possible to apply for this advance before the supplementary grant application and documents have been sent to the Consultant or submitted to DUO. When DUO subsequently grants the supplementary grant, amounts granted for past months may be converted into, credited against, or otherwise offset against the previously granted interest-bearing loan, in accordance with DUO rules and procedures. In such cases, any agreed service charge relating to that amount shall be charged only once, either from the temporary advance loan payout or later from the supplementary grant payout, and not from both. The Client acknowledges that such conversion, crediting, or set-off is not guaranteed and remains subject solely to DUO's assessment, processing, and final decision.

D) Any repayable student finance component granted by DUO, including interest-bearing loan and tuition fees loan, is solely a legal and financial obligation between the Client and DUO. MyStudentFinance does not provide credit, is not a lender, is not a party to any DUO loan agreement, and is not responsible for repayment, interest, recovery measures, set-offs, or other consequences resulting from DUO's decisions concerning repayable student finance components.

E) The Client can, via checkbox (see Appendix 1), select which student finance components the Client wishes MyStudentFinance to apply for. Any later instruction to amend a selection for a specific student finance component after checkbox selection must be communicated clearly in writing before submission of the relevant application. If the preference change is provided after submission, the component will be cancelled from the earliest possible date; however, the first payout will still be due and the charge will apply.

F) The Client agrees to provide the Consultant with their personal information, which will be used for completing the application process. This includes, but is not limited to:

- Filled Student Finance Application Form: The completed form for applying for student finance through DUO.
- Income Form for Supplementary Grant Application: Any forms or documentation required to apply for supplementary grants, including details of the Client's or their family's income.
- Work Contract: A copy of the Client's current work contract if applicable, which is essential for certain types of student finance applications.
- Payslips and Bank Statements: Recent payslips and bank statements to provide proof of income and financial status.
- Enrollment Certificate: An enrollment certificate from a Dutch educational institution to confirm the Client's student status.
- Recent Communication with DUO: Copies of any recent correspondence or communications with DUO that are relevant to the student finance application.
- ID card copy

G) The Consultant will handle this data in compliance with the law, specifically with Article 6 of the General Data Protection Regulation (EU) 2016/679, and will not share it with third parties other than those specified in the Privacy Policy (<https://mystudentfinance.eu/home/privacy-policy-studentfinance/>) without the Client's explicit consent.

H) The Client shall promptly provide the Consultant, upon request, with any documentation necessary to confirm the amount and status of student finance granted by DUO, including letters, screenshots, emails, or other relevant evidence. If the Client fails to provide the requested documentation within fourteen (14) days and the Consultant is unable to verify the Client's current student finance status independently or through the available authorization, a provisional fee of EUR 450.00 (incl. VAT) may be charged. If the Client subsequently provides sufficient evidence allowing the Consultant to verify the actual status or amount of student finance granted, the fee shall be recalculated and, where necessary, adjusted to reflect the updated and verified status of the Client's file in accordance with this Agreement.

I) The Client is encouraged to secure a valid work contract in the Netherlands within one (1) month of signing this Agreement. If the Client does not obtain a work contract within this timeframe, MyStudentFinance may offer guidance on alternative solutions. Any fees for services already rendered remain due, provided these services have been clearly detailed in advance.

J) The Client affirms that they hold a valid passport from the European Union, European Economic Area, or the United Kingdom. Furthermore, the Client commits to filling in the form truthfully and providing authentic documents, including the enrollment certificate from a Dutch university. If the Client does not meet these stipulations, this

Agreement will be automatically dissolved within a seven (7) day timeframe. In such cases, the Client will be charged for services rendered, as stipulated in Article 5, Point B.

K) Provision and Authentication of DigiD Authorization: The Client agrees to provide and authenticate a DigiD authorization (Machtigen), which is essential for verifying and tracking the progress of their student finance application. This requirement is mandatory irrespective of whether the Client opts to apply personally using the provided guide or prefers the application to be handled directly by MyStudentFinance. The Client is responsible for authenticating the DigiD authorization in a timely and accurate manner. This authentication process is a critical step that enables MyStudentFinance to access and manage the Client's application status and related affairs with DUO.

L) If the Client fails to provide the required documents or to provide and authenticate a DigiD authorization (Machtigen) within fourteen (14) days of a written request from the Consultant, the Consultant reserves the right to terminate the Agreement. In such cases, the Consultant will charge fees based on the scope of services rendered up to that point, as outlined in Article 5. The Client acknowledges that this provision ensures fairness and prevents unreasonable delays in the application process.

M) The Client remains responsible for reviewing DUO decisions, payment overviews, messages, and notifications made available to the Client. The Client must notify MyStudentFinance in writing of any objection relating to an application submitted on the Client's behalf within thirty (30) days after submission, and in any event no later than thirty (30) days after receiving the relevant DUO decision or payment notification. Failure to raise such objection within that period shall constitute strong evidence that the Client accepted the application as submitted, without prejudice to any mandatory rights the Client may have under applicable law.

5. Default and Termination

A) Termination Due to a Breach:

If the Client breaches any provision of this Agreement, the Consultant has the right to terminate the Agreement immediately by written notice. In such cases, the Client is required to compensate the Consultant for services rendered up to the termination date. Any additional claims for damages shall be assessed based on applicable legal principles and reasonableness.

B) Termination and Corresponding Fees:

If the Client terminates the Agreement, termination fees shall apply based on the extent of services provided. These fees reflect the time, effort, and resources invested by the Consultant. The termination fees are structured as follows:

- After Receiving Application Guide: €200 (incl. VAT) if termination occurs after the delivery of the application guide via email but before any further consultancy actions or applications have taken place. A discount of up to 75% can be applied to this rate in certain situations.

- After Initial Service Engagement: €300 (incl. VAT) if termination occurs after active service engagement, including the submission of an application to DUO by the consultant, **or** scheduling calls, **or** sending personalized instructions to the Client regarding next steps.
- After Partial Approval of Student Finance: €450 (incl. VAT) if termination occurs after at least one component of student finance (e.g., Basic Grant, Supplementary Grant, Loan, or Tuition Fees Loan) has been successfully approved, and other components are still under processing. The charge for the approved component is due separately based on Article 3.
- After All Student Finance Components Have Been Approved by DUO: The charge shall be equal to the fees payable under Article 3, based on the first payout as defined in Article 3B.

The Parties acknowledge that the termination charges set out above are intended to reflect, in a reasonable and proportionate manner, the scope of Services already performed by the Consultant, including the time, work, resources, application preparation, document review, submissions, and personalized assistance provided up to the date of termination. In the case of partial approval of student finance, the €450 (incl. VAT) termination charge relates to the Services already performed in connection with the student finance Components that remain pending or have not yet been approved. Following termination, the Client may continue those pending applications independently and may receive any subsequent approval or payout directly from DUO without further assistance from the Consultant. Any fee payable under Article 3 in respect of a component already approved before termination remains payable separately.

C) Client's Right to Withdraw: The Client may withdraw from this Agreement within 14 days in accordance with the right of withdrawal under Directive 2011/83/EU.

D) By signing this Agreement, the Client explicitly requests immediate commencement of services within the withdrawal period and acknowledges that withdrawal will result in payment for the proportion of services already provided.

If the service is fully performed within this period, the right of withdrawal is lost (Article 16(a) of Directive 2011/83/EU). Any refunds due shall be processed within 14 days of withdrawal notification.

E) If the Client fails to pay fees within seven (7) days after notification, the Consultant reserves the right to charge statutory interest and reasonable collection costs, in accordance with the law. For Consumer Clients, a statutory 14-day reminder period will be observed before collection costs are applied.

F) If the Client terminates this Agreement before all components of the student finance application are processed, the Consultant reserves the right to invoice for all services rendered up to the date of termination. This includes, but is not limited to, completed application components, consultations provided, and administrative efforts. The Client acknowledges that partial completion of services is compensable and agrees to settle any such invoices within seven (7) days of receipt.

G) No termination fee will be charged if the Client cancels within the legal cooling-off period **and** no services have been delivered.

6. Limitation of Liability

A) The Consultant shall not be liable for any losses, delays, damages, or adverse outcomes arising from circumstances beyond the Consultant's reasonable control or from decisions or actions of DUO or any other public authority, or from other situations expressly excluded under this Agreement, including but not limited to the following:

- **Application Processing Delays or Errors:** This includes issues with DUO's processing systems, policy changes, administrative backlogs or delayed replies.
- **Government Decisions:** The Consultant is not liable for any refusal, reduction, amendment, suspension, withdrawal, recovery, audit outcome, objection decision, appeal outcome, or other substantive decision made by DUO or any public authority.
- **No Guarantee of Outcome:** The Consultant does not guarantee approval, amount, continuation, timing, conversion into gift status, or retention of any Student Finance Component. All decisions remain solely with DUO and the applicable legal framework.
- **Repayment Responsibility:** Any repayable student finance component, including the regular DUO loan and tuition fees loan, constitutes a debt solely between the Client and DUO. The Consultant is neither the lender nor the borrower and is not liable for repayment obligations, interest, collection, set-off, or any other debt-related consequences.
- **Banking System Failures:** Errors or delays caused by third-party payment processors or banking institutions, including an incorrect IBAN provided by the Client.
- **Client-Provided Information and Client Non-Compliance:** any delay, rejection, error, or adverse consequence resulting from inaccurate, incomplete, misleading, or late information, documents, instructions, confirmations, or responses provided by the Client, or from the Client's failure to comply with this Agreement or applicable requirements.
- **Third-Party Services:** The Consultant is not liable for failures, delays, data transmission issues, outages, or errors caused by third-party software, hosting providers, e-signature tools, communication platforms, payment providers, or external advisors not under the Consultant's direct control.
- **Force Majeure Events:** acts of God, natural disasters, pandemics, epidemics, war, terrorism, civil unrest, strikes, labor disruptions, government measures, power failures, or any other unforeseen circumstance

beyond the Consultant's reasonable control.

B) Cap on Liability: The liability of the Consultant is limited to the total fees paid by the Client for the services under this Agreement, except in cases of willful misconduct or gross negligence. The Consultant shall not be liable for any indirect, consequential, or incidental damages, unless required by mandatory law.

C) No Liability for IBAN Usage: The Consultant shall not be liable for any losses or disputes arising from the modification or use of IBANs, provided such actions are carried out in accordance with the terms of this Agreement and applicable laws. This limitation does not apply in cases of willful misconduct or gross negligence.

D) Excluded Damage Categories: The Consultant shall not be liable for indirect, consequential, incidental, special, reputational, or non-material damage, including lost opportunities, loss of income, loss of expected grants, financing costs, or distress, except to the extent such exclusion is not permitted by mandatory law.

E) Authorised Application Strategy and DUO Actions: The mere occurrence of a loss, debt, repayment obligation, set-off, recovery, delay, refusal, amendment, withdrawal, or other adverse consequence arising in connection with an authorised application action does not establish liability on the part of the Consultant.

To the fullest extent permitted by mandatory law, the Consultant shall not be liable for such consequences to the extent that they result from decisions or actions of DUO or another public authority, the Client's instructions or information, risks expressly disclosed and accepted under this Agreement, or the proper performance of an authorised application strategy by the Consultant acting within the scope of the authority granted and with due professional care.

This includes consequences relating to:

- (i) the submission, maintenance, amendment, or withdrawal of applications for student finance;
- (ii) an application strategy authorised under this Agreement, including temporary loan components, supplementary-grant advances, conversion, crediting, or set-off;
- (iii) any debt or repayment obligation arising from repayable student finance components expressly authorised by the Client;
- (iv) the use of the Client's DigiD authorisation within the scope of the authority granted;
- (v) communications with DUO on behalf of the Client;
- (vi) authorised changes to the Client's details, preferences, or application settings in Mijn DUO or any related DUO system; and

Nothing in this Article excludes or limits liability to the extent that the loss results from the Consultant's failure to perform the Agreement with the standard of care required by applicable law, wilful misconduct, or any other liability that cannot lawfully be excluded or limited.

F) Mandatory Law: Nothing in this Agreement excludes or limits liability to the extent such exclusion or limitation is

prohibited by mandatory law, including liability arising from wilful misconduct or deliberate recklessness where such limitation is not legally permitted. Exclusions do not apply in cases of proven willful misconduct or gross negligence by the Consultant.

7. Governing Law and Jurisdiction

A) Governing Law: The Parties expressly agree that Polish law governs this Agreement, including but not limited to its interpretation, performance, termination and contractual consequences.

B) Where Article 6 of Regulation (EC) No 593/2008 applies, the Client also retains the protection of mandatory provisions of the law of their country of habitual residence that would apply in the absence of this choice. This does not otherwise displace the Parties' choice of Polish law.

C) Jurisdiction: To the extent that a choice of court is permitted by applicable law, the Parties expressly agree that disputes arising out of or in connection with this Agreement shall fall within the jurisdiction of the competent courts in Poland.

D) Where the consumer jurisdiction provisions of Regulation (EU) No 1215/2012 apply, this jurisdiction agreement does not restrict the Client's right to bring proceedings before the courts of their habitual domicile or the competent Polish courts.

8. Entire Agreement

A) This Agreement constitutes the entire understanding of the parties and supersedes all prior negotiations, understandings and agreements between the parties with respect to the subject matter of this Agreement.

B) Before initiating court proceedings, the Client shall first submit the complaint or dispute to the Consultant in writing and allow a period of at least fourteen (14) days for review and response. The parties shall then attempt in good faith to resolve the matter amicably. If the dispute remains unresolved, the parties undertake to attempt mediation, including cooperating in the selection of an independent mediator and attending an initial mediation session, subject to the safeguards below. Neither party shall be required to accept a settlement. Neither the complaint procedure nor mediation shall constitute a condition of access to the courts or restrict the Client's right to commence proceedings, seek interim relief, preserve a claim, or exercise any remedy available under mandatory law.

9. Execution

A) This Agreement may be executed in counterparts and may be signed electronically. The parties hereto agree that the electronic signatures shall have the same force and effect as if the signatures were original.

B) If any provision, subpoint, or article of this Agreement is found to be invalid, illegal, or unenforceable, such invalidity shall not affect the remaining provisions, which shall remain in full force and effect and be binding upon the parties.

10. Authorisation to Receive Payments, Deduct Fees and Settle Client Funds

A) The Client hereby expressly authorises the Consultant to use and enter the IBAN (International Bank Account Number) provided by the Client into the DUO system for the purpose of applying for and processing student finance. Solely for the necessary purpose of performing this Agreement, the Client authorises the Consultant to use an IBAN belonging to the Consultant's designated account or sub-account for the temporary receipt and holding of Client funds arising from the student finance payout(s). Such use shall be strictly limited to receiving the relevant student finance payments, deducting the fees and costs due under this Agreement, and transferring the remaining balance to the Client. This arrangement shall be carried out only in accordance with applicable law.

B) Limited Collection, Fee Deduction and Settlement Authorisation: By entering into this Agreement, the Client expressly authorises the Consultant, solely for the purposes of performing this Agreement, to receive student finance payments from DUO on the Client's behalf where such payments are made to an IBAN used by the Consultant under Article 10A. The Client further expressly authorises the Consultant to automatically deduct from such funds any fees and costs that are due and payable under this Agreement and to transfer the remaining balance to the Client in accordance with this Article. This authorisation is limited exclusively to the receipt, settlement and deduction of amounts arising under this Agreement. Any amount received in excess of the fees and costs properly due under this Agreement remains attributable to the Client and shall be accounted for and transferred to the Client in accordance with the settlement provisions of this Article.

C) Disbursement to the Client: within a period of thirty-one (31) days after receipt of the first payment from DUO, myStudentFinance will transfer the remaining amount - after deduction of agreed fees and any applicable costs - to the bank account number specified by the Client. Simultaneously, the Client will receive an itemised overview of the deductions and the remaining balance, provided by e-mail.

D) Schedule of deductions: the statement of deductions referred to in point C will be provided no later than the end of that 31-day period.

E) Security, Safekeeping of Client Funds and Data Protection: myStudentFinance shall ensure the secure processing, storage and transfer of the Client's IBAN and any alternative IBANs used under this Agreement, in accordance with applicable privacy legislation. myStudentFinance shall exercise due professional care in safeguarding funds received on the Client's behalf and retain them only for the period specified in point C which is reasonably necessary to make authorised deductions and transfer the remaining balance, within the time limits specified in this Agreement. Such funds shall be separately identifiable in the Consultant's records and shall not be used for any purpose other than those expressly authorised under this Agreement.

F) Indemnification and authority to change IBAN: by accepting this agreement, the Client acknowledges and agrees that myStudentFinance is entitled, solely for the purpose of executing the agreement, to change or replace the specified IBAN.

G) Obligations of the Client: the Client is responsible for providing a correct, valid and active IBAN. If the IBAN changes during the term of the service, the Client must notify myStudentFinance in writing without delay. In case of Client negligence, myStudentFinance is not liable for erroneous or delayed payments.

H) Unsuccessful Fee Deduction: If the agreed fee cannot be deducted from the first payout, or if the first payout is insufficient to satisfy the amount due, the Client shall pay the outstanding amount within seven (7) days of receiving a payment request.

11. Signatures

A) The client's signature was obtained via Jotform Sign, a digital signature service provider. The audit trail, including the signee's IP address, date and time of signing, submission ID, and submission email, is available either directly within the signed document or separately upon request. A corresponding digital audit trail is not required for the Consultant's signature, as its presence alone is sufficient.

B) The Client acknowledges that digital records maintained by MyStudentFinance and/or its service providers, including signed agreements, checkbox selections, timestamps, IP logs, submission IDs, confirmation emails, WhatsApp or email confirmations, and related audit trails, may be relied upon as evidence of the Client's authorization, acknowledgements, instructions, acceptance of terms, and receipt of invoices.

Appendix 1 to the Agreement

Form Checkboxes and Explicit Consent Record

Appendix 2 to the Agreement

Model Withdrawal Form

Complete and return this form only if you wish to withdraw from the contract. Use for: distance and off-premises consumer contracts where a right of withdrawal applies.

To (trader name, correspondence address, and where available, email address):

Student Finance Solutions sp. z o.o., trading as “myStudentFinance”, with its registered office at ul. Marszałka Józefa Piłsudskiego 74/320, 50-020 Wrocław, Poland ; contact email: contact@mystudentfinance.eu

I/We (*) hereby give notice that I/We (*) withdraw from my/our (*) contract of sale of the following goods (*) / for the provision of the following service (*):

Submission ID / ordered on (*) / received on (*):

Name of consumer(s):

Address of consumer(s):

Signature of consumer(s) (only if this form is notified on paper):

Date:

(*) Delete as appropriate.

This form reflects the EU model withdrawal form in Annex I(B) of Directive 2011/83/EU (Consumer Rights Directive).

Appendix 3 to the Agreement

Example service fee calculation scenarios

The fee calculation scenarios shown below are examples only. They are based on different numbers of past-payment months being included in the first payout and are provided solely for illustrative purposes. No rights or entitlements may be derived from these examples. The number of months included in the first payout may vary from 1 to 12. The scenarios shown below are therefore not exhaustive. The actual amount of student finance paid in any individual case depends on several factors, including the number of months during the relevant academic year for which the student was eligible for student finance, the months in which the employment requirements were met, and the type and amount of student-finance components awarded. As these circumstances differ from person to person, the amount of the first payout and the corresponding fee may also differ in each case. The figures below are HBO/university figures for a student living away from parents. Fee calculation method: 59.99% of the first payout + €79 fixed travel-product fee. The €200 e-book fee is included in the 59.99% fee and is not added separately.

Scenario 1: Basic grant + travel product only — €324.52/month

Months included in first payout	First payout	59.99% fee	Travel fee	Total fee	Amount remaining
1	€324.52	€194.68	€79.00	€273.68	€50.84
3	€973.56	€584.04	€79.00	€663.04	€310.52
6	€1,947.12	€1,168.08	€79.00	€1,247.08	€700.04
12	€3,894.24	€2,336.15	€79.00	€2,415.15	€1,479.09

Scenario 2: Basic grant + supplementary grant / supplementary-grant advance — €815.60/month

The calculation is the same whether the €491.08 supplementary amount is already awarded as a grant or temporarily paid as a supplementary-grant advance.

Months included in first payout	First payout	59.99% fee	Travel fee	Total fee	Amount remaining
1	€815.60	€489.28	€79.00	€568.28	€247.32
3	€2,446.80	€1,467.84	€79.00	€1,546.84	€899.96
6	€4,893.60	€2,935.67	€79.00	€3,014.67	€1,878.93
12	€9,787.20	€5,871.34	€79.00	€5,950.34	€3,836.86

Scenario 3: Full maximum student finance — €1,355.27/month. Includes basic grant + maximum supplementary grant + regular loan + tuition-fee loan.

Months included in first payout	First payout	59.99% fee	Travel fee	Total fee	Amount remaining
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1	€1,355.27	€813.03	€79.00	€892.03	€463.24
3	€4,065.81	€2,439.08	€79.00	€2,518.08	€1,547.73
6	€8,131.62	€4,878.16	€79.00	€4,957.16	€3,174.46
12	€16,263.24	€9,756.32	€79.00	€9,835.32	€6,427.92