

Splošni pogoji za pogodbo o operativnem leasingu (Splošni pogoji)

Različica 3 z dne 01.08.2026

General Terms and Conditions of Operational Lease Agreement (General Terms)

Version 3 dated 01.08.2026

(A) Splošni pogoji predstavljajo sestavni in neločljiv del Pogodbe o leasingu, sklenjene med Leasingodajalcem in Leasingojemalcem. Pomeni vseh izrazov, zapisanih z veliko začetnico, so v nadaljevanju enaki kot pomeni istih izrazov v Pogodbi o leasingu (in obratno), razen če v Splošnih pogojih ali v Pogodbi o leasingu ni izrecno določeno drugače.

(B) Splošni pogoji veljajo za vse Pogodbe o leasingu, sklenjene z Leasingojemalcem, in se bodo za vsako posamezno Pogodbo o leasingu obravnavali ločeno v obdobju, dokler ne bo Leasingodajalec izdal nove različice Splošnih pogojev, ki jo bosta podpisali obe Pogodbenici. Nova različica Splošnih pogojev se bo uporabljala za Pogodbe o leasingu, podpisane na datum izdaje in podpisa omenjene nove različice Splošnih pogojev ali po tem datumu.

(C) V primeru neskladij med Splošnimi pogoji in Pogodbo o leasingu prevlada Pogodba o leasingu.

(A) These General Terms form an integral indivisible part of the Lease Agreement concluded between the Lessor and the Lessee. Any and all terms capitalised herein shall have the same meaning as given to such terms in the Lease Agreement (and vice versa), unless the General Terms or the Lease Agreement, respectively, explicitly specify otherwise.

(B) These General Terms shall be valid for any and all of the Lease Agreements signed with the Lessee and shall be treated separately for each Lease Agreement in the period until the new version of General Terms has been issued by the Lessor and signed by the Parties. The new version of General Terms shall apply to the Lease Agreements signed on or after the day of issuance and signing of that new version of General Terms.

(C) In case of discrepancies between the General Terms and Lease Agreement, the Lease Agreement prevails.

1. PREDMET POGODBE O LEASINGU

1.1. Leasingodajalec bo od Dobavitelja kupil Predmet leasinga po ceni in v skladu s pogoji, ki so podrobno opisani v Pogodbi o leasingu, nato pa bo Predmet leasinga predal v uporabo in koriščenje Leasingojemalcu. Leasingojemalec ima pravico uporabljati Predmet leasinga in dolžnost plačati Leasingodajalcu Odplačilo leasinga in druge obveznosti ter po koncu Leasinga dobe vrniti Predmet leasinga Leasingodajalcu v posest. Lastnik Predmeta leasinga je Leasingodajalec. S podpisom Pogodbe o leasingu Leasingojemalec potrjuje, da je izbral Dobavitelja, Predmet leasinga in njegove specifikacije (vključno z dodatno opremo), da se je z Dobaviteljem strinjal o vseh pogojih nakupa, dobave in predaje Predmeta leasinga in da Predmet leasinga, naveden v Pogodbi o leasingu, popolnoma ustreza zahtevam Leasingojemalca v zvezi s ceno, primernostjo za predvideni namen, tehničnimi specifikacijami in garancijskimi pogoji, in da torej Leasingojemalec v zvezi s tem ne more imeti nobenih zahtevkov zoper Leasingodajalca. Leasingojemalec potrjuje, da je seznanjen z dejanskim pravnim in fizičnim stanjem Predmeta leasinga, in to stanje s podpisom Pogodbe o leasingu tudi sprejema. S podpisom Pogodbe o leasingu Leasingojemalec naproša Leasingodajalca, da od Dobavitelja kupi Predmet leasinga, naveden v Pogodbi o leasingu, in ga nato pod pogoji, navedenimi v Pogodbi o leasingu, dá v najem Leasingojemalcu v skladu s določbami Pogodbe o leasingu in Splošnih pogojev.

1.2. Leasingodajalec lahko zadrži katero koli plačilo Dobavitelju, dokler Leasingojemalec Leasingodajalcu ne izplača celotnega zneska Pologa in drugih nadomestil, navedenih v Pogodbi o leasingu.

1.3. Leasingojemalec se zavezuje, da bo na lastne stroške in na lastno tveganje prevzel in sprejel Predmet leasinga na datum in na kraju dobave, ki sta navedena v Pogodbi o leasingu, da bo Predmet leasinga usposobil za uporabo, pridobil vsa nujna dovoljenja za zakonito uporabo Predmeta leasinga (vključno z Dovoljenjem za opravljanje dejavnosti), da bo spoštoval vse ustrezne okoljske zahteve, zahteve za zdravstveno varstvo in varnostne zahteve za uporabo Predmeta leasinga in da bo zagotavljal varno parkiranje in ohranjanje Predmeta leasinga ter zaščito pred krajo.

1.4. Ob dobavi mora Leasingojemalec skrbno preveriti, ali ima Predmet leasinga kakršne koli očitne napake, in podpisati potrdilo, ki dokazuje dobavo in skladnost dobavljenega Predmeta leasinga s Pogodbo o leasingu (Potrdilo o prejemu in sprejemu Primopredajni zapisnik). V primeru očitnih napak ali nepričakovanih dogodkov tekom dobave je treba takšne napake

1. SUBJECT OF THE LEASE AGREEMENT

1.1. The Lessor shall purchase the Leased Asset from the Supplier for a price and in accordance with terms and conditions specified in detail in the Lease Agreement, and it shall then surrender the Leased Asset to the Lessee into use and exploitation. The Lessee shall have the right to use the Leased Asset and the duty to pay the Lease Payments and other liabilities to the Lessor and to return the Leased Asset into the possession of the Lessor at the end of the Lease Term. The owner of the Leased Asset is the Lessor. By signing of the Lease Agreement, the Lessee certifies that it has chosen the Supplier, the Leased Asset and its specification (incl. additional equipment), and has agreed with the Supplier on all conditions of the purchase, delivery and handover of the Leased Asset, and that the Leased Asset specified in the Lease Agreement fully meets the Lessee's requirements in terms of price, suitability for the intended purpose, technical specifications and warranty conditions, so the Lessee may have no claim from this against the Lessor. The Lessee acknowledges it is acquainted with the actual legal and physical condition of the Leased Asset and accepts it by signing the Lease Agreement. By signing of the Lease Agreement, the Lessee requests from the Lessor to purchase from the Supplier the Leased Asset specified in the Lease Agreement, and to lease it under the terms of the Lease Agreement to the Lessee in accordance with the provisions of the Lease Agreement and these General Terms.

1.2. The Lessor may withhold any payment to the Supplier until the Lessee pays to the Lessor the full amount of the Down Payment and other fees, as nominated in the Lease Agreement.

1.3. The Lessee undertakes at its own cost and risk to take over and receive the Leased Asset on the date of delivery and at the place of delivery specified in the Lease Agreement, to put the Leased Asset into operation, to obtain all the mandatory licences for its lawful usage (including the Operating License), to comply with all the appropriate environmental, health and safety requirements applicable for its use and to provide for its safe parking and preservation, and prevention against theft.

1.4. At delivery, the Lessee shall diligently examine the Leased Asset for evident defects and shall sign the certificate evidencing the fact of delivery and the compliance of the delivered Leased Asset with the Lease Agreement (Certificate of Receipt and Acceptance). In case of evident defects or any unexpected events during delivery, such defects or events shall be recorded

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ali dogodke zabeležiti v Potrdilo o prejemu in sprejemu Primopredajni zapisnik, s podpismi pa jih morajo potrditi Dobavitelj ali Leasingodajalec kot prenosnik posrednik, in Leasingojemalec kot prejemnik.

1.5. Pogodbenici potrjujeta, da je Predmet leasinga, Dobavitelja in pogoje za pridobitev in dobavo Predmeta leasinga s strani Dobavitelja izbral, odobril in zanje zaprosil Leasingojemalec na svojo lastno odgovornost. V skladu z zgoraj navedenim Leasingodajalec tako ni odgovoren ne za stanje ali napake Predmeta leasinga ob dobavi (ali za kakršne koli neskladnosti Predmeta leasinga s posebej dogovorjenimi lastnostmi ali za njegovo neprimernost za običajno ali posebej namenjeno uporabo) ne za morebitno zamudo ali odpoved dobave s strani Dobavitelja, za kakršne koli garancijske pogoje Predmeta leasinga ali za kakršne koli dodatne stroške za vzpostavitev (ali vzdrževanje) delovanja Predmeta leasinga. Predmeti leasinga bodo Leasingojemalcu dobavljeni v stanju, v kakršnem jih je dobavil Dobavitelj. Vsakršno servisiranje in popravila v obdobju veljavne garancije ali v obdobju, ko je garancija že potekla, in zahtevke za odpravo napak Predmeta leasinga mora Leasingojemalec urejati neposredno s pooblaščenim servisom oziroma z Dobaviteljem. Leasingodajalec ne prevzema nikakršne odgovornosti za pripravljenost Predmet glede na stanje Predmeta leasinga za delovanje ali za tehnične značilnosti lastnosti, ustreznost in kakovost Predmeta leasinga.

1.6. Leasingodajalec ne prevzema nikakršnih odgovornosti za povračilo poškodb na vozilu in je oproščen vsakršnih drugih obveznosti ali odgovornosti, ki bi izhajale iz zakonodaje, ki ureja odgovornost za poškodbe na vozilu; Leasingojemalec lahko vloži zahtevek za nadomestilo za poškodbe na vozilu ali za kršitev drugih pravic le neposredno pri Dobavitelju in/ali proizvajalcu (kot je ustrezno po dobaviteljevih navodilih). Leasingojemalec zoper Leasingodajalca nima nobenih zahtevkov. Leasingodajalec v odnosu do katere koli osebe, ki vzdržuje ali uporablja Predmet leasinga, nima nikakršne odgovornosti.

1.7. Leasingodajalec bo v zadevnih dokumentih, vključno z dokumenti za registracijo vozila (v primeru vozil, ki jih je treba registrirati), naveden kot lastnik Predmeta leasinga in ima pravico Predmet leasinga ustrezno označiti kot svojo last. Lastninska pravica Leasingodajalca na Predmetu leasinga učinkuje zoper stečajno maso Leasingojemalca in morebitne upnike, vključno z upniki, ki so menili, da so pridobili zavarovanje ali izvršilni naslov (kjer to pride v poštev). Leasingojemalec Predmeta leasinga ne sme obremeniti (ali poskusiti ali dovoliti njegovo obremenitev) v korist katere koli tretje osebe niti ne sme prenesti katerih koli pravic ali obveznosti iz Pogodbe o leasingu na katero koli tretjo stranko. Leasingojemalec Predmeta leasinga ne sme spremeniti z združitvijo Predmeta leasinga s katerim koli drugim predmetom, tako da bi Predmet leasinga postal njegov sestavni del.

2. LASTNINSKA PRAVICA NA PREDMETU LEASINGA

2.1. Predmet leasinga ves čas trajanja Pogodbe o leasingu ostane v izključni lasti Leasingodajalca. Leasingojemalec ne sme storiti ali dovoliti ničesar, kar bi lahko posegalo ali ogrozilo pravice Leasingodajalca v odnosu do Predmeta leasinga. Leasingodajalec sme posest in primerno uporabo Predmeta leasinga s strani Leasingojemalca prekiniti le v primerih, ki so povezani z izvajanjem pridržane pravice pregleda ali zasega. V primeru prenehanja Pogodbe o leasingu (ne glede na vzrok in vrsto prenehanja) mora Leasingojemalec Predmet leasinga nemudoma vrniti Leasingodajalcu, razen v primeru, da Pogodba o leasingu in Splošni pogoji določajo drugače. Leasingojemalec nima pravice pridržati Predmeta leasinga ali katerega koli dela Predmeta leasinga, ne glede na morebitne zahtevke zoper Leasingodajalca in/ali Dobavitelja in/ali tretje stranke.

2.2. Leasingojemalec ne sme prodati, oddajati v najem, prenesti ali obremeniti Predmeta leasinga s kakršnimi koli zavarovanji, bremenami ali zastavnimi pravicami, ali na kakršen koli način

in the Certificate of Receipt and Acceptance and certified by signatures of the Supplier or the Lessor, as a transferor, and by the Lessee, as a recipient.

1.5. The Parties acknowledge that the Leased Asset, the Supplier and terms and conditions for the acquisition from and delivery by the Supplier of the Leased Asset have been chosen, approved and requested by the Lessee and at sole risk of the Lessee. In view of the above, the Lessor shall not be held liable either for the condition or defects of the Leased Asset at delivery (or for any non-compliances of the Leased Asset with the specifically agreed qualities or its unsuitability with any usual or specific intended use), or for any delay or cancellation of delivery by the Supplier, or for any Leased Asset's warranty terms or conditions, or for any extra expenses for putting (or keeping) the Leased Asset in operation. The Leased Assets shall be delivered to the Lessee in the condition in which they have been delivered by the Supplier. Any warranty and out of warranty service and repair and claims for defects of the Leased Asset shall be handled directly between the Lessee and the Authorised Workshop/ respectively with the Supplier. The Lessor shall not assume any liability for the readiness for operation or for the technical characteristics, suitability and quality of the Leased Asset.

1.6. The Lessor is entirely exempt from liability for the compensation of damages and is exempt from any other obligations or liabilities arising from the law governing liability for damage; the Lessee may file a claim for the compensation of damage or other infringed rights only directly to the Supplier and / or the manufacturer (as applicable). The Lessee shall have no claims against the Lessor. The Lessor shall not be held liable against any person maintaining or using the Leased Asset.

1.7. The Lessor shall be disclosed as the owner of the Leased Asset in the relevant documents, including (applicable to vehicles subject to registration) vehicle registration documents and shall have the right to properly label the Leased Asset as its ownership. The property rights of the Lessor over the Leased Asset shall apply against the Lessee's bankruptcy estate and any creditors, including those creditors, who thought to have obtained a security or enforcement title (if applicable). The Lessee shall not encumber (or attempt or permit to encumber) the Leased Asset in favour of any third party, or transfer any of the rights or obligations under the Lease Agreement to any third party. The Lessee shall not modify the Leased Asset by combining it with any other object so that the Leased Asset would become an integral part thereof.

2. TITLE TO THE LEASED ASSET

2.1. The Leased Asset shall remain a sole property of the Lessor over the entire period of the Lease Agreement. The Lessee shall not do or permit to be done anything that could prejudice or jeopardize the rights of the Lessor in respect of the Leased Asset. The Lessor must not disrupt the possession and proper use of the Leased Asset by the Lessee other than in cases related to exercising the reserved right to inspection or repossession. In the event of termination of the Lease Agreement (regardless of the cause and type of the termination), the Lessee shall immediately return the Leased Asset to the Lessor, unless the Lease Agreement and these General Terms stipulate otherwise. The Lessee has no right to retain the Leased Asset or any part thereof, regardless of any potential claims against the Lessor and / or the Supplier and / or third parties.

2.2. The Lessee shall not sell, lease, assign or encumber the Leased Asset with any security rights or any charge or lien, or in any way dispose of or deal with the Leased Asset or any part

razpolagati ali ravnati s Predmetom leasinga ali katerim koli njegovim delom tako, da bi na Predmetu leasinga ustanovil ali omogočil ustanovitev kakršne koli zastavne pravice/bremena, in ne sme skleniti sporazumov ali dogovorov za podnajem ali oddajo Predmeta leasinga ali katerega koli njegovega dela (ali dovoliti nadaljevanja nedovoljene uporabe Predmeta leasinga ali katerega koli njegovega dela). V primeru dovoljenega podnajema/ oddajanja Predmeta leasinga (ki ga mora s pisnim soglasjem vnaprej odobriti Leasingodajalec) s strani Leasingojemalca njegovim povezanim podjetjem ali subjektom, ki se nahajajo v državah, ki niso država sedeža Leasingojemalca (*Flagging Out Deals*), mora Leasingojemalec za celotno Leasing dobo Leasingodajalcu zagotoviti kopijo veljavne in posodobljene licence za opravljanje poslovnih dejavnosti v povezavi s Predmetom leasinga (Dovoljenje za opravljanje dejavnosti), ki jo je izdal pristojni organ, skupaj s kopijami drugih morebitnih potrdil, ki se jih zahteva kot pogoj za pridobitev Dovoljenja za opravljanje dejavnosti. Če Dovoljenje za opravljanje dejavnosti poteče ali se konča tekom Leasing dobe, mora Leasingojemalec izpolniti svoje obveznosti in omenjene dokumente zagotoviti najkasneje na vsak zadevni datum podaljšanja. Leasingojemalec mora Leasingodajalca tudi nemudoma obvestiti o prejemu morebitnega obvestila o izvršbi ali o odvzemu licence, ki ga prejme s strani lokalnega organa za izdajanje dovoljenj.

2.3. Nihče, ki ima v uporabi Predmet leasinga, ne sme nad njim pridobiti lastništva na podlagi priposestevovanja (*usucapio*).

2.4. Leasingojemalec svojih pravic, dolžnosti in/ali obveznosti, ki izhajajo iz Pogodbe o leasingu, ne sme prenesti na tretjo osebo. Leasingodajalec lahko vse svoje pravice ali del svojih pravic (vključno z zahtevki), dolžnosti in/ali obveznosti, ki izhajajo iz Pogodbe o leasingu, prenese na oz. odsvoji tretji osebi, ne da bi za to potreboval soglasje Leasingojemalca. V primeru, da Leasingodajalec celotno Pogodbo o leasingu prenese na tretje osebe, Leasingojemalec vnaprej izrečno soglaša s tovrstnim prenosom in se izrečno odreka pravici do odpovedi Pogodbe o leasingu v skladu z določbo člena 613 Obligacijskega zakonika.

2.5. Leasingojemalec je dolžan zaščititi Predmet leasinga pred morebitnimi zahtevki tretje osebe (in Leasingodajalca odvezati odgovornosti v zvezi s takšnimi zahtevki). Leasingojemalec mora Leasingodajalca nemudoma obvestiti o morebitnih zahtevkih tretjih oseb, povezanih s Predmetom leasinga, njegovem razpolaganju in odvzemu ter o izvajanju katere koli odločbe, katere predmet bi lahko bil (ali je) Predmet leasinga. Enako velja tudi za izvrševanje sklepov v zvezi z zemljiščem, na katerem se nahaja Predmet leasinga. Leasingojemalec je dolžan sodišče, sodnega izvršitelja in/ali katero koli tretjo osebo v času zaplembe/zasega Predmeta leasinga (ali ob naznanilu zaplembe/zasega, kjer to pride v poštev) obvestiti, da je Predmet leasinga predmet operativnega leasinga, in zagotoviti kontaktne podatke Leasingodajalca kot lastnika Predmeta leasinga. Leasingojemalec mora Leasingodajalcu sporočiti tudi ime in naslov osebe upravičene iz teh zahtevkov. Leasingojemalec nosi vse stroške, povezane z zaščito Predmeta leasinga pred zahtevki tretje osebe (vključno z razumnimi stroški Leasingodajalca), ki niso (ali niso bili) na koncu poravnani s strani te tretje osebe. Leasingojemalec prevzema celotno tveganje izgube posesti Predmeta leasinga, ki temelji na katerem koli razlogu, vključno z naključnim uničenjem ali zasegom Predmeta leasinga in odvzgom lastništva ali nadzora nad Predmetom leasinga. V tem primeru mora Leasingojemalec Leasingodajalcu izplačati odškodnino za celotno škodo (vključno z izgubljenim dobičkom), stroške in/ali dajatve (vključno s sodnimi taksami), ki jih je utrpel Leasingodajalec.

2.6. Po rednem poteku Pogodbe o leasingu, tj. po plačilu zadnje izmed najemnin leasinga in po poravnavi vseh ostalih obveznosti, je Leasingojemalec dolžan vrniti Predmet leasinga Leasingodajalcu v posest. Leasingojemalec je dolžan izročiti

thereof to create or allow to be created any lien / charge thereon, and shall not enter into any agreement or arrangement for sub-letting or hiring of the Leased Asset or any part thereof (or permit to subsist any unpermitted use thereof). In case of permitted (in advance by the Lessor in writing) sub-letting / sub-leasing the Leased Asset by the Lessee to its associated companies or entities situated in countries other than the country of the Lessee's seat (*Flagging Out Deals*), the Lessee is obliged throughout the Lease Term to provide the Lessor with the copy of a valid and current licence for operating its business activities related to the Leased Asset (*Operating License*) granted by the competent licensing authority together with copies of any other certificates required as a condition for obtaining the Operating License. If the Operating License expires or ends during the Lease Term, the Lessee is obliged to fulfil its obligations to provide the said documents on each relevant renewal date, at the latest. The Lessee is also obliged to inform the Lessor immediately of the receipt of any enforcement or license revocation notices by local licensing authority.

2.3. No one may, through holding possession of the Leased Asset, acquire its ownership based on prescription (*usucapio*).

2.4. The Lessee may not transfer its rights, obligations and / or liabilities from the Lease Agreement to a third party. The Lessor is entitled to transfer / assign all or part of its rights (including claims), obligations and / or liabilities from the Lease Agreement to the third party without consent of the Lessee. For case of transfer of the entire Lease Agreement by the Lessor to third parties, the Lessee expressly consents in advance to such transfer and explicitly waives its rights to terminate the Lease Agreement under the provision of Art. 613 of the Code of Obligations.

2.5. The Lessee is obliged to protect the Leased Asset (and hold the Lessor harmless) from any claims of the third party. The Lessee shall inform immediately the Lessor about any claims of a third party relating to the Leased Asset, its disposal, and deprivation as well as about execution of any decision, subject of which may be (or is) the Leased Asset; the same applies to execution of decisions in regard to the land, where the Leased Asset is. The Lessee is obliged to duly inform the court, the enforcement agent and / or any third party at time of impounding / seizure of the Leased Asset (or, if applicable, at announcement of such) that the Leased Asset is subject to operational leasing and provide contact details of the Lessor as its legal owner. The Lessee must also announce to the Lessor the name and address of the person entitled from the claims. The Lessee shall bear all the costs relating to the protection of the claims of the third party (incl. Lessor's reasonable costs), which are not (or were not) finally paid by this third party. The Lessee bears the full risk of losing possession of the Leased Asset based on any ground including incidental destruction or seizure or the Leased Asset being taken out of the Lessee's possession or control. In such event, the Lessee is obliged to fully indemnify the Lessor against all losses (incl. lost profits), costs and / or charges (including legal) incurred by the Lessor.

2.6. After the regular expiration of the Lease Agreement, i.e. upon payment of the last of all rent amounts and upon settlement of all other liabilities, the Lessee is obliged to return Leased Asset to the possession of the Lessor. The Lessee shall deliver

Leasingodajalcu vse dokumente v povezavi s Premetom leasinga, ki jih ima v posesti. Leasingojemalec nosi vse stroške, nadomestila, davke in druge izdatke, povezane z vrnitvijo Predmeta leasinga. Po poravnavi vseh obveznosti Leasingojemalca po in v zvezi s Pogodbo o leasingu ter Predmetom leasinga Leasingodajalec brez nepotrebnega odlašanja sprostí zavarovanja, zagotovljena v okviru Pogodbe o leasingu (kar vključuje tudi vrnitev vseh menic).

3. REGISTRACIJA PREDMETA LEASINGA (KADAR JE ZA PREDMET LEASINGA POTREBNA REGISTRACIJA)

3.1. Registracijo Predmeta leasinga pri zadevnem upravnem organu Leasingojemalec izvede ali uredi na lastne stroške in do zakonsko predpisanega roka, vendar najpozneje v 3 delovnih dneh od dneva, ko je bil Predmet leasinga dobavljen Leasingojemalcu. V enakem roku mora Leasingojemalec zagotoviti tudi skladnost z vsemi potrebnimi formalnostmi, povezanimi z registracijo, vključno z registracijo Leasingodajalca kot lastnika in registracijo Leasingojemalca kot uporabnika Predmeta leasinga (Prometno dovoljenje). V Evidenci registriranih vozil mora biti, če je to mogoče, vnesena številka Pogodbe o leasingu, ki zadeva registrirani Predmet leasinga. Leasingojemalec bo Leasingodajalcu predal kopijo Prometnega dovoljenja najpozneje v 7 delovnih dneh po dobavi Predmeta leasinga.

3.2. S podpisom Pogodbe o leasingu Leasingojemalec Leasingodajalcu podeljuje pooblastilo, da ga le-ta zastopa v vseh pravnih zadevah kot upravljavec/uporabnik Predmeta leasinga v odnosu do zadevnega upravnega organa za registracijo Predmeta leasinga. Na podlagi tega pooblastila je Leasingodajalec še posebno upravičen do zastopanja Leasingojemalca v postopku odjave in prijave v register vseh drugih sprememb pravnih in tehničnih razmerij v povezavi s Predmetom leasinga.

3.3. V času Leasing dobe mora biti kopija Prometnega dovoljenja deponirana pri Leasingodajalcu. Po vsakem podaljšanju registracije Predmeta leasinga mora Leasingojemalec Leasingodajalcu predložiti kopijo novega Prometnega dovoljenja.

3.4. Če Leasingojemalec zamuja s predajo kopije pravilno izpolnjenega Prometnega dovoljenja ali ne izpolnjuje svojih drugih dolžnosti, povezanih z registracijo/podalžanjem registracije Predmeta leasinga, mora Leasingojemalec Leasingodajalcu izplačati pogodbeno kazen v višini, ki je navedena v Seznamu nadomestil, dostopnem na <https://www.volvofinancialservices.com/si/compliance-si.html> za vsak dan zamude/neizpolnjevanja zgoraj navedenih obveznosti. Ne glede na zgoraj navedeno pa lahko v primeru, da Leasingojemalec ne ravna v skladu s to točko 3., Leasingodajalec odpove Pogodbo o leasingu s takojšnjim učinkom (ustrezno se uporablja točka 10. Splošnih pogojev). Odškodninski zahtevek Leasingodajalca za škodo v višini, ki presega pogodbeno kazen, pri tem ostane nespremenjen.

4. TRAJANJE POGODBE O LEASINGU (LEASING DOBA)

4.1. Leasing doba se prične na prvi dan meseca, ki sledi mesecu dobave Predmeta leasinga Leasingojemalcu, in se konča na zadnji dan meseca, v katerem je določen datum zapadlosti zadnje izmed najemnin leasinga in poravnanje vseh finančnih obveznosti, ki jih Leasingodajalcu dolguje Leasingojemalec. Če je Predmet leasinga podvržen obvezni registraciji, se Leasing doba za namen izpolnjevanja zavarovalnih obveznosti prične na datum registracije Predmeta leasinga in se konča na zadnji dan meseca, v katerem je določen datum zapadlosti zadnje izmed najemnin leasinga.

4.2. Predvideni datum dobave Predmeta leasinga, ki je določen v Pogodbi o leasingu, ni zavezujoč in je približen. Točni datum in kraj dobave Predmeta leasinga navede Leasingodajalec, ki v zvezi s tem nima nikakršne odgovornosti.

to the Lessor all the documents connected with the Leased Asset in his possession. All charges, fees, taxes and other expenses related to the return of the Leased Asset shall be borne by the Lessee. Upon final discharge of all liabilities of the Lessee under and in relation to the Lease Agreement and the Leased Asset, the Lessor shall without undue delay release the security given under the Lease Agreement (which includes return of all bills of exchange).

3. REGISTRATION OF THE LEASED ASSET (APPLICABLE TO THE LEASED ASSETS SUBJECT TO REGISTRATION)

3.1. The registration of the Leased Asset with the relevant administrative authority will be performed or arranged by the Lessee at its own expense and by the statutory deadline, but within no more than 3 business days of its delivery to the Lessee. By the same deadline the Lessee shall arrange compliance with all the necessary formalities related to registration, including registration of the Lessor as the owner and the Lessee as the operator of the Leased Asset (Registration Certificate). The number of the Leasing Agreement concerning the registered Leased Asset shall, if possible, be entered into the Records of registered vehicles. The Lessee shall hand over a copy of the Registration Certificate to the Lessor no later than 7 business days after the delivery of the Leased Asset.

3.2. By signing this Lease Agreement the Lessee grants to the Lessor a power of attorney to represent it in all legal acts as the operator / user of the Leased Asset regarding the administrative authority relevant for the registration of the Leased Asset, based on which the Lessor is, in particular, entitled to represent the Lessee in proceedings on de-registration and registration of any other changes to legal and technical relations concerning the Leased Asset.

3.3. The copy of the Registration Certificate will be deposited with the Lessor throughout the Lease Term. After each renewal of the registration of the Leased Asset a copy of the Registration Certificate shall be submitted to the Lessor by the Lessee.

3.4. If the Lessee is late with the handing over of a copy of a properly completed Registration Certificate, or does not comply with other duties connected with the registration / renewal of registration of the Leased Asset, the Lessee is obliged to pay to the Lessor contractual penalty in the amount stipulated in the Fee List available at <https://www.volvofinancialservices.com/si/compliance-si.html> for each day of delay / noncompliance with its above obligations. Notwithstanding the above, if the Lessee does not comply with this Art. 3., the Lessor may terminate the Lease Agreement effective immediately (Art. 10. of this General Terms applies accordingly). Lessor's claim for compensation for damage in the amount exceeding the contractual penalty remains unaffected.

4. THE DURATION OF THE LEASE AGREEMENT (LEASE TERM)

4.1. The Lease Term shall commence upon the first day of the next month following the delivery of the Leased Asset to the Lessee and shall expire on the last day of the month in which is the maturity date of the last of all rent amounts and the settlement of any and all financial obligations due to the Lessor by the Lessee. In the case of Leased Asset subject to mandatory registration, the Lease Term for the purpose of fulfilling the insurance obligations commences upon the date of completed registration of the Leased Asset and ends on the last day of the month in which is the maturity date of the last of all rent amounts.

4.2. The Anticipated Date of Delivery of the Leased Asset specified in the Lease Agreement is non-binding and approximate. The precise date and place of delivery of the Leased Asset shall be indicated by the Lessor and the Lessor

4.3. Če Leasingojemalec odloži sprejem Predmeta leasinga ali ga ne prevzame na datum, ki je določen v skladu z zgoraj navedeno točko 4.2., je Leasingodajalec upravičen do uveljavljanja naslednjih pravic:

- a) zahtevati sme, da Leasingojemalec izplača dogovorjeno pogodbeno kazen v višini 1 % Nabavne cene za vsak dan zamude pri prevzemu Predmeta leasinga; in, dodatno
- b) po preteku 8 dni od pisnega opozorila sme odpovedati Pogodbo o leasingu in obdržati Polog (ki v tem primeru predstavlja aro) in nadomestila, ki jih je do tedaj plačal Leasingojemalec.

4.4. Nadalje mora v primeru odpovedi Pogodbe o leasingu, kot je navedena v 4.3. zgoraj, Leasingojemalec plačati vse stroške, ki izvirajo iz njegovega ne-prevzema Predmeta leasinga na datum, določen v točki 4.2., npr. stroške dobave Predmeta leasinga v Slovenijo, nastale stroške zavarovanja, itd.

5. PLAČILA

5.1. Vsa plačila se izvršijo v evrih (EUR) in se nakažejo na bančni račun Leasingodajalca, ki je naveden v Pogodbi o leasingu, na zadevnem računu ali na račun, ki ga je Leasingodajalec pisno sporočil Leasingojemalcu.

5.2. Višina Pologa ustreza dogovorjenemu odstotku Nabavne cene in se plača v skladu s Pogodbo o leasingu, vendar najpozneje pred dobavo Predmeta leasinga. Vsakršne nadaljnje spremembe Nabavne cene Predmeta leasinga lahko vplivajo na spremembo višine zneska Pologa, ki ga je potrebno plačati, in bodo samodejno vplivale na spremembo višine zneskov mesečnih leasing najemnin in DDV, v skladu s pogoji, navedenimi v Pogodbi o leasingu.

5.3. Leasingojemalec je dolžan Polog in mesečne najemnine plačati v višini in roku, navedenih v (i) Predhodnem načrtu za plačilo, priloženem Pogodbi o leasingu ob dobavi, ali (ii) v primerih, kjer se višina najemnin ali druge plačilne obveznosti lahko v skladu s Pogodbo o leasingu spremenijo tekom Leasing dobe, v spremenjenem načrtu za plačilo, ki ga Leasingodajalec zagotovi Leasingojemalcu po dobavi (Končni načrt za plačilo), prav tako pa je dolžan poravnati vse ostale zneske, vključno s predpisanim zneskom DDV, v skladu s Pogodbo o leasingu in temi Splošnimi pogoji. Določba pod (ii) prejšnjega stavka ne velja v primerih, ko je sprememba obrov in/ali drugih plačil posledica spremembe variabilne obrestne mere, dogovorjene s Pogodbo o leasingu, temveč se bo Leasingojemalcu poslalo obvestilo o spremembi spremenljive obrestne mere in spremenjen plačilni načrt. Spremembe spremenljive obrestne mere bodo odvisne od dogovorjene vrste spremenljive obrestne mere. Začetna spremenljiva obrestna mera pa bo odvisna od Obračunskega obdobja določene spremenljive obrestne mere in ni nujno da bo enaka datumu sklenitve Pogodbe o leasingu. Obračunska obdobja so nastavljena in ustrezajo obdobju določene spremenljive obrestne mere, pri čemer je spremenljiva obrestna mera za Obračunsko obdobje določena (po izbiri Leasingodajalca) na podlagi ene izmed objavljenih obrestnih mer na katerega koli od petih dni v mesecu pred začetkom Obračunskega obdobja. Na primer, če je Obračunsko obdobje nastavljeno od 1. januarja 2022 do 31. januarja 2022 in če Pogodba o leasingu določa 1M EURIBOR, bo spremenljiva obrestna mera, določena v Pogodbi o leasingu, sklenjena v tem Obračunskem obdobju, spremenljiva obrestna mera 27., 28., 29., 30. ali 31. decembra 2021, ki je veljala za 1M EURIBOR (odvisno od tega za katero se je Leasingodajalec odločil). Spremenljiva obrestna mera se bo nadalje spremenila s prehodom na vsako novo Obračunsko obdobje, upošteva isto pravilo kot zgoraj. Izhajajoč iz zgornjega primera bo, z vstopom v mesec februar 2022, 1M EURIBOR eden izmed tistih veljavnih na 27., 28., 29., 30. ali 31. januar 2022. V primeru, da še ni prišlo ob sklenitvi pogodbe o leasingu do dobave, se obrestna mera prvič spremeni ob dejanskem prevzemu (po istih pravilih kot zgoraj) in potem nadaljuje s spreminjanjem z vsakim prehodom

holds no liability in this respect.

4.3. Should the Lessee delay the acceptance or fail to collect the Leased Asset on the date specified in accordance with Art. 4.2. above, the Lessor shall be entitled to exercise the following rights:

- a) to demand that the Lessee pays agreed contractual penalty amounting to 1 % of the Acquisition Price for each day of delay in collecting the Leased Asset; and in addition
- b) to terminate the Lease Agreement upon 8 days prior written notice and to retain the Down Payment (which shall in this respect represent a deposit (*ara*)) and fees paid by the Lessee heretofore.

4.4. Moreover, in the event of terminating the Lease Agreement as specified in Art. 4.3. above, the Lessee shall cover and pay any and all costs resulting from failure to collect the Leased Asset on the date specified in Art. 4.2., e.g. costs of delivery of the Leased Asset to Slovenia, incurred insurance costs etc.

5. PAYMENTS

5.1. All payments shall be made in euro (EUR) and shall be paid to the Lessor's bank account as stated in the Lease Agreement or in the applicable invoice or as noted to the Lessee in writing by the Lessor.

5.2. The Down Payment shall amount to the agreed percentage of the Acquisition Price and shall be paid according to the Lease Agreement but not later than before the delivery of the Leased Asset. Any further changes in the Acquisition Price of the Leased Asset may result in the change of the Down Payment to be paid and will automatically change the amount of monthly rent amounts and VAT tax, under terms stipulated by the Lease Agreement.

5.3. The Lessee shall pay the Down Payment and monthly rent amounts in amounts and time limits specified in the (i) Preliminary Payment Plan attached to the Lease Agreement at delivery or (ii), in cases where the rent amounts or other payment obligations can be changed during the Lease Term in accordance with the Lease Agreement, in the revised payment plan provided by the Lessor to the Lessee after the delivery (Final Payment Plan), as well as make all other payments, including prescribed VAT, as stipulated in the Lease Agreement and herein. Provision under (ii) of the previous sentence does not apply in cases where a change of the instalments and/or other payments is a consequence of changes of the variable interest rate agreed to under the Lease Agreement, as the Lessee shall be sent a notice of change of the variable interest rate with a revised payment plan. Changes to the variable interest rate will be dependent on the type of variable interest rate agreed to. However, the initial variable interest rate will depend on the Accounting period of the specific variable rate and may not be the same as the date of concluding the Lease Agreement. The Accounting periods are set and correspond to the period of a specific variable interest rate, wherein the variable interest rate for an Accounting period is set (by choice Lessor's choice) at a published rate on any of the five days of the month before the start of an Accounting period. For example, if an Accounting period is set from January 1st, 2022 until January 31st 2022, and the Lease Agreement stipulates a 1M EURIBOR then the variable interest rate stipulated in Lease Agreements concluded in that Accounting period will be the variable interest rate of either December 27th, 28th, 29th, 30th or 31st, 2021 (depending on the Lessor's choice). The variable interest rate will further change with the transition to each new Accounting period as stated above. Based on the above example, with the entry into the month of February 2022, the 1M EURIBOR will be one of those valid on January 27th, 28th, 29th, 30th or 31st 2022. In the event that delivery was not yet carried out at the time of concluding the Lease Agreement, the interest rate is changed for the first time upon delivery (according to the same rules as above) and then continues to change with each transition to a new Accounting period. Monthly rent amounts

v novo Obračunsko obdobje. Mesečni obroki leasinga zapadejo v plačilo (i) 10. (deseti) dan vsakega meseca, s pričetkom v mesecu, ki sledi mesecu dobave Predmeta leasinga Leasingojemalcu (v primeru načina plačevanja vnaprej) ali (ii) 25. (petindvajseti) dan vsakega meseca, s pričetkom v mesecu, ki sledi mesecu dobave Predmeta leasinga Leasingojemalcu (v primeru načina plačevanja za nazaj). Leasingojemalec pa je dolžan obveznosti plačevati, ne da bi bilo za to potrebno opozorilo s strani Leasingodajalca. Dogovorjeno je, da se za neporavnana plačila uporablja zamudna obrestna mera v višini 2 (dve) odstotni točki mesečno (Zamudne obresti). Če Leasingojemalec zamuja s plačili, Leasingodajalec Zamudne obresti izračuna od prvega dneva zamude. Leasingojemalec mora poravnati plačilo neporavnane zneska z zamudnimi obrestmi, ne da bi bila za to potrebna posebna zahteva s strani Leasingodajalca. Pogodbenici se strinjata, da se bo plačilo štel kot poravnano na dan, ko bo knjiženo na bančnem računu Leasingodajalca.

5.4. Vsa plačila se izvajajo brez kakršnih koli odbitkov (vključno z, vendar ne omejeno na, vsakršne davke, stroške, datjave ali odtegljaje kakršne koli narave), nasprotnih zahtevkov ali pobota, ne glede na to, ali je Leasingodajalec za to izstavil račun, in brez predhodne zahteve Leasingodajalca. Če Leasingojemalec iz kakršnega koli razloga ravna v nasprotju z zgoraj navedenimi določbami, mora Leasingojemalec Leasingodajalcu povrniti vse izgube ali stroške, ki jih je le-ta utrpel zaradi dejanj Leasingojemalca.

5.5. Leasingodajalec bo zneske najemninustrezno povišal ali znižal, če po sklenitvi Pogodbe o leasingu pride do naslednjih okoliščin: sprememba v stopnji DDV-ja; drugi primeri, navedeni v Pogodbi o leasingu (sprememba EURIBOR, ali Nabavne cene); sprememba davkov, nadomestil in stroškov, ki služijo kot osnova za izračun zneskov plačila (ali če pride do novih); povišanje obrestne mere denarja na kapitalskih trgih ali sprememba drugih pogojev na kapitalskih trgih; povišanje stroškov (re)financiranja pri Leasingodajalcu; ali v primeru kakršnih koli drugih sprememb okoliščin na strani Leasingodajalca. Leasingojemalec potrjuje in soglaša, da lahko Leasingodajalec v 14 dneh od prevzema Predmeta leasinga, enostransko spremeni obroke leasinga v kolikor se za Leasingodajalca spremenijo stroški refinanciranja. Sprememba obrokov in stroškov se proporcionalno nanaša na novo izdobljena vozila.

5.6. Leasingojemalec bo kril in plačal vsa nadomestila in stroške, ki so neposredno ali posredno povezani s sklenjeno Pogodbo o leasingu in Predmetom leasinga, v številu zlasti, vendar ne izključno: nadomestila in stroške, navedene v Seznamu nadomestil, zavarovanje Predmeta leasinga in vsakršne davke na prevozna sredstva, cestnine, vključno s stroški in nadomestili, povezanimi s financiranjem in administracijo. Leasingodajalec bo Leasingojemalcu povrnil celotne stroške, ki jih je Leasingodajalcu zaračunal zadevni pravni svetovalec, ne glede na določbe odvetniške tarife, v zvezi s kakršnimi koli in vsemi pravnimi stroški, povezanimi, vendar ne omejenimi na izterjavo zapadlih obveznosti in izterjavo drugih obveznosti, pod pogojem, da so stroški bili fakturirani Leasingodajalcu in jih je Leasingodajalec plačal. Stroški izterjave vključujejo vendar niso omejeni na uveljavitev zamudnih plačil z menicami, sodno izvršbo – izvršilni postopki ali drugi sodni postopki in uveljavitev (izven sodno ali sodno) drugih določb Pogodbe o Leasingu ali teh splošnih pogojev vključno z uveljavljanjem odškodnine iz točke 10.1 do vključno 10.5. Če je tako določeno v Pogodbi o leasingu ali Splošnih pogojih, se navedeni stroški povišajo za ustrezen znesek DDV in se štejejo za del leasing plačil. V drugih primerih, ko omenjenih stroškov Leasingojemalec ne poravnava neposredno v skladu s Pogodbo o leasingu, jih Leasingodajalec Leasingojemalcu zaračuna z dodajanjem stroškov

shall fall due on (i) the 10th (tenth) day of each month, starting from the next month following the delivery of the Leased Asset to the Lessee (in case of payments in advance) or (ii) the 25th (twenty-fifth) day of each month, starting from the next month following the delivery of the Leased Asset to the Lessee (in case of payment in arrears), and the Lessee shall execute the payment without having to receive any notice from the Lessor. It is agreed that all outstanding payments are subject to default interest rate, which is 2 (two) percentage Art. per month (Default Interest). If the Lessee is in delay with its payments, the Lessor shall calculate the Default Interest from the 1st day of the delay. The Lessee shall, without any special request from the Lessor, make the payment with the Default Interest on the outstanding amount. The Parties agree that the payment shall be deemed to have been made on the date of crediting the Lessor's bank account.

5.4. Any and all payments shall be made without any deduction (including but not limited to any taxes, charges, duties or any withholdings of any nature), counterclaim or set-off regardless of whether an invoice has been supplied by the Lessor and without previous demand by the Lessor. If the Lessee acts against above provisions for any reason, the Lessee shall indemnify the Lessor for any and all losses or costs incurred by the Lessor due to the Lessee's actions.

5.5. The Lessor shall adequately increase or decrease the rent amounts if the following circumstances occur after conclusion of the Lease Agreement: a change in the VAT rate; other cases specified in the Lease Agreement (change in EURIBOR, or Acquisition Price); change of taxes, fees and charges which are the basis of the calculation of payment amounts (or if new ones are introduced); an increase in the interest rate on money on capital markets or change in other conditions on the capital market; increase in costs of (re)financing by the Lessor; or in case of any other changes of circumstances in the sphere of the Lessor. The Lessee acknowledges and agrees that the lease instalments may be also unilaterally changed by the Lessor, within 14 days from the date of acquisition of the Leased Asset, on the basis of the new interest rate used for the calculation of fees in the Lease Agreement in the same proportion as the costs of acquiring finance for the acquisition of the Leased Asset in relation to their original amount determined at the date of this Lease Agreement have changed.

5.6. The Lessee shall cover and pay any and all fees and costs related directly or indirectly to the concluded Lease Agreement and Leased Asset, taking into account in particular, but not exclusively: the fees and costs provided in the Fee List, insurance of the Leased Asset and any tax on means of transport, road tax, including the costs and fees related to funding and administration. The Lessee shall reimburse the Lessor the full costs which were invoiced to the Lessor by a respective legal advisor, irrespective of the provisions of the Attorney's Tariff, with respect to any and all legal costs related but not limited to the enforcement of late payments and obligations as long as they were invoiced to and paid by the Lessor related but not limited to the enforcement of late payments by way of either Bill of Exchange, judicial enforcement – executive procedures or other judicial proceedings and the enforcement (extrajudicial or judicial) of other provisions of the Lease Agreement or these General Terms and Conditions including specifically the enforcement of damages under Art. 10.1 through and including 10.5. Should the Lease Agreement or General Terms stipulate so, such costs shall be increased by due VAT and recognised as a part of leasing payments. In other cases, should these costs not be covered directly by the Lessee under the Lease Agreement, the Lessor shall charge them to the Lessee by adding costs of administrating insurance and regulatory liabilities and due VAT, and the Lessee shall pay the

administracije zavarovanja, regulativnih obveznosti in dolgovanega DDV-ja, Leasingojemalec pa mora Leasingodajalcu omenjene vsote izplačati v roku, navedenem na računu. Mesečne najemnine in druga plačila mora Leasingojemalec poravnati v vsakem primeru, ne glede na to, ali se Predmeta leasinga ne more uporabljati zaradi razlogov zunaj obsega odgovornosti Leasingodajalca.

5.7. Za obdobje, ki se prične z dobavo Predmeta leasinga Leasingojemalcu in se konča na zadnji dan meseca dobave, bo Leasingodajalec izračunal sorazmerni del najemnine z DDV za Predmet leasinga (Interkalarne obresti). V zvezi s tem Leasingodajalec Leasingojemalcu izda ločen račun.

5.8. Tekom Leasing dobe se lahko Pogodbenici dogovorita o predčasnem odplačilu Pogodbe o leasingu. Pogoje za predčasno odplačilo določi Leasingodajalec v ločenem sporazumu med Pogodbenicama.

5.9. Leasingojemalec ne bo presegel Dovoljene letne kilometrine (obratovalnih ur) Predmeta leasinga, ki je določena v Pogodbi o leasingu. Če se ta mejna vrednost preseže, se lahko Leasingojemalcu zaračuna dodatna nadomestila v skladu z veljavnim Seznamom nadomestil, dostopnem na <https://www.volvofinancialservices.com/si/compliance-si.html>, razen če Pogodba o leasingu ne določa drugače (tj. ne predvideva zneska pogodbene kazni za preseganje). Letna kilometrina (obratovalne ure) Predmeta leasinga, ki je nižja od Dovoljene letne kilometrine (obratovalnih ur), ne vpliva na najemnine ali druga plačila leasinga, Leasingojemalcu pa tudi ne zagotavlja nikakršnih drugih pravic. Brez predhodnega pisanega soglasja Leasingodajalca Leasingojemalec ne sme uporabljati Predmeta leasinga na način, ki bi lahko povzročil popolno zmanjšanje njegove vrednosti pred iztekom Obdobja leasinga, ali ki bi zahteval servisiranje v večji meri od tistega, ki je redno potrebno, kot je navedeno v tehnični dokumentaciji Predmeta leasinga. Leasingojemalec odgovarja za vso škodo ali prekomerno obrabo, ki je posledica uporabe Predmeta leasinga v nasprotju s Pogodbo o leasingu ali temi Splošnimi pogoji. Takšna prepovedana uporaba vključuje, brez omejitev, uporabo za taksi storitve, izposajo vozil ali delitev vozil (car sharing), usposabljanje voznikov, treninge varne vožnje ali dirke.

5.10. Leasingojemalec nosi vse stroške kolkovin, zneskov DDV, odtegljajev in drugih davkov, uvoznih in izvoznih dajatev in drugih podobnih vrst stroškov, ki bi se lahko obračunali v zvezi z izvajanjem Pogodbe o leasingu in uporabo Predmeta leasinga, ter nakazil plačil Leasingodajalcu in uvoza, izvoza, dobave in ponovne dobave Predmeta leasinga.

5.11. Leasingojemalec bo pravočasno izplačal vsa plačila, davke, stroške, kazni in dajatve, ki bi jih bilo lahko občasno treba plačati v zvezi s Predmetom pogodbe, in bo Leasingodajalcu na njegovo zahtevo nemudoma zagotovil račune za ali potrdila takšnih izplačil.

5.12. Ne glede na zakonodajne določbe v zvezi z vrstnim redom plačil (in kakršno koli izjavo ali navedbo Leasingojemalca o nasprotnem) ima Leasingodajalec izrecno dovoljenje, da sme v vseh primerih izplačane vsote najprej porabiti za (delno ali popolno) odplačilo najstarejše neporavnane terjatve (iz naslova kakršne koli kompenzacije, stroškov, obresti, glavne terjatve) v skladu s katero koli pravno podlago, sklenjeno med Leasingodajalcem in Leasingojemalcem, ali za poplačilo terjatve, ki je po mnenju Leasingodajalca nezadostno zavarovana. Leasingojemalec te določbe ne more spremeniti niti z izpolnitvijo z določitvijo kakršnega koli drugačnega vrstnega reda plačil. Leasingojemalec se strinja, da preplačila ne bodo povrnjena, nadomeščena ali prevrednotena, pač pa se bodo upoštevala ob naslednjem datumu zapadlosti najemnine.

5.13. Če je v Pogodbi o leasingu izrecno navedena klavzula »obrestno dno« ali »interest rate floor« ali »clausula suelo«, znaša obrestna mera 0,00% v primeru, da je bodisi izhodiščno dogovorjena obrestna mera ali njena sprememba (ob prehodu v drugo Obračunsko obdobje) nižja od 0,00%. Takšna sprememba ne vpliva na Leasingodajalčevo maržo.

Lessor these amounts in the time limit specified in the VAT compliant invoice. The monthly rent amounts and other payments shall be due by the Lessee regardless of the fact if the Leased Asset cannot be used for reasons outside the Lessor's scope of liability.

5.7. For the period starting from the delivery of the Leased Asset to the Lessee until the last day of the month when delivery took place, the Lessor shall calculate the proportionate share of the rent amounts plus VAT for the Leased Asset (Interim Fee). The Lessor issues a separate invoice to the Lessee in this respect.

5.8. During the Lease Term the Parties may agree on early repayment of the Lease Agreement. Conditions of the early repayment will be determined by the Lessor in the separate agreement between the Parties.

5.9. The Lessee shall not exceed the Permitted Annual Mileage (motor hours) of the Leased Asset as specified in the Lease Agreement. Should this limit be exceeded, the Lessee may be charged with additional fees, in line with the current Fee List available at <https://www.volvofinancialservices.com/si/compliance-si.html>, unless the Lease Agreement stipulates otherwise (e.g. provides for an amount of liquidated damages for the increase). The annual mileage (motor hours) of the Leased Asset that is lower than the Permitted Annual Mileage (motor hours) shall not affect the rent amounts or other leasing payments or give the Lessee any other rights. Without the Lessor's prior written consent, the Lessee shall not use the Leased Asset in any manner that could result in a complete depletion of its value before the end of the Lease Term or require servicing more extensive than would normally be due, as specified in the Leased Asset's technical documentation. The Lessee shall be liable for any damage or excessive wear and tear resulting from use of the Leased Asset contrary to the Lease Agreement or these General Terms. Such prohibited use includes, without limitation, use for taxi services, car rental or vehicle sharing, driving instruction, safe-driving training, or racing.

5.10. All stamp duties, VAT, withholding or other taxes and import and export duties and all other similar type of charges which may be levied or assessed on the operation of the Lease Agreement and Leased Asset and the remittance of payments to the Lessor and import, export, delivery, and re-delivery of the Leased Asset shall be borne by the Lessee.

5.11. The Lessee shall duly pay all payments, taxes, charges, fines, impositions which may from time to time be or become payable in respect of the Leased Asset and shall provide the Lessor, on his demand, all receipts or confirmations of such payment without any delay.

5.12. Regardless of the legislative provisions on the order of the payments (and any statement or reference of the Lessee to the contrary), the Lessor shall be explicitly permitted in all cases, to use the payment amounts firstly for the repayment (partially or fully) of the oldest outstanding and unpaid claim (from any compensation, costs, interest, principal) concluded under any legal basis between the Lessor and the Lessee or for the payment of the claim that, in the opinion of the Lessor, is insufficiently secured. The Lessee cannot change this provision even with a fulfilment by determining some other order of payments. The Lessee agrees that any overpayments are not refundable, not remunerated and not revaluated, but are taken into account at the next maturity of the rent amount.

5.13. If an "obrestno dno" or "interest rate floor" or "clausula suelo" clause is explicitly stated in the Lease Agreement, then the interest rate shall be 0,00% in the event that either the initially agreed interest rate or its change (upon transition into a different Accounting period) will be less than 0,00%. The prescribed change has no impact on Lessor's margin.

5.14. Če je objava temeljne obrestne mere EURIBOR, določene v Pogodbi o leasingu ali v teh Splošnih pogojih, ukinjena ali odložena in/ali je odložena njena veljavnost ali če valuta, določena v Pogodbi o leasingu ali v teh Splošnih pogojih preneha obstajati, se temeljna obrestna mera in/ali valuta, ki velja za Pogodbo o leasingu določi v skladu s predpisi, sklepi ali navodili, ki jih določijo ustrezne institucije za novo temeljno obrestno mero in/ali valuto; če nova temeljna obrestna mera in/ali valuta ni določena s strani pristojnih institucij, temeljno obrestno mero in/ali valuto, ki se uporablja za posamezno Pogodbo o leasingu, določi Leasingodajalec, pri čemer se uporabi obrestna mera, ki je najbližja temeljni obrestni meri in/ali valuti, ki se nadomešča.

5.15. Tretja oseba lahko izpolni plačilne obveznosti Leasingojemalca do Leasingodajalca namesto Leasingojemalca. V takšnem primeru mora Leasingojemalec vnaprej obvestiti Leasingodajalca o identiteti tretje osebe in povrniti Leasingodajalcu vse stroške, ki jih to povzroči.

5.16. Leasingojemalec bo nakazal plačila na bančni račun Leasingodajalca pod variabilnim simbolom, ki je številka Pogodbe o leasingu. Enako velja za tretje osebe, ki izpolnjujejo obveznosti do Leasingodajalca namesto Leasingojemalca, in Leasingojemalec jih mora o tem obvestiti.

5.17. V primeru neskladij med pristojbino ali podobnim plačilom, določenim v Pogodbi o leasingu, in v seznamu provizij in pristojbin, ki ga je izdal Leasingodajalec in je dostopen na njegovi spletni strani, kot je navedeno v njej, ima prednost seznam pristojbin.

5.18. Pobot in poravnava plačil

5.18.1. Leasingodajalec ima pravico uporabiti (i) vsa sredstva, pridobljena iz zavarovanja, izplačana na podlagi zavarovanja CASCO ali zavarovanja avtomobilske odgovornosti (MTPL), (ii) vsa druga plačila, ki jih je izvedel ali so bila izvedena v imenu Leasingojemalca, ter (iii) vsa sredstva, pridobljena od prodaje predmeta leasinga na podlagi te Pogodbe ali katere koli druge pogodbe, sklenjene med Leasingodajalcem in Leasingojemalcem, za pobot s katero koli zapadlo in neplačano terjatvijo Leasingodajalca do Leasingojemalca, ki izhaja iz te Pogodbe, katere koli druge pogodbe, sklenjene med Leasingodajalcem in Leasingojemalcem, ali katerega koli drugega pravnega razmerja med njima.

6. VZDRŽEVANJE IN UPORABA PREDMETA LEASINGA

6.1. Leasingojemalec Predmeta leasinga ne bo uporabljal (ali drugim dovolil uporabe ali podpiral takšne uporabe) v nasprotju s katerim koli zakonom. Leasingojemalec mora na lastne stroške pridobiti vsa dovoljenja in/ali pooblastila, ki se jih lahko kadar koli tekom Leasing dobe zahteva v povezavi s posedovanjem in uporabo Predmeta leasinga, in poskrbeti, da omenjena dovoljenja in/ali pooblastila ostanejo veljavna. Leasingojemalec mora za Predmet leasinga zagotoviti ustrezne zaščitne ukrepe. Dejstvo, da je bil Predmet leasinga ukraden ali poškodovan, ne glede na to, ali je storilec znan ali ne, in ne glede na to, ali se Predmet leasinga pozneje vrne ali ne, ne vpliva na plačilne obveznosti Leasingojemalca v skladu s Pogodbo o leasingu, ki jih Leasingojemalec izvaja v skladu s pravili, določenimi v Pogodbi o leasingu. Kakršna koli nezmožnost uporabe Predmeta leasinga, vključno z, vendar ne omejeno na, pravno, tehnično ali ekonomsko nezmožnost uporabe, ali delno ali popolno uničenje zaradi naključja ali višje sile ali nezmožnost uporabe zaradi zakonodajnih ali vladnih aktov, razen iz razlogov na strani Leasingodajalca, ne vpliva na plačilne obveznosti Leasingojemalca po Pogodbi o leasingu.

6.2. Leasingojemalec bo Predmet leasinga pravilno zavaroval, ga uporabljal le za predvidene namene (in v obsegu ter na način, običajen za poslovanje Leasingojemalca), ter ga hranil v primernem stanju, pri čemer je običajna obraba dopuščena. Obveznosti Leasingojemalca med drugim še posebno vključujejo: zaščito Predmeta leasinga pred poškodbami ali izgubo; uporabo Predmeta leasinga za predvideni namen, s

5.14. If the announcement of the basic interest rate EURIBOR specified in the Lease Agreement or herein is terminated or suspended and/or its validity is suspended, or the currency specified in the Lease Agreement or herein stops existing, then the basic interest rate and/or the currency applicable to the Lease Agreement shall be set in accordance with the regulations, resolutions or instructions established by corresponding institutions for the new basic interest rate and/or currency; in case of failure to set a new basic interest rate and/or currency, the interest rate maximally closest to the applicable interest rate and/or the currency for substitution chosen by the Lessor shall be set as a basic interest rate and/or currency applicable to respective Lease Agreement.

5.15. The third party may perform the Lessee's payment obligations to the Lessor for the Lessee. In such case, the Lessee must notify the Lessor of identity of third party in advance and reimburse to the Lessor any costs caused by it.

5.16. The Lessee shall transfer the payments to the bank account of the Lessor under the variable symbol, which is the number of the Lease Agreement. The same applies to third parties performing to the Lessor for the Lessee and the Lessee must inform them about it.

5.17. In case of discrepancies between a fee or a similar payment stipulated in the Lease Agreement and in the commission and Fee List issued by the Lessor and accessible on its website as mentioned therein, the Fee List prevails.

5.18. Set-Off and Application of Payments

5.18.1. The Lessor is entitled to use (i) any insurance proceeds paid under CASCO insurance or MTPL insurance, (ii) any other payments made by or on behalf of the Lessee, and (iii) any proceeds from the sale of the Leased Asset under this Agreement or any other agreement between the Lessor and the Lessee, to set off against any due and payable receivable of the Lessor against the Lessee arising under this Agreement, any other agreement concluded between the Lessor and the Lessee, or any other legal relationship between them.

6. MAINTENANCE AND USE OF THE LEASED ASSET

6.1. Lessee shall not use (or allow others to use, or subsume such use of others) the Leased Asset in violation of any law. The Lessee is obliged at his own expense to obtain and keep in full force and effect all licenses or / and authorisations which may at any time be required in connection with the possession and use of the Leased Asset at any time during the Lease Term. The Lessee shall be obliged to ensure proper safeguarding of the Leased Asset. The fact that the Leased Asset was stolen or damaged, regardless of whether the perpetrator is known or not, or whether the Leased Asset is later recovered or not, shall not affect Lessee's payment obligations pursuant to the Lease Agreement, which obligations shall be performed by the Lessee in accordance with the rules stipulated therein. Any inability to use the Leased Asset, including but not limited to legal, technical or economic inability of use or partial or complete destruction due to chance or vis major or inability of use due to legislative or governmental acts, except for reasons caused by actions of the Lessor, shall not affect the Lessee's payment obligations under the Lease Agreement.

6.2. The Lessee shall properly secure the Leased Asset and use it for the intended purpose only (and in the scope and manner usual for the business performed by the Lessee), and shall keep it in a fit condition, allowing for normal wear and tear. The obligations of the Lessee shall include in particular: protection of the Leased Asset against damage or loss; using the Leased Asset for its intended purpose, properties and in full accordance

predvidenimi lastnostmi ter v popolni skladnosti z navodili, ki jih zagotavlja Dobavitelj ali proizvajalec, z izvajanjem pogojev predpisane in pogodbene garancije; pravočasno in ustrezno izvajanje obveznosti v skladu z zagotovljeno predpisano in pogodbeno garancijo; redne preglede in popravila v servisnih delavnicah dobavitelja Predmeta leasinga; in vsako drugo zahtevo, ki je navedena v kateri koli zavarovalni polici, ki jo je v zvezi s Predmetom leasinga sklenil Leasingodajalec ali Leasingojemalec. Na dan vrnitve Predmeta leasinga v posest Leasingodajalca, mora biti stanje Premeta leasinga skladno s stanjem definiranim v Prilogi št. 5 k Pogodbi o leasingu »Stanje ob vračilu«.

6.3. Vse stroške, povezane z vzdrževanjem ustreznega stanja Predmeta leasinga, njegovo uporabo in skladiščenjem, popravili in vzdrževanjem (vključno z investicijskim vzdrževanjem, če je ustrezno) ter rednimi pregledi, nosi izključno Leasingojemalec. Vsakršna zamenjava delov in opreme (z izjemo gum in brisalcev) Predmeta leasinga mora biti sporočena Leasingodajalcu in z njim dogovorjena v pisni obliki. Če je Predmet leasinga podvržen obveznim tehničnim pregledom v skladu z ločenimi predpisi, mora Leasingojemalec Leasingodajalcu zagotoviti kopije dokumentov, ki preglede potrjujejo, takoj po tem, ko se tovrstni pregledi opravijo, vendar najpozneje v 3 delovnih dneh pred iztekom veljavnosti prejšnjega tehničnega pregleda. V vsakem primeru mora Leasingojemalec posredovati kopijo prometnega dovoljenja v treh delovnih dneh pred iztekom veljavnosti prejšnjega prometnega dovoljenja.

6.4. Predmet leasinga se lahko uporablja le znotraj Teritorialnega obsega zavarovanja, navedenega v ustrezni zavarovalni polici. Leasingojemalec lahko Predmet leasinga vzame ali odpelje v državo ali skozi ozemlje, ki se nahaja izven Teritorialnega obsega zavarovanja, le s predhodnim pisnim soglasjem Leasingodajalca. V takšnih primerih je lahko soglasje Leasingodajalca pogojeno z dodatnimi pogoji, ki jih opredeli Leasingodajalec.

6.5. Brez soglasja Leasingodajalca Leasingojemalec ne sme spremeniti namembnosti ali namena Predmeta leasinga, dovoliti uporabe Predmeta leasinga tretjim osebam, ali (poskušati) prenesti upravičenj iz Predmeta leasinga na katero koli tretjo osebo, razen če se Leasingodajalec s takšnim prenosom strinja v pisni obliki. V tem primeru se lahko Leasingodajalec na prošnjo Leasingojemalca strinja tudi s tem, da Leasingojemalec pridobiva koristi od Predmeta leasinga. V primeru, da je Leasingodajalec dovolil, da Predmet leasinga uporabljajo tretje osebe, Leasingojemalec pa je v zamudi glede finančnih obveznosti po Pogodbi o leasingu, Leasingojemalec vse pravice do tretje osebe odstopi Leasingodajalcu, hkrati pa ostaja solidarno odgovoren za obveznosti po Pogodbi o leasingu, pri čemer sme Leasingojemalca kadar koli v obdobju zamude Leasingodajalca Pogodbo o leasingu odpovedati.

6.6. Vsakršne spremembe Predmeta leasinga, s katerimi Leasingodajalec ni soglašal, se morajo na zahtevo Leasingodajalca nemudoma odstraniti, Predmet leasinga pa je treba na stroške Leasingojemalca vrniti v njegovo izvorno stanje. Predmet leasinga se lahko polepi ali prebarva le s predhodnim pisnim soglasjem Leasingodajalca. Ob vračilu Predmeta leasinga mora Leasingojemalec nalepke odstraniti.

6.7. Leasingojemalec še posebno ne bo spreminjal katerih koli števcov, ki so nameščeni v Predmetu leasinga. Vsakršno spremembo števcov (vključno z odpravo napak) lahko izvaja le pooblaščen servisier, Leasingojemalec pa mora Leasingodajalca obveščati o vseh zadevnih dogajanjih v zvezi s tem.

6.8. Ker je lastnik Predmeta leasinga Leasingodajalec, mora Leasingojemalec na zahtevo Leasingodajalca na jasno vidno mesto na Predmetu leasinga namestiti znak družbe Leasingodajalca, ki ga zagotovi Leasingodajalec ali Dobavitelj, ne da bi pri tem izkrivljval podobo Leasingojemalca (če je v skladu s prejšnjim odstavkom to dovoljeno). Če se znak družbe

with the instructions provided by the Supplier or manufacturer, adhering to the terms and conditions of statutory and contractual warranty; timely and proper performance of obligations under the granted statutory and contractual warranty; periodical checks and repairs in the in the Authorised Workshops; and any other requirement set out in any insurance policy taken by the Lessor or the Lessee in respect of the Leased Asset. On the day of returning the Leased Asset to the possession of the Lessor, the condition of the Leased Asset should correspond to the conditions set out in the Attachment No 5 to the Lease Agreement »Return conditions«.

6.3. Any and all costs related to keeping the Leased Asset in a proper condition, use and storage, repairs and maintenance (including investment maintenance, if applicable), as well as periodical checks shall be solely covered by the Lessee. Any and all replacement of components and equipment (excluding tires and windshield wipers) of the Leased Asset should be reported and agreed with the Lessor in writing. Should the Leased Asset be subject to compulsory technical checks under separate regulations, the Lessee shall provide the Lessor with copies of documents confirming the checks immediately after their completion, no later than 3 business days before the expiration of the previous technical inspection. In any case, the Lessee must provide a copy of a vehicle registration certificate/permit within three working days before the previous vehicle registration certificate/permit expires.

6.4. The Leased Asset may be used only within the Territorial Scope of Insurance, as defined in the relevant insurance policy. The Lessee may take or drive the Leased Asset to a country or through a territory, which is outside the Territorial Scope of Insurance, only upon prior written consent by the Lessor. In such case the Lessor's consent may be subject to additional conditions provided by the Lessor.

6.5. Without the consent of the Lessor, the Lessee must not change the intended use or destiny of the Leased Asset, or allow the Leased Asset to be used by third parties, or (attempt to) transfer the ownership to any third party under any title, unless the Lessor has agreed to such transfer in writing. In such a case the Lessor, upon the Lessee's request, may also agree to the Lessee's gaining benefits from the Leased Asset. In the event the Lessor allowed the Leased Asset to be used by third parties and the Lessee is in default of any financial obligation under the Lease Agreement, the Lessee assigns all rights towards the third party to the Lessor as well as remains jointly liable for obligations under the Lease Agreement whereas the Lessor may also at any time during the default by the Lessee terminate the Lease Agreement.

6.6. Any and all modifications made to the Leased Asset without the Lessor's consent should be immediately removed upon the Lessor's request and the Leased Asset should be restored to its original condition at the expense of the Lessee. The Leased Asset may be labelled or repainted only upon the prior written consent of the Lessor. Upon surrender of the Leased Asset, the labels should be removed by the Lessee.

6.7. The Lessee shall specifically not make any changes in any of the meters installed in the Leased Asset. Any intervention on the meters (including remedy of defects) may only be performed by the Authorised Workshops, whereas the Lessee shall keep the Lessor informed about all relevant occurrences in this respect.

6.8. The Leased Asset is owned by the Lessor, therefore, at Lessor's request, the Lessee shall be obliged to place the Lessor's company sign, which is provided by the Lessor or by the Supplier, in a clearly visible way on the Leased Asset, without disturbing the image of the Lessee (if such is permitted under the previous paragraph). If the company sign is damaged or

poškoduje ali uniči, mora Leasingojemalec od Leasingodajalca pridobiti nov znak družbe in ga namestiti na Predmet leasinga. Leasingodajalec ima pravico preveriti uporabo znaka družbe.

6.9. S podpisom Pogodbe o leasingu se Leasingojemalec strinja, da ima Leasingodajalec kot lastnik pravico, da pridobiva informacije o lokaciji Predmeta leasinga od VOLVO, trgovina in servis, d.o.o.. Te informacije bodo pridobljene zgolj v primeru, ko bo Leasingojemalec kršil pravila uporabe Predmeta leasinga, določena v tej Pogodbi o Leasingu (npr. za preprečevanje prevare, kraje, za namene zasega ipd.), ali zaradi preverjanja, ali Leasingojemalec spoštuje pravila uporabe Predmeta lizinga, kot jih ureja Pogodba o lizingu (npr. skladnost z omejevalnimi ukrepi, ki so jih uvedle ZDA, EU, Združeno kraljestvo ali druge jurisdikcije; točka 10.1). Leasingodajalec je dolžan po odpovedi pogodbenega razmerja ali po izteku časovnega obdobja, ki ga za uveljavitev zahtevkov določa zakon, razen če se Pogodbenici v pisni obliki ne strinjata o krajšem časovnem obdobju, te podatke izbrisati.

6.10. Leasingojemalec se bo opravi vse zakonske obveznosti v zvezi s posedovanjem in upravljanjem Predmeta leasinga – zlasti opravljanje pravočasnih tehničnih in drugih pregledov. Leasingodajalec bo obvaroval vseh morebitnih zahtevkov kot posledica Leasingojemalčevega posedovanja in upravljanja Predmeta leasinga, kar predvsem pomeni, da bo Leasingojemalec prevzel plačilo kakršnekoli terjatve iz naslova takega zahtevka kakor tudi kritja vseh akcesornih stroškov, zlasti stroškov odvnetnika, ki bi jih Leasingodajalec imel v tej zvezi.

6.11. Leasingojemalec se mora ravnavati v skladu z vsemi pravnimi pravili, ki veljajo v kraju, kjer se Predmet leasinga uporablja.

6.12. Leasingojemalec nosi vse stroške v zvezi z upravljanjem in posedovanjem Predmeta leasinga, predvsem pa, a ne zgolj, stroške cestnih davščin, pristojbin in prispevkov, radijske in televizijske dajatve, upravne dajatve, cestnine ali druge dajatve za uporabo plačljivih cest, stroške vzdrževanja in (zagotavljanje) delovanja Predmeta leasinga in druge.

6.13. Vse kazni ali druga podobna plačila v zvezi z upravljanjem ali posedovanjem Predmeta leasinga, zlasti, a ne zgolj, globe za prehitro vožnje, neplačano cestnino ali druge tranzitne pristojbine, globe ali plačila za preseganje najvišje dovoljene teže vozila, morajo biti v celoti plačana s strani Leasingojemalca. V primeru, da stroške plača Leasingodajalec jih je Leasingojemalec dolžan povrniti skupaj z vsemi morebitnimi odvetniškimi ali administrativnimi stroški.

6.14. Če Leasingodajalec opravi kakršnakoli plačila v imenu Leasingojemalca, čeprav se zanje Leasingodajalec ni pisno zavezal, jih mora Leasingojemalec povrniti na zahtevo.

6.15. Leasingojemalec ni upravičen uporabljati Predmeta leasinga brez predhodnega pisnega soglasja Leasingodajalca zunaj Slovenije za obdobje, daljše od 4 tednov, ne da bi se vrnil v Slovenijo. Za vožnjo zunaj Evrope, v Rusijo in Belorusijo, za potovanja v države v vojni in države, v katerih vlada ali grozi vojno stanje, je potrebno predhodno pisno soglasje Leasingodajalca, ki je lahko pogojeno z ureditev ustrezne zavarovalniške zaščite glede na okoliščine.

6.16. Vzdrževanje in popravila Predmeta leasinga

6.16.1. Leasingojemalec je dolžan na lastne stroške in lastno tveganje vzdrževati Predmet leasinga v dobrem obratovalnem stanju ter zagotoviti, da se vsi pregledi, servisiranje, vzdrževanje in popravila izvajajo strogo v skladu s priročniki proizvajalca, tehničnimi zahtevami, servisnimi načrti, garancijskimi pogoji in vsemi navodili, ki jih izda Leasingodajalec.

6.16.2. Vsa vzdrževalna dela, servisiranje in popravila, vključno s karoserijska dela, zamenjavo komponent in vsemi varnostnimi popravili, se izvajajo izključno pri delavnici, prodajalcu ali servisnem centru, ki ga je pooblastil proizvajalec Predmeta leasinga ali ki ga je Leasingodajalec drugače izrecno pisno odobril (skupaj „**Pooblaščen delavnice**“).

6.16.3. Izjemoma se lahko nujna popravila izvedejo pri delavnici, prodajalcu ali servisnem centru, ki ni Pooblaščen delavnica, le

destroyed, the Lessee shall be obliged to obtain a new company sign from the Lessor and place it on the Leased Asset. The Lessor shall have the right to check the use of the company sign.

6.9. By signing the Lease Agreement, the Lessee acknowledges that the Lessor, as owner, shall have the right to obtain information on location of the Leased Asset from the VOLVO, trgovina in servis, d.o.o. This information will be obtained only in case the Lessee violates the rules of using the Leased Asset as regulated under the Lease Agreement (e.g. for prevention of fraud, theft, for the purposes of repossession, etc.) or for the purpose of verifying if the Lessee complies with the rules of using the Leased Asset as regulated under Lease Agreement (e.g. compliance with restrictive measures imposed by the US, EU, UK or other jurisdiction; Art. 10.1). The Lessor shall be obliged to delete such data following termination of the lease relationship or after expiry of the time limit specified by law for the enforcement of claims, unless a shorter time limit is agreed by the Parties in writing.

6.10. The Lessee shall perform all statutory obligations regarding possessing and operating of the Leased Asset; in particular, but not limited to, take in time checks and technical checks and protect the Lessor from all claims resulting from the possession and operation of the Leased Asset if they are made against the Lessor, which includes coverage of any costs, in particular, but not limited to, attorney related fees incurred as a result of processing such a claim, which the Lessor would incur.

6.11. The Lessee must act in line with all legal rules applicable in the place where the Leased Asset is used.

6.12. The Lessee bears all expenses related to the operation and possession of the Leased Asset; in particular, but not limited to, costs consisting of payments of road tax, radio and television charges, administrative charges, toll fees or other charges for use of paid roads, costs related to the maintenance or operation of the Leased Asset.

6.13. Any fines or other similar payments related to operation or possession of Leased Assets; in particular, fines for speeding, unpaid toll, or other transit fee, fines regarding exceeding maximum permissible weight, must be paid by the Lessee and if there are any costs incurred by the Lessor, they must be fully reimbursed by the Lessee to the Lessor.

6.14. If the Lessor makes payments for the Lessee although it did not undertake to provide them in writing, the Lessee shall reimburse the Lessor for them on request.

6.15. The Lessee is not entitled to use the Leased Asset without a prior written consent of the Lessor outside the Slovenia for a period longer than 4 weeks without returning to Slovenia. For driving outside Europe, to Russia and Belarus, for trips into countries at war, and countries in which there is a state of war, or it threatens, Lessor's prior written consent is necessary, and it may be conditional on arranging the appropriate insurance protection under the circumstances.

6.16. Servicing and repairs of the Leased Asset

6.16.1. The Lessee shall, at its own cost and risk, maintain the Leased Asset in good operating condition and ensure that all inspections, servicing, maintenance and repairs are performed strictly in accordance with the manufacturer's manuals, technical requirements, service schedules, warranty conditions and any instructions issued by the Lessor.

6.16.2. All maintenance, servicing and repairs, including bodywork, component replacement and all safety-related repairs, shall be carried out exclusively by a workshop, dealer or service centre authorised by the manufacturer of the Leased Asset or otherwise expressly approved in writing by the Lessor (together the „**Authorised Workshops**“).

6.16.3. By way of exception, emergency repairs may be carried out by a workshop, dealer or service centre that is not an

če (i) je takšno popravilo takoj potrebno za zagotovitev varnosti ali preprečitev nadaljnje škode in (ii) nobena Pooblaščenca delavnica ni razumno dosegljiva za izvedbo popravila. Leasingojemalec mora o tem brez nepotrebnega odlašanja obvestiti Leasingodajalca ter predložiti popolno dokumentarno dokazilo, ki izkazuje izpolnitev teh pogojev.

6.16.4. Če Leasingojemalec krši obveznosti iz te določbe, je Leasingodajalec upravičen (i) zaračunati pogodbeno kazen v višini 15 % neto vrednosti popravila (vendar ne manj kot EUR 500), (ii) zahtevati povrnitev škode, ki presega to kazen, (iii) zahtevati odpravo kršitve na stroške Leasingojemalca ter (iv) obravnavati kršitev kot kršitev Pogodbe o leasingu, ki Leasingodajalcu daje pravico do predčasne odpovedi v skladu s Splošnimi pogoji.

7. DOSTOP LEASINGODAJALCA DO PREDMETA LEASINGA

7.1. Leasingodajalec mora biti kadar koli upravičen, da sam ali preko pooblaščenih oseb nadzoruje način uporabe in stanje Predmeta leasinga ter dokumentov v zvezi z njim. Za namen nadzora mora Leasingojemalec Leasingodajalcu na vsak poziv omogočiti dostop do Predmeta leasinga in dokumentov v zvezi z njim. Leasingojemalec nepreklicno pooblašča Leasingodajalca za dostop do lokacije, kjer se nahaja Predmet leasinga, ter do prostorov in zemljišč Leasingojemalca za uveljavljanje zgoraj navedenih pravic nadzora, za dostop do vseh dokumentov v zvezi s Predmetom leasinga, kjer se dostop izvaja v imenu Leasingojemalca, ter za revizijo omenjenih dokumentov in Predmeta leasinga v imenu Leasingojemalca. Istočasno se Leasingojemalec nepreklicno strinja, da Leasingodajalec omenjene dejavnosti lahko izvaja. Leasingodajalec lahko za to nadalje pooblasti druge osebe, ki delujejo v njegovem imenu.

7.2. Če v primeru poteka Pogodbe o leasingu Leasingojemalec Predmeta leasinga ne preda v opredeljenem časovnem roku, Leasingojemalec Leasingodajalca nepreklicno pooblašča, da lahko dostopa do lokacije, kjer se nahaja Predmet leasinga, in/ali do prostorov in/ali zemljišč Leasingojemalca, in enostransko prevzame Predmet leasinga. Takšno dejanje ne šteje za motenje posesti in Leasingojemalec se na tem mestu odpove pravici do posestnega varstva. Leasingodajalec lahko za to nadalje pooblasti druge osebe, ki delujejo v njegovem imenu. Če Leasingojemalec Predmeta leasinga ne preda prostovoljno v opredeljenem časovnem roku, mora Leasingojemalec Leasingodajalcu povrniti vse stroške, povezane s prevzemom Predmeta leasinga s strani Leasingodajalca.

7.3. Leasingojemalec je dolžan Leasingodajalca obvestiti o vseh lokacijah, na katerih se Predmet leasinga običajno ali redno hrani, skladišči ali parkira, kot je ustrezno.

7.4. V primeru postopka izvršbe na nepremičninah, kjer se nahaja Predmet leasinga, ima Leasingodajalec pravico zahtevati premestitev ali sam premestiti Predmet leasinga na lokacijo, o kateri se dogovori z Leasingojemalcem, ali na zavarovano parkirišče, v vsakem primeru pa to stori na stroške Leasingojemalca.

8. POGODBENA IN PREDPISANA GARANCIJA ZA NAPAKE

8.1. Ob dobavi Predmeta leasinga Leasingojemalcu Leasingodajalec kot lastnik Predmeta leasinga na Leasingojemalca prenese vse pravice iz naslova pogodbene in predpisane garancije za napake, razen pravice do odstopa od pogodbe z Dobaviteljem in pravice, da zahteva znižanje cene, pri čemer je garancija za napake šasije zagotovljena v obsegu, ki ne presega odškodninske odgovornosti proizvajalca šasije v okviru garancije kakovosti. Leasingojemalec takšen prenos sprejema in se obvezuje omenjene pravice uveljavljati kot dober gospodar. Te pravice so Leasingojemalcu zagotovljene za celotno obdobje Leasing dobe, vendar pa Leasingodajalec

Authorised Workshop only if (i) such repair is immediately necessary to ensure safety or prevent further damage, and (ii) no Authorised Workshop is reasonably available to perform the repair. The Lessee shall notify the Lessor without undue delay and provide full documentary evidence demonstrating that these conditions are met.

6.16.4. If the Lessee breaches the obligations under this provision, the Lessor shall be entitled to (i) charge a contractual penalty equal to 15% of the net repair value (not less than EUR 500), (ii) claim damages exceeding such penalty, (iii) require remediation at the Lessee's cost, and (iv) treat the breach as a breach of the Lease Agreement giving rise to the Lessor's right to early termination in accordance with the General Terms.

7. LESSOR'S ACCESS TO THE LEASED ASSET

7.1. At any time the Lessor, by itself or through authorised persons, shall be entitled to inspect the manner of use and condition of the Leased Asset and its documents. For the purposes of inspection, the Lessee shall provide the Lessor, upon each request, with access to the Leased Asset and its documents. The Lessee shall irrevocably authorise the Lessor to enter the locations of the Leased Asset and to the rooms and properties of the Lessee to exercise the aforementioned inspection rights and to gain access, on behalf of the Lessee, to any and all documents pertaining to the Leased Asset, and to review, on the Lessee's behalf, these documents and the Leased Asset. Concurrently, the Lessee irrevocably agrees to the Lessor performing the aforementioned activities. The Lessor may grant further authorisation to persons acting on the Lessor's behalf.

7.2. In the event of the expiration of the Lease Agreement and the failure to surrender the Leased Asset within the defined time limit, the Lessee shall grant the Lessor irrevocable authorisation to enter the location of the Leased Asset and / or the premises and / or properties of the Lessee and to unilaterally collect the Leased Asset. This will not be considered trespassing and the Lessee hereby waives its right to possessory protection. The Lessor may grant further authorisation to persons acting on the Lessor's behalf. The Lessee shall reimburse the Lessor for any and all costs related to the collection of the Leased Asset by the Lessor in the event of the Lessee's failure to voluntarily surrender the Leased Asset within the specified time limit.

7.3. The Lessee is obliged to inform the Lessor of all the locations where the Leased Asset is usually or regularly kept, stored or parked, as applicable.

7.4. In the event of enforcement relating to immovable property where the Leased Asset is located, the Lessor has a right to request relocation or to relocate itself the Leased Asset to the location agreed with the Lessee, or to a secured car park, in any case at the expense of the Lessee.

8. CONTRACTUAL AND STATUTORY WARRANTY FOR DEFECTS

8.1. Upon the delivery of the Leased Asset to the Lessee, the Lessor, as the owner of the Leased Asset, transfers to the Lessee any and all rights under the contractual and statutory warranty for the defects, except for the right to withdraw from the agreement with the Supplier and the right to demand the price reduction, whereas the warranty for chassis defects is granted to the extent not exceeding the chassis manufacturer's liability under the quality guarantee. The Lessee accepts such transfer and commits to exercise these rights in the manner of a good businessman. These rights shall be available to the Lessee over the entire Lease Term, however the Lessor may (but is not

lahko (ni pa k temu zavezan) kadar koli prekliče prenos omenjenih pravic na Leasingojemalca in jih uveljavlja sam ter poseže v kateri koli postopek, ki poteka v zvezi s temi pravicami, če Leasingodajalec presodi, da je takšno dejanje potrebno za zaščito njegovih interesov, Leasingojemalec pa je dolžan Leasingodajalcu takšen prenos omogočiti in povrniti Leasingodajalcu vse stroške v zvezi s prenosom in uveljavljanjem teh pravic.

8.2. Vsi zahtevki Leasingojemalca zoper Dobavitelja ali proizvajalca Predmeta leasinga se uveljavljajo na stroške Leasingojemalca. Leasingojemalec nima pravice do uveljavljanja kakršnih koli zahtevkov do Leasingodajalca v zvezi s pogodbeno ali predpisano garancijo ali zahtevkov, povezanih z napakami, in mora Leasingodajalcu povrniti vse izdatke ali stroške, ki bi jih le-ta utrpel v zvezi s tovrstnimi zahtevki. Leasingojemalec bo Leasingodajalca nemudoma obvestil o kakršnih koli ukrepih, ki jih bo Leasingojemalec sprejel v zvezi s pravicami iz naslova predpisane in pogodbene garancije in/ali stvarnih napak, ter o vsakršnem napredku in posledicah uveljavljanja teh pravic, in bo Leasingodajalcu odgovoren za povrnitev vsakršne škode, ki bi jo povzročilo neizvajanje ali neučinkovito izvajanje omenjenih pravic.

8.3. Potreba po uveljavljanju zahtevkov iz naslova pogodbene ali predpisane garancije ali zahtevkov, povezanih z napakami, Leasingojemalca ne odvezuje obveznosti pravočasnega izplačila najemnin in drugih plačil v zvezi z leasingom Leasingodajalcu, ne odvezuje pa ga niti izvajanja ostalih pogodbenih obveznosti do Leasingodajalca.

8.4. Leasingojemalec nima pravice do nadomestnega vozila. Leasingojemalec priznava, da Leasingodajalec ne razpolaga z nadomestnimi vozili, ki bi lahko nadomestila Predmet leasinga.

9. ZAVAROVANJE, ŠKODA IN TVEGANJA

9.1. Leasingojemalec začeniši z datumov dobave Predmeta Leasinga prevzema odgovornost tveganja nastanka za škode ali izgube Predmeta leasinga za celotno obdobje trajanja Pogodbe o leasingu, ne glede na kasko zavarovanje, zavarovanje avtomobilske odgovornosti (MTPL) ali zavarovanje gradbene mehanizacije (CE), iz naslova katerih bi se lahko pokrili stroški škode, povzročene s strani Predmeta leasinga ali v zvezi s Predmetom leasinga, in je dolžan Leasingodajalcu plačati odškodnino za vsakršno takšno škodo ali izgube, če le-ta ni povrnjena s strani zadevne zavarovalnice. Tveganje in odgovornosti Leasingojemalca izrecno vključujejo, vendar niso omejene na, naslednje postavke:

a) popolna ali delna okvara, poškodba ali uničenje Predmeta leasinga iz katerega koli razloga, ne glede na to, ali takšen dogodek pokriva zavarovalna polica ali ne;

b) vsa škoda in nesreče, ki jih povzroči Predmet leasinga ali ki se zgodijo v povezavi z njegovim delovanjem, ne glede na to, ali se tovrstna škoda povzroči Leasingojemalcu ali drugi osebi, ki ni Leasingojemalec, in ne glede na to, ali takšno škodo pokriva zavarovalna polica ali ne;

c) vsa škoda, ki izvira iz neprimerne uporabe Predmeta leasinga, nezadostnega vzdrževanja Predmeta leasinga, neuveljavljanja pravic, podeljenih Leasingojemalcu, ali dejstva, da Leasingojemalec ni zaprosil za podelitev ustreznih pravic in jih pridobil, če bi jih lahko;

d) vsa škoda, ki je povzročena tretjim strankam ali ki jo povzročijo tretje stranke;

e) vsa škoda, nastala iz neznanega vzroka;

f) vsa škoda, ki izvira iz prevoza nevarnih materialov, ali škoda, ki jo okolju povzroči Predmet leasinga ali Leasingojemalec kot upravljavec/uporabnik Predmeta leasinga

9.2. Leasingojemalec je odgovoren za škodo in nesreče, ki se z uporabo Predmeta leasinga povzročijo tretjim osebam. Če oškodovanec vloži tožbo proti Leasingodajalcu kot lastniku, Leasingojemalec Leasingodajalca odveže odgovornosti za vse

obliged to) at any time revoke the transfer of these rights to the Lessee and employ the rights himself and step into any ongoing procedures with regard to these rights, if the Lessor deems such action is necessary to protect his interests and the Lessee is obliged to enable the Lessor of such transfer and to reimburse the Lessor for any expenses with regard to transfer and employment of such rights.

8.2. Any claims of the Lessee against the Supplier or manufacturer of the Leased Asset shall be pursued at the Lessee's own expense. The Lessee shall not be entitled to make any claims under the statutory or contractual warranty or defect claims from the Lessor and shall reimburse the Lessor of any expenses or costs that would be incurred by the Lessor with regard to such claims. The Lessee shall immediately inform the Lessor of any actions undertaken by the Lessee in relation to the rights under the statutory and contractual warranty / or material defects and of any progress and consequences of exercising these rights and shall be held liable to the Lessor for any damage caused by not exercising these rights or not exercising them effectively.

8.3. The need to pursue claims under contractual or statutory warranty or defect claims shall not exempt the Lessee from the duty of timely payment of rent amounts and other lease payments to the Lessor or from the performance of other contractual obligations to the Lessor.

8.4. The Lessee does not have a right for a spare vehicle. The Lessee acknowledges that the Lessor does not dispose of spare vehicles which could replace the Leased Asset.

9. INSURANCE, DAMAGE AND RISK

9.1. The Lessee shall bear all risks of damage to or losses in connection with the Leased Asset starting from the delivery of the Leased Asset, during the term of the Lease Agreement regardless of CASCO, motor third party liability (MTPL) or Construction Equipment (CE) insurances, which may cover damages caused by the Leased Asset or to the Leased Asset, and shall be liable to compensate the Lessor for any such damage or losses if not compensated by the relevant insurance company. The risk and liability of the Lessee specifically includes but is not limited to the following:

a) The complete or partial failure, damage, destruction of the Leased Asset for any reason, and notwithstanding whether such event is covered by any insurance or not;

b) All damage and accidents caused by the Leased Asset or incurred in connection with the operation thereof and notwithstanding whether such damage is caused to the Lessee or to any party, which is different from the Lessee, and notwithstanding whether such damage is covered by insurance or not;

c) All damage resulting from improper use of the Leased Asset, the inadequate maintenance thereof, failure to exercise the rights assigned to the Lessee or failure by the Lessee to request and obtain the assignment of the respective rights, if applicable;

d) All damage caused to third parties or by third parties;

e) All damage which no-one is liable for;

f) All damage arising from the transportation of hazardous materials or damage to the environment, caused by the Leased Asset or by the Lessee as an operator / user of the Leased Asset.

9.2. The Lessee shall be held liable for damage and accidents caused to third parties by the use of the Leased Asset. In case the injured party takes action against the Lessor, as the owner, the Lessee shall hold the Lessor harmless from all obligations

obveznosti in odgovornosti, tudi v okviru zadevnih pravnih postopkov, ter mu povrne vse stroške ali nadomestila, ki jih je Leasingodajalec plačal tretjim osebam, ali podobne stroške, ki jih je Leasingodajalec utrpel in/ali ki so povezani z leasingom ali uporabo Predmeta leasinga. Leasingojemalec je odgovoren za posledice prometnih prekrškov (tudi v obdobju po izteku Leasing dobe, če je do njih prišlo v obdobju Leasing dobe); Leasingodajalec bo Leasingojemalcu nemudoma po prejemu posredoval policijske in druge uradne ali zasebne dokumente, da izvede ustrezne ukrepe, obenem pa bo organ, ki je zahtevo predložil, obvestil, da je (bil) upravljavec/uporabnik Predmeta leasinga Leasingojemalec, stroški, ki so pri tem nastali, pa se z Leasingodajalca prenesejo na Leasingojemalca. Leasingojemalec je dolžan Leasingodajalca nemudoma obvestiti o vseh zahtevkih za povračilo škode, ki jih je vložila katera koli tretja oseba. V izogib dvomom se Leasingojemalec strinja, da bo Leasingodajalcu povrnil škodo, ga branil in ga odvezal odgovornosti za, pred in v zvezi z vsemi zahtevki, obveznostmi, tožbami, izdatki, odškodninami in sodbami, ki izhajajo iz uporabe, stanja, upravljanja ali posedovanja Predmeta leasinga.

9.3. V skladu s splošnim sporazumom z zavarovalnicami bo Leasingodajalec v svojo korist za celotno obdobje Leasing dobe zavaroval Predmet leasinga v največjem možnem obsegu, vključno z zavarovanjem v nadaljnjem besedilu MTPL, kasko zavarovanjem in zavarovanjem CE (če je potrebno), razen v primeru, da Pogodba o leasingu določa drugače, z izjemo, navedeno v točki 9.4. spodaj. Leasingodajalec bo opredelil obseg zavarovanja, s katerim je ustrezno zavarovan Predmet leasinga. Potrditev sklenitve zavarovalnih pogodb bo Leasingojemalcu za celotno obdobje trajanja leasinga na letni osnovi neposredno zagotovil zavarovalni posrednik. Z omenjeno potrditvijo bo Leasingojemalec prejel tudi izvod »Splošnih zavarovalnih pogojev« ali informacijo o tem, kako do njih dostopati. Leasingojemalec je odgovoren za to, da vse dokumente natančno prebere in izpolnjuje zahteve, navedene v »Splošnih zavarovalnih pogojih«, ter pogoje za poročanje in poravnavo zahtevkov, ki jih navadejo zavarovalnice. Za »Splošne zavarovalne pogoje« soglasje Leasingojemalca ni potrebno. Leasingojemalec se v nobenem primeru ne sme sklicevati na nepoznavanje omenjenih pogojev.

9.4. Zavarovalno premijo bo Leasingodajalec izplačal neposredno na račune zavarovalnic ter jo nato na mesečni osnovi zaračunal Leasingojemalcu v celotnem obdobju Leasing dobe. Zneski zavarovalne premije vključujejo davek na zavarovalno premijo (kjer primerno). V primeru MTPL bo Leasingodajalec vnaprej plačal premijo za vsako naknadno obdobje 12 mesecev. Če se zadnje 12-mesečno obdobje MTPL konča pred iztekom obdobja Trajanja leasinga, bo Leasingojemalec Predmet leasinga zavaroval v skladu s ponudbo Leasingodajalca ali pa bo za zavarovanje izbral lastno ponudbo, in Leasingodajalcu do izteka roka, ki ga določi Leasingodajalec, zagotovil potrdilo o sklenitvi zavarovanja MTPL. V obeh primerih pa bo Leasingojemalec plačal celotno 12-mesečno obdobje zavarovanja MTPL vnaprej in Leasingodajalcu predložil potrdilo o plačilu, če je to potrebno.

9.5. Če Leasingojemalec izbere dodatno zavarovalno rešitev v skladu s ponudbo Leasingodajalca, namreč zavarovanje GAP/zavarovanje »Asistenca – vleka«, Leasingodajalec uredi dodatno zavarovanje Predmeta leasinga tako, da zavarovalnici ali Zavarovalnemu posredniku plača celotni znesek zavarovalne premije, nato pa Leasingojemalcu prefakturira znesek zavarovalne premije skozi mesečne najemnine brez dodatnih stroškov. Dodatno zavarovalno rešitev zagotovi zavarovalni posrednik v skladu s ponudbo Leasingodajalca.

9.6. Če zavarovanje Predmeta leasinga uredi Leasingojemalec, mora urediti zavarovanje za celotno Leasing dobo z zavarovalnico in v obsegu zavarovalnega kritja, ki ju vnaprej odobri Leasingodajalec. Leasingojemalec je dolžan:

and liabilities, even in the course of the respective juridical procedures, and shall keep the Lessor harmless and indemnified for all of the Lessor's expenses or indemnifications paid to third parties or similar, which are incurred and / or are related to the lease or use of the Leased Asset. The Lessee shall be held liable for the consequences of traffic infringements (even in the period after the Lease Term if arising from within the Lease Term); the Lessor shall immediately upon their receipt forward to the Lessee the police and other official or private documents it receives to have the necessary measures taken and at the same time shall inform the authority making the request that the Lessee is / was the operator / user of the Leased Asset, whereby the arising costs shall be passed by the Lessor to the Lessee. The Lessee shall be obliged to inform the Lessor about any and all claims for damages filed by any third parties, without delay. For avoidance of doubt, the Lessee agrees to indemnify, defend and hold the Lessor harmless from and against all claims, liabilities, lawsuits, expenses, damages and judgments arising from the use, condition, operation or possession of the Leased Asset.

9.3. Based on the general agreement with the insurance companies the Lessor shall insure the Leased Asset for its own benefit in the widest scope possible over the entire Lease Term including MTPL, CASCO insurance and CE insurance (if applicable), unless the Lease Agreement stipulates otherwise, with the exception stipulated in Art. 9.4. below. The Lessor shall define the scope of insurance duly securing the Leased Asset. The confirmation of conclusion of insurance agreements shall be submitted to the Lessee directly by the insurance broker on yearly basis throughout the Lease Term. With the said confirmation, the Lessee shall receive the excerpt of the "General Insurance Terms and Conditions" or information how to access them. The Lessee shall be responsible to review all documents carefully and to meet all the requirements set out in the "General Insurance Terms and Conditions", as well as the terms of reporting and adjusting claims specified by the insurance companies. The "General Insurance Terms and Conditions" do not require a consent of the Lessee. In no case may the Lessee plead ignorance of these terms and conditions.

9.4. Insurance premium shall be paid by the Lessor directly to the insurance companies' accounts and re-invoiced to the Lessee on monthly basis throughout the whole Lease Term. Insurance premiums shall include insurance premium tax at the applicable rate (if applicable). In case of MTPL, the premium shall be prepaid by the Lessor for the subsequent 12 month periods. If the last 12 month MTPL period ends before the end of the Lease Term then the Lessee shall insure the Leased Asset in accordance with the Lessor's offer or choosing its own offer and will provide the Lessor with the confirmation of conclusion of MTPL insurance within the time limit specified by the Lessor. Nevertheless, in both of these cases the Lessee will pay for the whole 12 month period of MTPL insurance in advance and provide the Lessor with the confirmation of payment, if applicable.

9.5. Where the Lessee chooses the additional insurance solution in accordance with the Lessor's offer, namely GAP Insurance / Volvo Towing Assistance Extended, the Lessor organizes the additional insurance of the Leased Asset by paying full insurance premium payment to the insurance company or to the Insurance Broker, and charges Lessee with compensation of insurance premium payments. Additional insurance solution is provided by an insurance broker in accordance with the Lessor's offer.

9.6. If the insurance for the Leased Asset is arranged by the Lessee, it shall arrange insurance for the entire Lease Term with an insurance company and in the insurance coverage scope approved by the Lessor in advance. The Lessee is obliged to:

- a) skleniti ustrezno zavarovalno polico za Predmet leasinga, v kateri je Leasingodajalec naveden kot zavarovana stranka, ali pridobljene koristi iz naslova zavarovalne police prenesti v dobro Leasingodajalca in Leasingodajalcu zagotoviti potrdilo o tem do dobave Predmeta leasinga Leasingojemalcu;
- b) kopijo zavarovalne police in izvirno potrdilo o prenosu pridobljenih koristi iz naslova zavarovalne police v dobro Leasingodajalca predložiti Leasingodajalcu v skladu s točko 9.6. v 7 dneh od vsakega podaljšanja (obnovitve) zavarovanja;
- c) Leasingodajalcu predložiti kopijo dokazila o sklenitvi zavarovanja, ki ga je potrdila zavarovalnica/zavarovalni posrednik/zavarovalniški agent, kopijo zavarovalne pogodbe ter plačane premije na letni osnovi; prvo dokazilo o sklenitvi zavarovanja, kopijo zavarovalne police in potrdilo o plačanih premijah je treba Leasingodajalcu predložiti do dobave Predmeta leasinga Leasingojemalcu;
- d) skleniti dodatna zavarovanja za tveganja, ki jih lahko enostransko določi Leasingodajalec, če pride do drugih tveganj, ki jih ob podpisu Pogodbe o leasingu ni bilo mogoče predvideti;
- e) povrniti Leasingodajalcu škodo, stroške in nadomestila, ki bi jih povzročilo morebitno uveljavljanje zahtevkov iz naslova zavarovanja predmeta leasinga. Če Leasingojemalec ustreznega zavarovanja ne sklene pravočasno in/ali ne plačuje zavarovalnih premij in/ali ne predloži dokazila o sklenjenem zavarovanju in/ali plačanih premijah na letni osnovi, ima Leasingodajalec pravico skleniti tovrstno zavarovanje in/ali premije plačati sam na stroške Leasingojemalca z dodanimi stroški Leasingodajalca in v skladu z veljavnim Seznamom nadomestil. Leasingodajalec lahko od pogodbe odstopi, če Leasingojemalec krši določbe tega poglavja.

9.7. Pogoji zavarovanja, ki ga uredi Leasingojemalec, so naslednji:

- a) MTPL: polno celovito zavarovanje, vključno z zavarovanjem za primer kraje in največ enoodstotnim ali minimalnim odbitkom franšize s kritjem, ki ni nižje od najnižje vrednosti, določene z relevantno zakonodajo;
- b) kasko: najvišji dovoljeni odstotek odbitka je 1 % odbitne franšize
- c) zavarovalna omejitev (zavarovana vsota) za primer novega vozila je vsaj znesek v vrednosti novega Predmeta leasinga, navedenega v Pogodbi o leasingu, za primer rabljenega vozila pa vsaj znesek v vrednosti nove nabavne cene ekvivalentnega vozila;
- d) Teritorialni obseg omejitve veljavnosti zavarovanja vključuje ozemlje Evropske unije in drugih držav, za katere se uporablja zelena karta, razen če se Pogodbenici pisno ne sporazumeta drugače.
- e) Kot lastnik Predmeta leasinga je v vseh dokumentih, povezanih z zavarovanjem, naveden Leasingodajalec.

9.8. Tekom celotne Leasing dobe vse dejavnosti, povezane z zavarovanjem, obravnavanjem zahtevkov, individualno podporo in stika z zavarovalnico v primeru reševanja spornih zadev ureja Zavarovalni posrednik Leasingodajalca. Leasingodajalec ni odgovoren za pravočasnost ali način poravnave terjatev s strani zavarovalnice.

9.9. Leasingojemalec izvaja vse obveznosti zavarovane stranke, ki se uporabljajo za ugotavljanje odgovornosti zavarovalnice. Leasingojemalec bo Leasingodajalca in zavarovalnico nemudoma obvestil o vseh dogodkih, ki bi jih lahko pokrivala odgovornost zavarovalnice za škodo, in navedel, kje se Predmet leasinga nahaja. Stroške popravila in povrnitve Predmeta leasinga v njegovo izvorno stanje, ki jih ne pokriva nadomestilo, ki ga izplača zavarovalnica, plača Leasingojemalec.

9.10. V primeru poškodovanja Predmeta leasinga bo Leasingojemalec Predmet leasinga povrnil v njegovo izvorno stanje. Leasingodajalec bo Leasingojemalcu odobril izplačilo odškodnine iz naslova povrnitve izgub v znesku, ki je potreben za popravilo Predmeta leasinga na servisu pooblaščenega trgovca, razen v primeru, da Leasingojemalec zamuja z

a) conclude a relevant insurance policy for the Leased Asset, in which the Lessor is listed as the insured party, or venerate it for the benefit of the Lessor and hand over the proof of this to the Lessor by the time of the delivery of the Leased Asset to the Lessee;

b) hand over a copy of the insurance policy and the original veneration to the Lessor in accordance with the Art. 9.6. within 7 days of each extension (renewal) of insurance;

c) hand over to the Lessor a copy of the proof of the conclusion of the insurance confirmed by the insurance company / broker / agent, copy of the insurance contract and the paid premiums on an annual basis; the first proof of the conclusion of the insurance, copy of the insurance contract and confirmation of the paid premiums should be submitted to the Lessor by the time of the delivery of the Leased Asset to the Lessee;

d) conclude additional insurance for insurance risks as can be unilaterally determined by the Lessor, if other risks that could not be predicted at the signing of the Lease Agreement occur;

e) compensate the Lessor for the damages, costs and fees caused by the possible enforcement of claims from the insurance of the subject of leasing. If the Lessee does not timely conclude the relevant insurance and/or does not pay the insurance premiums and/or does not submit the proof of the concluded insurances and/or paid premiums on an annual basis, the Lessor has the right to conclude such insurance and/or pay the premium itself at the expense of the Lessee with the addition of the Lessor's costs and in accordance with the applicable Fee List. The Lessor may withdraw from the Lease Agreement if the Lessee breaches the provisions of this chapter.

9.7. The terms and conditions of insurance arranged by the Lessee will be as follows:

a) MTPL: full comprehensive insurance with included theft and a maximum one percent or a minimally deductible franchise with coverage that is not less than the minimum limits set by the relevant legislation;

b) CASCO: the maximum percentage limit on the deductible is 1 % of the insurance amount;

c) The insurance limit (insured amount) in the case of a new vehicle is at least the amount of the value of the new Leased Asset as stated in the Lease Agreement and in the event of a used vehicle at least in the amount of as it is value of a new asset price;

d) The territorial extent of the limit on the validity of the insurance shall include the territory of the European Union and other countries to which the green card applies, unless the Parties agree otherwise in writing.

e) The Lessor will be specified as the owner of the Leased Asset in all documents related to the insurance.

9.8. Throughout the entire Lease Term all of the activities connected with the insurance, claims handling, individual support, and contacting the insurance company in disputable matters shall be handled by the Lessor's Insurance Broker. The Lessor shall not be liable for the timeliness or manner of claims settlement by the insurance company.

9.9. The Lessee shall perform any and all obligations of the insured party which determine the insurance company's liability. The Lessee shall notify the Lessor and the insurance company immediately of any events that may be covered by the insurance company's liability for damages and indicate the location of the Leased Asset. The costs of repairing and restoring the Leased Asset to its original condition, not covered by the compensation paid by the insurance company, shall be paid by the Lessee.

9.10. In the event of damage of the Leased Asset, the Lessee shall restore the Leased Asset to its original condition. The Lessor shall assign the compensation granted under loss adjustment to the Lessee in the amount required to repair the Leased Asset in the Authorised Workshop, unless the Lessee is in default with the performance of any obligations stipulated by

V O L V O

izpolnjevanjem katere koli obveznosti, določene v Pogodbi o leasingu. Leasingodajalec lahko od tega zneska odšteje neporavnane mesečne najemnine in druge neporavnane obveznosti, ki so dolgovane Leasingodajalcu, ne glede na njihov pravni temelj.

9.11. Vsakršne prekinitve v uporabi ali omejitve možnosti uporabe poškodovanega Predmeta leasinga Leasingojemalca ne odvezujejo obveznosti plačila najemnin leasinga in drugih dolgovanih zneskov v skladu s Pogodbo o leasingu in ne zagotavljajo podlage za podaljšanje Pogodbe o leasingu ali zmanjšanje najemnin in plačil leasinga. Leasingojemalec bo pokrtil vse regresne zahtevke zavarovalnice zoper Leasingodajalca v zvezi s plačilom odškodnine s strani te zavarovalnice, če je škoda nastala kot posledica okoliščin, za katere je odgovoren uporabnik Predmeta leasinga, npr.: če Predmet leasinga vozi za to nepooblaščen oseba ali če se ga vozi v vinjenem stanju ali stanju omamljenosti, ki ga povzroči uporaba droge, ali v primeru pobega s kraja nesreče.

9.12. V primeru izgube Predmeta leasinga po dobavi Leasingojemalcu iz katerega koli razloga (razen v primerih, ko je krivda na strani Leasingodajalca), Pogodba o leasingu preneha veljati z dnem, ko Leasingodajalca zavarovalnica obvesti o izgubi Predmeta leasinga ali ko Leasingodajalec izve za izgubo Predmeta leasinga zaradi kraje ali drugega prepovedanega dejanja, kjer je obvestilo Leasingodajalca podprto z ustreznim obvestilom pristojnemu policijskemu organu.

9.13. Izguba Predmeta leasinga pomeni popolno ali delno uničenje Predmeta leasinga ali izgubo, če bi stroški popravila presegli določeno vrednost, ki jo zavarovalnica določi kot vrednost popolne izgube Predmeta leasinga in ki vsebuje tudi izgubo Predmeta leasinga zaradi kraje ali drugega prepovedanega dejanja.

9.14. Leasingojemalec bo Leasingodajalca o izgubi Predmeta leasinga obvestil nemudoma, najkasneje v naslednjem delovnem dnevu, ki sledi dnevu, ko je bil o izgubi Predmeta leasinga obveščen ali je zanj izvedel Leasingojemalec, ali ki sledi dogodku, katerega posledica bi bila lahko izguba Predmeta leasinga (npr. delno uničenje Predmeta leasinga).

9.15. Če Pogodba o leasingu preneha na način, ki je naveden v točki 9.12., lahko Leasingodajalec od Leasingojemalca zahteva plačilo naslednjih zneskov:

a) skupnega zneska vseh dolgovanih obrokov leasinga in plačil v skladu z izračunom Leasingodajalca ter knjigovodske vrednosti Predmeta leasinga, ki je izračunana po metodi amortizacije na dan izteka veljavnosti Pogodbe o leasingu, obresti, izračunanih od datuma zapadlosti zadnjega mesečnega obroka leasinga do datuma plačila nadomestila, ter nadomestil, ki jih je plačal Leasingodajalec iz naslova davka na motorna vozila, skupnega zneska za vse skladiščenje, prevoz, varovanje, likvidacijo ali stroške prodaje, povezane s Predmetom leasinga, ter stroškov zavarovanja, če je Leasingojemalec v skladu z zakonom dolžan zavarovati Predmet leasinga.

9.16. Od zneska, določenega v točki 9.15., se odšteje:

a) znesek nadomestila, ki ga je zavarovalnica izplačala Leasingodajalcu iz naslova izgube Predmeta leasinga, na datum plačila omenjenega nadomestila,

b) znesek, ki ga je Leasingodajalec prejel iz naslova kakršne koli prodaje uničenega ali poškodovanega Predmeta leasinga, brez DDV, na datum, ko je Leasingodajalec prejel ta znesek ali njegov del, pod pogojem, da je Predmet leasinga prodan.

9.17. Zahtevek Leasingodajalca, opredeljen v točki 9.15., zapade v plačilo na datum izteka Pogodbe o leasingu. Če pride do dogodkov, opredeljenih v točkah 9.16. a. in b., mora Leasingodajalec zahtevek nemudoma ponovno izračunati. Če se ugotovi kakršen koli presežek vsote terjatev Leasingodajalca, je o tem treba obvestiti Leasingojemalca, ki mu mora Leasingodajalec omenjeni presežek nemudoma povrniti.

the Lease Agreement. The Lessor may deduct outstanding monthly rent amounts and other outstanding amounts due to the Lessor regardless of their legal titles.

9.11. Any interruptions in the use or limitations of the possibility to use the damaged Leased Asset shall not exempt the Lessee from the duty to pay rent amounts, payments and other amounts due under the Lease Agreement, and shall not provide grounds to extend the Lease Agreement or reduce the rent amounts and payments. The Lessee shall cover any recourse claims of the insurance company against the Lessor under the payment of compensation for damages by this company if the damage resulted from circumstances for which the user of the Leased Asset is liable, e.g.: driving the Leased Asset by an unauthorised person or driving under the influence of alcohol or while intoxicated with a drug or in the event of a hit and run from the place of an accident.

9.12. In the event of the loss of the Leased Asset following the delivery to the Lessee for any reasons (except in cases of the Lessor's fault), the Lease Agreement shall expire effective as of the date of the Lessor being notified by the insurance company of the loss of the Leased Asset or the Lessor being informed about the loss of the Leased Asset due to the theft or other prohibited act, supported with the appropriate notification to the competent police authority.

9.13. The loss of the Leased Asset shall mean its total destruction or partial destruction or loss, if the costs of repair would exceed the specific value, which is qualified by the insurance company as a total loss of the Leased Asset, which includes also the loss of the Leased Asset due to theft or another prohibited act.

9.14. The Lessee shall immediately notify the Lessor of the loss of the Leased Asset, no later than on the next business day following the day the Lessee was notified or became aware of the loss of the Leased Asset or the event resulting in the possible loss of the Leased Asset (for instance: partial destruction of the Leased Asset).

9.15. Should the Lease Agreement be terminated as specified in Art. 9.12., the Lessor may demand that the Lessee pays the following amounts:

a) total amount of all due lease instalments and payments calculated by the Lessor and the book value of the Leased Asset calculated using the balance method as at the Lease Agreement expiration date, interest calculated from the maturity date of the last monthly lease instalment until the compensation is paid, as well as any fees covered by the Lessor under tax on means of transport, the total amount of all storage, transport, protection, liquidation or sales costs related to the Leased Asset, as well as insurance expenses, if the Lessee is by law required to insure the Leased Asset.

9.16. The amount specified in Art. 9.15. shall be deducted by:

a) the amount of compensation paid to the Lessor by the insurance company under the loss of the Leased Asset, on the date of payment of said compensation,

b) the amount obtained by the Lessor from any sale of the destroyed or damaged Leased Asset, VAT tax excluded, on the date of receiving this amount or its components by the Lessor, provided the Leased Asset is sold.

9.17. The Lessor's claim specified in Art. 9.15. shall be due and payable as of the Lease Agreement expiration date. However, should the events specified in Art. 9.16. a. and b. occur, the Lessor shall immediately recalculate the claim and if any excess over the Lessor's receivables is found, the Lessee shall be informed, and the Lessor shall immediately return the surplus to the Lessee.

10. PREDČASNA ODPOVED POGODBE O LEASINGU

10.1. Leasingodajalec lahko Pogodbo o leasingu odpove, odpoved pa začne veljati takoj, v vsakem izmed naslednjih naštetih primerov:

- a) zamuda Leasingojemalca pri plačilu (i) vsaj ene mesečne najemnine ali (ii) Pologa ali (iii) katerega koli drugega neplačanega zneska leasinga, v predpisanem roku (ki ni krajši od 8 dni), določenem v pisnem obvestilu Leasingodajalca Leasingojemalcu;
- b) če Leasingojemalec zamuja pri plačilu katerekoli izmed obveznosti po prejšnji točki in je bil pred tem o zamudi obveščen vsaj z dvema opominoma/obvestiloma, pri čemer je ob prvem opominu Leasingodajalec v zamudi vsaj 8 dni, ob drugem opominu pa vsaj 16 dni, se rok za obvestilo iz prejšnje točke skrajša iz 8 dni na rok 1 (enega) dne, v primeru, da je v prehodnih opominih referenca na obstoj predmetnega določila,
- c) če, kljub pisnemu obvestilu s strani Leasingodajalca, Leasingojemalec ne vzdržuje primerne stanja Predmeta leasinga ali ne izpolnjuje obveznosti, ki jih narekuje kateri koli pravni predpis ali Pogodba o leasingu in ki so povezane z razpolaganjem ali uporabo Predmeta leasinga, ali če Leasingojemalec Predmet leasinga uporablja na način, ki krši Pogodbo o leasingu ali navodila proizvajalca ali Dobavitelja, ali če Leasingojemalec Predmet leasinga uporablja izven Teritorialnega obsega zavarovanja, ali če Leasingojemalec ne odstrani sprememb Predmeta leasinga, ki so bile opravljene brez soglasja Leasingodajalca, v roku, ki ga določi Leasingodajalec, ali če Leasingojemalec krši svoje obveznosti v zvezi z vzdrževanjem in popravili Predmeta leasinga v skladu s členom 6.16., ali če Leasingojemalec krši katero koli drugo obveznost, navedeno v Pogodbi o leasingu ali v Splošnih pogojih;
- d) če Leasingojemalec pravico do uporabe Predmeta leasinga prenese na tretjo osebo brez soglasja Leasingodajalca;
- e) v primeru spremembe finančnega stanja Leasingojemalca, ki predstavlja grožnjo za interese Leasingodajalca, če je proti Leasingojemalcu uveden stečajni postopek, če Leasingojemalec popolnoma ali delno opusti svoje poslovne dejavnosti, ali če so proti Leasingojemalcu sproženi postopki izvršbe, zavarovanja ali izterjave ali kateri koli sodni ali upravni postopki, ki bi lahko pomembno vplivali na finančno stanje Leasingojemalca;
- f) razkritje, da je v času pogajanj o pogojih Pogodbe o leasingu Leasingojemalec zadržal informacije ali podal neresnične informacije, ki bi za Leasingodajalca, če bi bil z njimi seznanjen, lahko predstavljale razlog, da Pogodbe o leasingu ne bi sklenil;
- g) če Leasingojemalec ne vzpostavi ustreznih instrumentov zavarovanja, ki jih v skladu s Pogodbo o leasingu zahteva Leasingodajalec;
- h) če instrument zavarovanja, ustanovljen v korist Leasingodajalca, preneha, postane neučinkovit ali se ga drugače krši;
- i) če pride do preklica ali prenehanja katerega koli dovoljenja ali licence, ki ga Leasingojemalec potrebuje za opravljanje poslovnih dejavnosti, vključno z Dovoljenjem za opravljanje dejavnosti;
- j) če Leasingojemalec zamuja s predložitvijo ali ne predloži Leasingodajalcu kopije Prometnega dovoljenja ali drugih dokumentov, navedenih v točki 3., v povezavi z registracijo/podalžanjem registracije Predmeta leasinga;
- k) če Leasingojemalec Leasingodajalcu v roku, navedenem v točki 6.3., ne zagotovi kopije dokumenta, ki potrjuje, da je bil opravljen obvezni tehnični pregled;
- l) če Leasingojemalec Leasingodajalcu ne zagotovi katerih koli informacij ali dokumentov, navedenih v točki 13., v roku, navedenem v omenjeni točki;
- m) če Leasingojemalec zamuja z izvajanjem drugih denarnih ali nedenarnih obveznosti drugih pravnih razmerij, ki niso Pogodba

10. EARLY TERMINATION OF THE LEASE AGREEMENT

10.1. The Lessor may terminate the Lease Agreement effective immediately in each of the following cases:

- a) any default of the Lessee in payment of (i) at least one monthly rent amounts or (ii) the Down Payment or (iii) any other outstanding leasing amounts, all within the time limit (not shorter than 8 days) specified in a written notice by the Lessor to the Lessee;
- b) if the Lessee is in default in paying any of the obligations under the previous Art. and has previously been notified of the delay with at least two reminders/notifications, with the Lessor being in default for at least 8 days with the first reminder and at least 16 days with the second reminder, the time limit from the previous Art. is shortened from 8 to 1 (one) day, under the condition that the reminders/notices reference this provision,
- c) if, despite the written reminder submitted by the Lessor, the Lessee fails to keep the Leased Asset in proper condition or to fulfil any obligations prescribed by any legal regulations or the Lease Agreement related to holding or using the Leased Asset, or if the Lessee uses the Leased Asset in breach of the Lease Agreement or manufacturer's or Supplier's instructions, or if the Lessee uses the Leased Asset outside the Territorial Scope of Insurance, or if the Lessee fails to remove modifications of the Leased Asset made without the Lessor's consent within the time limit specified by the Lessor, or if the Lessee breaches its obligations regarding the performance of service and repairs pursuant to Article 6.16, or if the Lessee violates any other of its obligations stipulated in the Lease Agreement or these General Terms;
- d) if the Lessee transfers the right of use of the Leased Asset to a third party without the Lessor's consent;
- e) in the event of change of Lessee's financial condition which poses a threat to the Lessor's interest or if a bankruptcy petition is filed against the Lessee, or if the Lessee abandons business operations fully or partly, or if enforcement, securing or recovery proceedings, or any other court or administrative proceedings are initiated against the Lessee, which may have a vital impact on the financial condition of the Lessee;
- f) disclosure that while negotiating the terms and conditions of the Lease Agreement, the Lessee withheld information or gave untrue information, the knowledge of which may have given grounds for the Lessor to refrain from concluding the Lease Agreement;
- g) should the Lessee fail to duly establish security instruments required by the Lessor under the Lease Agreement;
- h) if the security instrument established in favour of the Lessor is withdrawn or becomes ineffective or otherwise infringed upon;
- i) should any permit or licence required by the Lessee for business operations, including the Operating License be revoked or expire;
- j) should the Lessee delay or fail to provide the Lessor with a copy of the Registration Certificate or other documents specified in Art. 3. in connection with the registration / renewal of registration of the Leased Asset.
- k) should the Lessee fail to provide the Lessor with a copy of the document confirming that the mandatory technical inspection has been carried out within the time limit specified in Art. 6.3.;
- l) should the Lessee fail to present the Lessor with any information or documents specified in Art. 13. within the time limit defined therein,
- m) should the Lessee be in default with the performance of other financial or non-pecuniary obligations under legal relationships

V O L V O

o leasingu, ali iz naslova drugih pogodb, sklenjenih med Leasingodajalcem in Leasingojemalcem;

n) v primeru sprememb pravnega statusa ali lastniške strukture Leasingojemalca, ki po mnenju Leasingodajalca predstavlja grožnjo za izpolnjevanje obveznosti Leasingojemalca ali predstavlja grožnjo zmanjšanja učinkovitosti zagotovljenih zavarovanj, navedenih v Pogodbi o leasingu;

o) če Leasingojemalec ne predloži obvestila, navedenega v točki 13.3., pod pogoji, navedenimi v omenjeni točki. Morebitne spremembe dokumentacije podjetja in pravnega statusa Leasingojemalca, o katerih Leasingodajalec ni bil predhodno obveščen in ki jih ni odobril, vključno z, vendar ne omejeno na, združitve, razdelitve, preoblikovanja, pridobitve in spremembe v subjektih, ki nadzorujejo Leasingojemalca, se štejejo kot kršitev Pogodbe o leasingu in utemeljujejo odpoved Pogodbe o leasingu s takojšnjim učinkom.

p) Če se Leasingojemalec ali njegova povezana oseba (podružnica ali druga korporacijsko povezana oseba), direktorji, družbeniki ali delničarji, ustanovitelji, zastopniki ali kateri koli subjekti, v katerih neposredno ali posredno Leasingodajalec sodeluje, predmet kakršnih koli omejevalnih ukrepov, ki jih uvedejo, upravljajo ali izvajajo Evropska unija ali njene države članice, Združene države Amerike, Združeno kraljestvo ali katera koli druga veljavna jurisdikcija

q) če se Predmet Leasinga uporablja ali obstaja razumna domneva, da bo uporabljeno na način, ki ni v skladu z veljavno zakonodajo, vključno tudi v nasprotju z omejevalnimi ukrepi, ki jih nalagajo, upravljajo ali izvajajo Evropska unija ali njene države članice, Združene države, Združeno kraljestvo ali katera koli druga veljavna jurisdikcija.

r) če Leasingojemalec krši oz. ne deluje skladno z zahtevami po točki 16. teh Splošnih pogojev.

10.2. Leasingodajalec je upravičen odpovedati Pogodbo o leasingu z odpovednim rokom enega meseca, če Leasingojemalec zamuja z izpolnitvijo katere koli finančne obveznosti, ki ni obrok leasinga, v odnosu do Leasingodajalca ali v odnosu do tretje osebe (npr. zavarovalnice), katerih izpolnjevanje je bistvenega pomena za nadaljevanje Pogodbe o leasingu.

10.3. V primeru predčasne odpovedi Pogodbe o leasingu bo Leasingojemalec nemudoma vrnil Predmet leasinga v roku, ki ga je Leasingodajalec navedel v svojem obvestilu o odpovedi, pod pogoji, navedenimi v točki 7. teh Splošnih pogojev, Leasingodajalec pa je upravičen do takojšnjega prevzema Predmeta leasinga.

10.4. V primeru, da Pogodbo o leasingu odpove Leasingodajalec, še posebno v primerih, navedenih v točkah 10.1. ali 10.2. zgoraj, lahko Leasingodajalec zahteva, da Leasingojemalec nemudoma poplača:

a) seštevke (i) vseh zapadlih in neporavnanih najemnin leasinga in plačil, (ii) skupne vsote vseh najemnin leasinga, ki bi jih sicer moral plačati do izteka Pogodbe o leasingu (če se le-ta ne bi odpovedala), (iii) stroškov zavarovanja, vključno z, vendar ne omejeno na, zavarovalno premijo, ki jo je predplačal Leasingodajalec in ki je zavarovalnice niso povrnile, (iv) davka na motorna vozila, celotne stroške skladiščenja, ki jih nosi Leasingodajalec, prevoza, zaščite Predmeta leasinga, in (v) likvidacije ali stroškov prodaje, ki so nastali Leasingodajalcu, b) zmanjšano za prodajno ceno Predmeta leasinga brez DDV.

10.5. Leasingojemalec nima pravice do predčasne odpovedi Pogodbe o leasingu, razen če to izrecno dopušča Pogodba o leasingu ali Splošni pogoji.

11. PRAVICA DO ODSTOPA OD POGODBE

11.1. Preden se Predmet leasinga dobavi Leasingojemalcu, lahko Leasingodajalec odstopi od Pogodbe o leasingu iz upravičenih razlogov (vključno z, vendar ne omejeno na, razloge za odpoved, ki so navedeni v točki 10.1.). V tem primeru Leasingodajalec Leasingojemalcu vrne znesek Pologa,

other than the Lease Agreement or under other agreements concluded between the Lessor and the Lessee;

n) in the event of changes in the legal status or ownership structure of the Lessee, which, in the opinion of the Lessor, constitute a threat to the performance of the Lessee's obligations or pose a threat of reducing the effectiveness of granted securities specified in the Lease Agreement;

o) should the Lessee fail to submit the notification specified in Art. 13.3. on terms indicated therein. Any changes to the Lessee's corporate documents and its legal status, which have not been previously notified to the Lessor and have not been accepted by the Lessor, including, but not limited to, mergers, divisions, transformations, acquisitions, and changes in entities that control the Lessee will be considered as the case of breach of Lease Agreement justifying its termination with immediate effect.

p) If the Lessee or Lessee's affiliates, directors, shareholders, founders, representatives, or any entities, in which the Lessor directly or indirectly participates, are subject to any restrictive measures imposed, administered, or enforced by the European Union or its Member States, the United States, the United Kingdom or any other applicable jurisdiction;

q) if the Leased Asset is used or there is a reasonable assumption that it will be used in a manner inconsistent with applicable law, including also contrary to restrictive measures imposed, administered, or enforced by the European Union or its Member States, the United States, the United Kingdom or any other applicable jurisdiction.

r) if the Lessee violates or does not act in accordance with the requirements under clause 16. of these General Terms.

10.2. The Lessor shall be entitled to terminate the Lease Agreement with a notice period of one month if the Lessee is in default with the performance of any financial obligation other than the leasing instalments towards the Lessor or towards a third party (e.g. an insurance company) the performance of which is material for the continuation of the Lease Agreement.

10.3. In the event of early termination of the Lease Agreement, the Lessee shall immediately return the Leased Asset within the time limit specified by the Lessor in its termination notice, on terms and conditions stipulated by Art. 7. of these General Terms and the Lessor shall be entitled to an immediate takeover of the Leased Asset.

10.4. In the event of the Lease Agreement termination by the Lessor, in particular in cases specified in Art. 10.1. or 10.2. above, the Lessor may demand that the Lessee immediately repays:

a) the aggregate of (i) any and all mature and outstanding rent amounts and payments, (ii) the total of all rent amounts that would be due by the end of the Lease Agreement (had it not been terminated), (iii) insurance costs including but not limited to the insurance premium prepaid by the Lessor and not refunded by the insurance companies, (iv) tax on means of transport, total costs of storage borne by the Lessor, transport, protection of the Leased Asset, and (v) its liquidation or sales costs incurred by the Lessor,

b) decreased by the sales price of the Leased Asset excluding the value added tax.

10.5. The Lessee shall not have any right to terminate the Lease Agreement prematurely unless so explicitly provided by the Lease Agreement or these General Terms.

11. RIGHT OF WITHDRAWAL FROM THE AGREEMENT

11.1. Before the Leased Asset is delivered to the Lessee, the Lessor may withdraw from the Lease Agreement for justified reasons (including but not limited to the reasons for termination determined in Art. 10.1.). In such a case, the Lessor shall reimburse the Lessee for the Down Payment, reduced by claims

zmanjšani za terjatve in stroške, kot izhajajo iz Pogodbe o leasingu in teh splošnih pogojev.

12. IZTEK POGODBE

12.1. Pogodba o leasingu preneha veljati s potekom Leasing dobe, navedene v Pogodbi o leasingu, ter ob poravnavi vseh finančnih obveznosti, ki jih Leasingojemalec dolguje Leasingodajalcu.

12.2. Po prenehanju veljavnosti Pogodbe o leasingu, kot je določeno zgoraj, bo Leasingojemalec vrnil Predmet leasinga Leasingodajalcu v posest, skupaj z vsemi potrebnimi dokumenti, ki spadajo k Predmetu leasinga. Razen, če je pisno sporočeno drugače, je Leasingojemalec dolžan vrniti Predmet leasinga na sedež Leasingodajalca.

12.3. Leasingojemalec je dolžan vrniti Predmet leasinga v stanju, ki ustreza stanju navedenem v prilogi 5 Leasing pogodbe »Stanje ob vračilu« z vsemi pripadajočimi dokumenti. Ob vrnitvi bo sestavljen izročitveni zapisnik v katerem bo ugotovljeno stanje Premeta leasinga.

12.4. Od trenutka, ko Leasing pogodba preneha veljati, Leasingojemalec nima več pravice uporabe Predmeta leasinga. Od tedaj ima Leasingodajalec pravico zahtevati od Leasingojemalca pogodbeno kazen v znesku 10% zadnjega mesečnega plačila leasinga po Leasing pogodbi za vsak dan zamude pri vrnitvi Predmeta leasinga. Leasingojemalec je dolžan v celoti povrniti vse stroške, ki so nastali Leasingodajalcu zaradi zamude pri vrnitvi Predmeta leasinga, med drugim tudi, vendar ne omejeno na, zavarovalnine, cestnine, druge dajatve, itd.

13. ZAHTEVE GLEDE OBVEŠČANJA S STRANI LEASINGOJEMALCA

13.1. Leasingojemalec mora Leasingodajalca obvestiti o vseh okoliščinah, ki pomembno vplivajo ali bi lahko pomembno vplivale na izvajanje obveznosti Leasingojemalca v skladu s Pogodbo o leasingu ali Splošnimi pogoji, še posebno na pravočasno plačevanje Leasingodajalcu, v roku 5 dni po nastopu takšnih okoliščin. Nadalje mora Leasingojemalec Leasingodajalcu na vsak poziv zagotoviti pisno informacijo v zvezi s tovrstnimi okoliščinami, in sicer v 5 delovnih dneh od prejema takšnega poziva.

13.2. Na vsak poziv Leasingodajalca in v roku 7 dni od takšnega poziva mora Leasingojemalec predložiti npr. kopijo letnih računovodskih izkazov z mnenjem pooblaščenega revizorja (če so ti izkazi predmet revizije), zahtevanih v skladu z zakonom, letnih davčnih napovedi (pri čemer Leasingodajalec takšnega poziva ne sme dati prej kot po poteku 6 mesecev od konca finančnega leta, na katerega se nanaša poziv), ter drugih dokumentov, za katere Leasingodajalec presodi, da so pomembni za ocenjevanje finančnega in poslovnega stanja Leasingojemalca in njegove plačilne sposobnosti.

13.3. Leasingojemalec mora Leasingodajalca obvestiti o kakršni koli spremembi poslovnega naslova, poštnega naslova in redne lokacije (garaže) Predmeta leasinga v 5 dneh od spremembe. Če do obvestila o spremembi poštnega naslova ne pride, se vsaka pošta, dostavljena na prejšnji naslov, šteje za vročeno najpozneje v 8 dneh od datuma prvega poskusa vročitve ali vračila pošte s strani kurirja ali poštne službe; šteje se, da je Leasingojemalec to pošto prejel (tj. da se je Leasingojemalec s pošto seznanil oz. da se je imel priložnost z njo seznaniti). Ne glede na navedeno lahko Leasingodajalec Leasingojemalca obvešča in z njim komunicira tudi preko Leasingojemalčevega poštnega naslova navedenega v Pogodbi o leasingu. Velja, da je bil Leasingojemalec veljavno obveščen o vsebini sporočila vsebovanem v konkretnem e-poštnem sporočilu, če ga je Leasingodajalec ali iz njegove strani pooblaščen oseba, poslala na e-poštni naslov naveden v Pogodbi o leasingu pri čemer se šteje, da je bil Leasingojemalec obveščen s trenutkom, ko je bilo sporočilo poslano. Veljavnost e-poštnega naslova, ali

and costs, as derived from the Lease Agreement and these General terms and conditions.

12. EXPIRATION OF THE AGREEMENT

12.1. The Lease Agreement shall expire upon the lapse of the Lease Term specified therein and upon the settlement of any and all financial obligations due to the Lessor by the Lessee.

12.2. Upon the expiration of the Lease Agreement as specified above the Lessee shall return the Leased Asset to the Lessor's possession, together with all of the necessary documents pertaining to the Leased Asset. Unless a written notice states otherwise, the Lessee is obliged to return the Leased Asset to the Lessor's headquarters.

12.3. The Lessee is obliged to return the Leased Asset in the condition corresponding to the condition set out in the Attachment No 5 to the Lease Agreement »Return conditions« with all of the necessary documents pertaining to the Leased Asset. A handover protocol shall be created upon return, determining the Leased Asset's condition.

12.4. From the moment the Lease Agreement is no longer valid the Lessee no longer has the right to use the Leased Asset. From that Art. onward, the Lessor has the right to demand a contractual penalty from the Lessee in the daily amount of 10% of the last monthly lease payment under the Lease Agreement for each day of delay in the return of the Leased Asset. The Lessee is obliged to reimburse in full all costs of the Lessor that may occur due to delay in the Leased Asset return among others but not limited to the insurance, road tax, other taxes etc.

13. NOTIFICATION REQUIREMENTS OF THE LESSEE

13.1. The Lessee shall notify the Lessor of any and all circumstances that may or might have a material impact on the Lessee's performance of obligations under the Lease Agreement or these General Terms, in particular on timely payments for the Lessor, within 5 business days following the occurrence of such circumstances. Moreover, the Lessee shall provide the Lessor with a written information regarding such circumstances upon each request, within 5 business days from receiving such a request.

13.2. Upon each request of the Lessor and within 7 days following such request, the Lessee shall submit, e.g. the copy of annual financial statements with certified auditors' opinion (if such statements are auditable) required by the law, and annual tax returns (whereas such request of the Lessor must not be made earlier than after the lapse of 6 months following the end of the financial year the request pertains to), as well as other documents the Lessor deems necessary for assessing the Lessee's financial and business position and solvency.

13.3. The Lessee shall notify the Lessor of any change of the registered office and mailing address, as well as the regular location (garage) of the Leased Asset within 5 days following the change. In the event of failure to notify about the change of the mailing address, any mail delivered to the previous address shall be deemed effectively delivered (i.e. the Lessee became acquainted with it or had the opportunity to get acquainted) no later than 8 days as of this date of the first attempt of delivery or return of mail by the courier or postal service. Regardless of the above, the Lessor may also inform and communicate with the Lessee via the Lessee's mailing address specified in the Lease Agreement. It is considered that the Lessee was validly informed about the content of the message contained in a specific e-mail message, if it was sent by the Lessor or a person authorized by the Lessor to the e-mail address specified in the Leasing Agreement, and it is considered that the Lessee was notified the moment the message was sent. The validity of the e-mail address or other circumstances on the part of the Lessee do not

drugih okoliščin, ki so na strani Leasingojemalca ne vplivajo na njegovo obveščenost. E-poštni naslov Leasingojemalca se lahko spremeni s pisnim dogovorom med Leasingodajalcem in Leasingodajalcem.

13.4. Dostava dokumentov

13.4.1. Za dostavo se šteje dejanje, ko pisni dokument doseže sfero vpliva naslovnika. V primeru e-poštne komunikacije se za dostavo šteje trenutek dostave e-pošte v e-poštni predal naslovnika. Če je pošiljka, poslana priporočeno na naslov sedeža Leasingojemalca preko imetnika poštne licence, vrnjena Leasingodajalcu kot nedostavljena iz katerega koli razloga, se za dostavo šteje 5. dan od njenega odpošiljanja.

13.4.2. Leasingojemalec se strinja, da lahko Leasingodajalec Leasingojemalcu omogoči dostop do portala za stranke, kjer so Leasingojemalcu na voljo računi, drugi dokumenti in obvestila. Ko so Leasingojemalcu zagotovljeni podatki za dostop do portala za stranke, lahko Leasingodajalec Leasingojemalcu dostavlja račune, druge dokumente in obvestila, ki so Leasingojemalcu vnaprej določena, z njihovo objavo na portalu za stranke, Leasingojemalec pa je dolžan redno obiskovati portal za stranke, da ima dostop do takšnih dokumentov.

13.4.3 Leasingojemalec se strinja z dostavo računov, načrta odplačevanja, dokumentov v zvezi z zavarovanjem Predmeta leasinga in drugih dokumentov v zvezi s ponujenimi storitvami elektronsko na e-poštni naslov, sporočen Leasingodajalcu.

14. KONČNE DOLOČBE

14.1. Leasingodajalec Leasingojemalcu odgovarja le za škode, ki so posledica hude malomarnosti ali namerne kršitve. Odškodninska odgovornost Leasingodajalca Leasingojemalcu je v vsakem primeru omejena na odgovornost za dejansko in neposredno škodo, izključujoč kakršno koli posredno (in posledično), potencialno, bodočo in hipotetično škodo, vključno z izgubljenim in pričakovanim dobičkom Leasingojemalca. Vsi razlogi za odškodninske zahteve zoper Leasingodajalca, ki niso razlogi, določeni v določbah, ki urejajo neizvajanje ali neustrezno izvajanje obveznosti, so izključeni.

14.2. V primeru, da je v skladu s Pogodbo o leasingu odgovorna več kot ena stranka, je njihova odgovornost solidarna.

14.3. Neučinkovanje ali neveljavnost katere koli določbe Pogodbe o leasingu in Splošnih pogojev ne vpliva na njune ostale določbe. Pogodbenici bosta takšno razveljavljeno ali nično določbo nadomestili z drugo, ki je v pravnem in poslovnem pomenu čim bližja Pogodbi o leasingu. To načelo se uporablja tudi, v primeru očitnih pravnih praznin v Pogodbi o leasingu. V primeru neskladij med Pogodbo o leasingu in Splošnimi pogoji prevladajo določbe Pogodbe o leasingu.

14.4. Če se uvedejo pravni ali finančni predpisi v zvezi z leasingom, ki se razlikujejo od tistih, ki so zavezujoči na dan sklenitve Pogodbe o leasingu, lahko Leasingodajalec ustrezno spremeni Pogodbo o leasingu in pri tem upošteva interese Pogodbenic ter cilj in namen Pogodbe o leasingu.

14.5. Leasingojemalec se izrecno odpoveduje pravici do ugovorov na podlagi bistvenih sprememb okoliščin (*rebus sic stantibus*), ki bi bile posledica zmanjšanja obsega poslovanja Leasingojemalca, sprememb na trgu, sprememb v podjetju na strani Leasingojemalca, itd.

14.6. Pogodba o leasingu se ureja in razlaga v skladu s slovensko zakonodajo.

14.7. Vse spore bo reševalo pristojno sodišče splošne pristojnosti na območju sedeža Leasingodajalca.

14.8. Vse spremembe in dopolnitve Pogodbe o leasingu se sklenejo pisno, sicer so nične.

14.9. Leasingojemalec se na tem mestu strinja, da je Leasingodajalec upravičen do vnosa katerih koli podatkov, vključno z osebnimi podatki predstavnikov Leasingojemalca, v podatkovno zbirko Leasingodajalca, in da omenjene podatke

affect the validity of notification. The Lessee's e-mail address can be changed by written agreement between the Lessee and the Lessor.

13.4. Delivery of documents

13.4.1. By delivery is meant the act when a written act reaches the sphere of influence of addressee. In case of e-mail communication, by delivery is meant a moment of delivery of e-mail into e-mail inbox of addressee. If the mail sent by a registered post to the address of the Lessee's registered office through a postal license holder is returned to the Lessor as undelivered for any reason, by delivery is meant the 5th day from its dispatch.

13.4.2. The Lessee agrees that the Lessor can give to the Lessee access to the customer portal where are available to the Lessee invoices, other documents, and notifications. When the Lessee is given access data to the customer portal, the Lessor can deliver invoices, other documents, and notifications specified to the Lessee in advance by posting them on the customer portal, and the Lessee is obliged to regularly visit the customer portal to access such documents.

13.4.3. The Lessee agrees with delivery of invoices, the payment plan, documents related to insurance of the Leased Asset, and other documents related to provided services electronically to the email notified to the Lessor.

14. FINAL PROVISIONS

14.1. Should the Lessor be liable to the Lessee, then the Lessor's liability towards the Lessee shall be limited to losses inflicted only as a result of gross negligence or intentional fault. The Lessor's liability for damages towards the Lessee shall be in any case limited to the liability for actual and direct losses, excluding any indirect (and consequential), potential, future and hypothetical losses, including the lost and expected profits of the Lessee. Any grounds for claims for damages from the Lessor, other than those specified in the regulations governing the non-performance or improper performance of obligations, shall be excluded.

14.2. In the event of there being more than one liable party under the Lease Agreement their liability shall be joint and several.

14.3. The ineffectiveness or invalidity of any provision of the Lease Agreement and General Terms shall not affect other provisions thereof. The Parties shall replace such invalid or ineffective provision with one as close in legal terms and business objectives to the Lease Agreement as possible. This principle shall be applied, respectively, if an obvious legal gap is found in the Lease Agreement. In the case of any discrepancies between the Lease Agreement and the General terms, the provisions of the Lease Agreement shall prevail.

14.4. Should legal or financial regulations pertaining to leasing be introduced, different from ones binding as at the Lease Agreement conclusion date, the Lessor may amend the Lease Agreement respectively, taking into consideration the interests of the Parties and the aim and purpose of the Lease Agreement.

14.5. The Lessee explicitly renounces its right to objection on the grounds of a fundamental change of circumstances (*rebus sic stantibus*) which would be a result of a decline in the volume of the Lessee's business, changes in the market, corporate changes on the side of the Lessee, etc.

14.6. The Lease Agreement shall be governed by and construed in accordance with Slovenian law.

14.7. Any and all disputes shall be resolved by the competent court of general jurisdiction for the registered office of the Lessor.

14.8. Any and all amendments and supplements to the Lease Agreement shall be made in writing under pain of nullity.

14.9. The Lessee hereby agrees that the Lessor is entitled to enter any data including personal data of the Lessee's representatives in the database of the Lessor as well as the aforementioned data can be used by the Lessor and the Volvo

Leasingodajalec in subjekti skupine Volvo Group lahko uporabljajo v tržne namene. Leasingojemalec se na tem mestu strinja, da ima Leasingodajalec omenjene podatke in vse informacije, ki jih pridobi v obdobju trajanja leasinga, pravico posredovati vsakršnim finančnim partnerjem, vključno z, vendar ne omejeno na, informacije o izvrševanju Pogodbe o leasingu s strani Leasingojemalca ali bonitetno oceno Leasingojemalca.

14.10. S podpisom Pogodbe o leasingu Leasingojemalec izrecno dovoljuje in Leasingodajalcu ali kateri koli tretji osebi, na katero je Leasingodajalec prenesel svoje pravice iz naslova Pogodbe o leasingu, daje soglasje, da lahko opravlja poizvedbe in pridobiva vse podatke o Leasingojemalcu s strani pristojnih organov, teles, agencij in drugih vladnih in nevladnih ustanov, bank, hranilnic, zavarovalnic, drugih podjetij (najsi gre za podjetja, ki so del skupine Volvo Group, ali za zunanja podjetja) ali tretjih oseb, ki v skladu z veljavno zakonodajo in drugimi uredbami veljajo za Leasingodajalca ali katero koli tretjo stranko, na katero je Leasingodajalec prenesel svoje pravice iz naslova Pogodbe o leasingu. S podpisom Pogodbe o leasingu Leasingojemalec izrecno dovoljuje pristojnim organom, telesom, agencijam in drugim vladnim in nevladnim ustanovam, bankam, hranilnicam, zavarovalnicam, drugim podjetjem (najsi gre za podjetja, ki so del skupine Volvo Group, ali za zunanja podjetja) ali tretjim strankam, da tovrstne podatke zagotovijo Leasingodajalcu ali kateri koli tretji stranki, na katero je Leasingodajalec prenesel svoje pravice iz naslova Pogodbe o leasingu, po predložitvi Pogodbe o leasingu.

14.11. S podpisom Pogodbe o leasingu Leasingojemalec dovoljuje in pooblašča Leasingodajalca ali katero koli tretjo osebo, na katero je Leasingodajalec prenesel svoje pravice iz naslova Pogodbe o leasingu, da na lastno presojo in za zaščito interesov upnikov ugotovijo bonitetno oceno, finančni položaj in poslovne okoliščine Leasingojemalca in da podatke o Leasingojemalcu, o Pogodbi o leasingu in/ali vse podatke, povezane s Pogodbo o leasingu, posredujejo finančnim partnerjem. Leasingojemalec se na tem mestu seznanja z dejstvom, da je leasingodajalec dolžan po Zakonu o centralnem kreditnem registru (ZCKR) poročati izpostavljenost, plačilno disciplino in zamudo plačil, v register (SISBIZ) Banke Slovenije. Zaradi jasnosti glede poročanja SISBIZ se pogodbeno razmerje po Pogodbi o leasingu sklene v trenutku, ko so izpolnjeni vsi pogoji iz teh Splošnih pogojev in Pogodbe o leasingu. Če niso izpolnjeni pogoji za predčasno odpoved, pogodbeno razmerje traja do trenutka kot je določeno, v Pogodbi o leasingu in teh splošnih pogojev, med drugim, skladno s 4. točko zgoraj.

14.12. Pogodba o leasingu in Splošni pogoji so sestavljeni v slovenskem in angleškem jeziku. V primeru neskladij med različicami besedila bo prevladala slovenska različica.

15. PERSONAL DATA

15.1. Informacije v zvezi z upravljanjem osebnih podatkov in postopki, s katerimi posamezniki uveljavljajo svoje pravice v zvezi s to obdelavo, so predmet obvestila z naslovom »Reprezentativno obvestilo o zasebnosti možnih strank in strank«. To obvestilo je na voljo na spletni strani Leasingodajalca (Leasingodajalec v nadaljevanju tudi "VFS").

15.2. S sklenitvijo Leasing pogodbe Leasingojemalec (i) potrjuje, da je prebral obvestilo o varstvu osebnih podatkov in razume, da so posodobitve dostopne na spletni strani VFS. V primeru pomembnih posodobitev bo Leasingojemalec obveščen preko običajnih komunikacijskih kanalov med VFS in Leasingojemalcem; (ii) se zavezuje, da bo delil informativno obvestilo, ki velja za voznike in upravljavce vozil in strojev

Group entities for marketing purposes. The Lessee hereby agrees that the Lessor is entitled to provide any financial partners with the aforementioned data and any information gained during the lease period, including but not limited to the information on the performance of the Lease Agreement by the Lessee or the assessment of credit-standing of the Lessee.

14.10. The Lessee, by signing the Lease Agreement, explicitly authorizes and gives consent to the Lessor, or to any third party to which the Lessor has assigned his rights under the Lease Agreement, that it may carry out inquiries and obtain all data about the Lessee from competent authorities, bodies, agencies and other governmental and non-governmental institutions, banks, savings banks, insurance companies, other companies (whether part of the Volvo Group or outside companies) or third parties whenever needed for protection, execution or enforcement of rights of the Lessor or any third party to which the Lessor has assigned his rights under the Lease Agreement and whenever needed for the satisfaction of any requirements imposed by applicable legislation and other regulation on the Lessor or any third party to which the Lessor has assigned his rights under the Lease Agreement. The Lessee, by signing the Lease Agreement, explicitly allows competent authorities, bodies, agencies and other governmental and non-governmental institutions, banks, savings banks, insurance companies, other companies (whether part of the Volvo group or outside companies) or third parties to provide such information to the Lessee, or any third party to which the Lessor has assigned his rights under the Lease Agreement, upon presentation of the Lease Agreement.

14.11. The Lessee, by signing the Lease Agreement, allows and empowers the Lessor, or any third party to which the Lessor has assigned his rights under the Lease Agreement, at its own judgment, and for protection of interests of creditors, for ascertaining the credit rating, the financial position and the business circumstances of the Lessee, to forward the information about the Lessee, the Lease Agreement and/or all information with regard to the Lease Agreement to financial partners. The Lessee acknowledges that the Lessor is obliged to report indebtedness, payment behaviour and outstanding payments of the Lessee to central register (SISBIZ) of Bank of Slovenia with the accordance of the (Slovene) Central Credit Registry Act ZCKR. For purposes of clarity regarding SISBIZ reporting, the contractual relationship under the Lease Agreement is entered the moment when all condition under the terms of these General Terms and the Lease Agreement are met. Unless conditions for early termination are met, the contractual relationship lasts as specified under the Lease Agreement and under these General Terms, inter alia, Art. 4 above.

14.12. The Lease Agreement and the General Terms are set up in Slovenian and English language. In case of discrepancies between the versions of the text, the Slovenian version will prevail.

15. PERSONAL DATA

15.1. The information concerning the management of personal data, as well as the procedures for the individuals to exercise their rights related to this processing, is the subject of a notice entitled "Prospect and Lessee Representative Privacy Notice". This notice is available on the website of Lessor (the Lessor hereinafter also as "VFS").

15.2. By conclusion of the Agreement, the Lessee (i) acknowledges having read the notice regarding the protection of personal data and understands that updates can be accessed at the website of VFS. In the event of significant updates, the Lessee will be notified through the usual communication channels between VFS and the Lessee; (ii) undertakes to share the information notice applicable to drivers and operators of

skupine Volvo (na voljo na spletnem naslovu:

<https://www.volvogroup.com/en/tools/privacy/privacy-si/operators-and-drivers.html>), od katerih lahko VFS v določenih primerih zbira podatke o uporabi in lokaciji vozila in strojev. Leasingojemalec se tudi zavezuje, da bo po potrebi pridobil njihovo soglasje. VFS lahko v ta namen zagotovi obrazce za soglasje. Leasingojemalec je obveščen, da je (oz. v primeri da jih je več, so) Predmet leasinga opremljen s komunikacijskimi sistemi ("Informacijski sistemi"), ki zbirajo, shranjujejo in prenašajo podatke v zvezi z delovanjem in vožnjo vozila/stroja, ki jih je mogoče opredeliti kot osebne podatke ("Podatki o vozilu") in do katerih lahko dostopa VFS in katera koli družba, pooblaščenca s strani VFS. Leasingojemalec se zavezuje, da na noben način ne bo posegal v delovanje informacijskih sistemov. **15.3.** Leasingojemalec potrjuje, da lahko VFS ali katero koli pooblaščenno podjetje ali oseba: (i) kadar koli dostopa do Informacijskega sistema, tudi na daljavo, in uporablja njegove zmogljivosti obdelave; (ii) zbiranje Podatkov o vozilu; (iii) shranjevanje Podatkov o vozilu v pomnilniških zmogljivostih vozila in v sistemih IT skupine Volvo; (iv) uporabo Podatkov o vozilu za posebne potrebe VFS (kot je določeno v obvestilu o zasebnosti voznika <https://www.volvogroup.com/en/tools/privacy/privacy-si/operators-and-drivers.html>) in zlasti za namene odvzema in, če je primerno, za zagotavljanje storitev Leasingojemalcu; (v) posodobitev informacijskega sistema z ustrezno programsko opremo (vključno s posodobitvami na daljavo ali po zraku); in (vi) delite Podatke o vozilu znotraj skupine Volvo in z izbranimi tretjimi osebami.

15.4. Določbe o upravljanju podatkov

15.4.1. Informacije v zvezi z upravljanjem osebnih podatkov ter postopki, s katerimi posamezniki uveljavljajo svoje pravice v zvezi s to obdelavo, so predmet obvestila z naslovom „Reprezentativno obvestilo o zasebnosti možnih strank in strank“. To obvestilo je dostopno na naslednji povezavi <https://www.volvofinancialservices.com/content/dam/volvo-financial-services/markets/slovenia/compliance/> in je sestavni del te Pogodbe.

15.4.2. S podpisom te Pogodbe Leasingojemalec potrjuje, da je prebral zgoraj omenjeno obvestilo v zvezi z varstvom osebnih podatkov in razume, da so posodobitve dostopne na isti povezavi. V primeru pomembnih posodobitev bo Leasingojemalec obveščen preko običajnih komunikacijskih kanalov med VFS in Leasingojemalcem.

15.4.3. Leasingojemalec se zavezuje deliti informativno obvestilo, ki velja za voznike in upravljavce vozil in strojev skupine Volvo Group (dostopno v slovenščini na: <https://www.volvogroup.com/en/tools/privacy/privacy-si/operators-and-drivers.html>), od katerih lahko VFS v določenih primerih zbira podatke o uporabi in lokaciji vozila in strojev. Leasingojemalec se tudi zavezuje, da bo po potrebi pridobil njihovo soglasje. VFS lahko v ta namen zagotovi obrazce za soglasje.

15.4.4. Leasingojemalec je obveščen, da je Predmet leasinga opremljen s komunikacijskimi sistemi („Informacijski sistemi“), ki zbirajo, shranjujejo in prenašajo Podatke o vozilu. „Podatki o vozilu“ pomenijo kakršne koli podatke (vključno s podatki elektronske komunikacije in informacijami o končni opremi), ki so generirani v vozilu, z vozilom ali kako drugače povezani z vozilom. To vključuje na primer kakršne koli podatke, ki so zbrani, zabeleženi, shranjeni ali preneseni iz Informacijskih sistemov vozila ali drugih naprav, ki izvajajo storitve povezane z vozilom, kot tudi podatke, prenesene brezžično ali s kablom iz vozila. Podatki o vozilu lahko zato vključujejo podatke, kot so podatki v zvezi z delovanjem vozila, uporabo, servisom in popravili, nujno pomočjo, okoljem, geografskim položajem in edinstvenih identifikatorjih (bodisi povezanih z vozilom ali nepovezanih z vozilom). Podatki o vozilu so lahko opredeljeni kot osebni podatki in do njih lahko dostopa VFS.

Volvo Group vehicles and machines (available here

<https://www.volvogroup.com/en/tools/privacy/privacy-si/operators-and-drivers.html>) from whom VFS may collect data on the usage and location of the vehicle and machines in certain cases. The Lessee also undertakes to obtain their consent when necessary. VFS can provide consent forms for this purpose. The Lessee is informed that the Asset(s) is/are equipped with communication systems (the "Information Systems") that gather, store, and transmit data related to the functioning and the driving of the vehicle/machine that can be qualified as personal data ("Vehicle Data") and that can be accessed by VFS and any company authorised by VFS. The Lessee agrees to not interfere with the operation of the Information Systems in any way.

15.3. The Lessee acknowledges that VFS or any authorized company or person may: (i) access the Information System at any time, including remotely, and use its processing capabilities; (ii) collect Vehicle Data; (iii) store Vehicle Data in the vehicle's storage capacities and in the IT systems of the Volvo Group; (iv) use Vehicle Data for the specific needs of VFS (as specified in the driver privacy notice <https://www.volvogroup.com/en/tools/privacy/privacy-si/operators-and-drivers.html>) and particularly for repossession purposes and, if applicable, to provide services to the Lessee; (v) update the Information System with appropriate software (including remote or 'over the air' updates); and (vi) share Vehicle Data within the Volvo Group and with selected third parties.

15.4. Data Management Clause

15.4.1. The information concerning the management of personal data, as well as the procedures for the individuals to exercise their rights related to this processing, is the subject of a notice entitled "Prospect and Customer Representative Privacy Notice". This notice is available at the following link <https://www.volvofinancialservices.com/content/dam/volvo-financial-services/markets/slovenia/compliance/> and it is an integral part of this Agreement.

15.4.2. By signing this Agreement, the Lessee acknowledges having read the above-mentioned notice regarding the protection of personal data and understands that updates can be accessed at the same link. In the event of significant updates, the Lessee will be notified through the usual communication channels between VFS and the Lessee.

15.4.3. The Lessee undertakes to share the information notice applicable to drivers and operators of Volvo Group vehicles and machines (available here in Slovenian <https://www.volvogroup.com/en/tools/privacy/privacy-si/operators-and-drivers.html>) from whom VFS may collect data on the usage and location of the vehicle and machines in certain cases. The Lessee also undertakes to obtain their consent when necessary. VFS can provide consent forms for this purpose.

15.4.4. The Lessee is informed that the Leased Asset(s) is/are equipped with communication systems (the "Information Systems") that gather, store, and transmit Vehicle Data. "Vehicle Data" means any data (including electronic communications data and terminal equipment information) generated in, by, or otherwise relating to a Vehicle. For example, this includes any data which is collected, logged, stored, or transmitted from the Vehicle's Information Systems or other devices running Vehicle-related services, as well as data downloaded wirelessly or via cable from a Vehicle. Vehicle Data can therefore include data such as data relating to Vehicle performance, usage, service and repair, emergency assistance, surroundings, geographical position, and unique identifiers (whether Vehicle or non-Vehicle related). Vehicle Data can be qualified as personal data and that can be accessed by VFS. The Lessee agrees to not interfere with the operation of the Information Systems in any way.

Leasingojemalec soglaša, da na noben način ne bo posegal v delovanje Informacijskih sistemov.

15.4.5. Leasingojemalec se zaveda in soglaša, da VFS:

- (i) dostopa do Informacijskih sistemov kadarkoli, vključno z oddaljenim dostopom, in uporablja njihove procesne zmogljivosti;
- (ii) zbira Podatke o vozilu;
- (iii) shranjuje Podatke o vozilu v shranjevalnih zmogljivostih vozila in v IT sistemih Volvo Group;
- (iv) uporablja Podatke o vozilu za specifične potrebe VFS, ki so:
 - a. preverjati skladnost s pogodbami ali biti sposoben zagotavljati pogodbeno dogovorjene storitve;
 - b. potrjevanje, da se zahtevano vzdrževanje in servisiranje izvajata med celotno dobo trajanja leasinga;
 - c. izvajati raziskave in razvoj za namene preverjanja, validacije, izboljšanja in vzdrževanja produktov, rešitev in storitev ter za namene razvoja novih produktov, rešitev in storitev, npr. preko inovacij in analize podatkov;
 - d. preverjati trenutno tržno vrednost ob vrnitvi ali ponovnem prevzemu vozila;
 - e. odobravanje kreditov;
 - f. izvajati izterjavo ob zamudi/ponovnem prevzemu;
 - g. preverjati prevožene kilometre za pogodbe, ki temeljijo na uporabi vozila;
 - h. preprečevanje tveganj;
 - i. preprečevanje goljufij;
 - j. podpirati Leasingojemalce VFS pri uporabi njihovih vozil in optimizaciji voznega parka;
 - k. omogočiti VFS upravljanje lastnega voznega parka;
 - l. razvijati in zagotavljati z zavarovanjem povezane produkte in storitve, vključno z, vendar ne omejeno na, povezano zavarovanje;
 - m. spoštovanje ESG predpisov in smernic organov ter lastnih ciljev VFS;
 - n. nameni davčne optimizacije – uporaba ugodnosti iz OECD Modelnih pravil proti eroziji davčne osnove.

15.4.6. V obsegu, potrebnem za namene te Pogodbe ali kot sicer zahteva veljavno pravo ali predpis, lahko VFS deli Podatke o vozilu (vključno z Osebnimi podatki) znotraj Volvo Group in s tretjimi osebami, vključno z, vendar ne omejeno na ponudnike programskih storitev, podizvajalce, zasebni zastopniki, javne organe in katere koli druge prejemnike, opisane v zgoraj omenjenem Obvestilu o varstvu osebnih podatkov upravljavcev in voznikov, dostopnem na www.volvogroup.com.

15.4.7. Leasingojemalec se zaveda in soglaša, da je bistveni pogoj te Pogodbe, da se Najemnik strinja z Dogovorom o upravljanju podatkov in ga podpiše z predstavniki družb Volvo Trucks, Renault Trucks in/ali Volvo Construction Equipment, Volvo Bus, Volvo Penta in Volvo Energy („OEM“), ki so dostopni na naslednjih spletnih straneh:

- Volvo Trucks: Dogovor o upravljanju podatkov | Volvo Trucks (na voljo v več jezikih)
- Renault Trucks: Accord de gestion des données | Renault Trucks France
- VCE: www.volvo-ce-data-management-agreement-english.pdf (drugi jeziki na voljo na www.volvocem.com)
- Volvo Bus: Volvo Bus DMA 2.0 (drugi jeziki na voljo na www.volvobus.com)
- Volvo Penta: glej www.volvopenta.com
- Volvo Energy: glej www.volvoenergy.com

15.4.8. Če Leasingojemalec ni sklenil Dogovora o upravljanju podatkov z OEM, bo zgodnejši od naslednjih dogodkov – (i) uporaba Predmeta ali (ii) sklenitev kupne, leasingove, finančne leasingove, najemne ali druge relevantne pogodbe v zvezi s Predmetom – veljal kot soglasje Leasingojemalca z Dogovorom o upravljanju podatkov (DMA) in njegova zavezanost, da bo z njim vezan, ki je s tem vključen z referenco v celoti in je dostopen na zgoraj navedenih spletnih straneh.

15.4.5. The Lessee acknowledges and agrees that VFS:

- (i) access the Information Systems at any time, including remotely, and use its processing capabilities;
- (ii) collects Vehicle Data;
- (iii) stores Vehicle Data in the vehicle's storage capacities and in the IT systems of the Volvo Group;
- (iv) uses Vehicle Data for the specific needs of VFS which are:
 - a. Verify contract compliance or be able to deliver services contracted for;
 - b. Confirming that required maintenance and servicing is being done throughout the lifetime of a lease;
 - c. Perform research and development to verify, validate, enhance and maintain products, solutions and services and to develop new products, solutions and services, e.g. through innovation and data analytics;
 - d. Verify current market values on return or repossession of an asset;
 - e. Credit underwriting;
 - f. Perform recoveries on default/ repossession;
 - g. Verify mileage for usage-based contracts;
 - h. Risk prevention;
 - i. Fraud prevention;
 - j. Support VFS Lessees in their vehicle usage and fleet optimization;
 - k. Enable VFS to manage its own fleet of vehicles;
 - l. Develop and provide insurance related products and services, including but not limited to connected insurance;

m. Compliance with ESG regulations and guidelines from authorities and with VFS self-defined goals;

n. Tax optimization purposes – using benefits from OECD's Anti-Base Erosion Model Rules.

15.4.6. To the extent necessary for the purposes of this Agreement or as otherwise required by applicable law or regulation, VFS may share Vehicle Data (including Personal Data) within the Volvo Group and with third parties, including but not limited to software service providers, subcontractors, private dealerships, public authorities and any other recipients described in the above mentioned Operators and Drivers Privacy Notice available on www.volvogroup.com.

15.4.7. The Lessee acknowledges and agrees that it is an essential condition of this Agreement that the Lessee agrees to and signs the Data Management Agreement with representatives of Volvo Trucks, Renault Trucks and/or Volvo Construction Equipment, Volvo Bus, Volvo Penta, and Volvo Energy (the “OEM”) which are available at the following websites:

- Volvo Trucks: Data Management Agreement | Volvo Trucks (many languages available)
- Renault Trucks: Accord de gestion des données | Renault Trucks France
- VCE: www.volvo-ce-data-management-agreement-english.pdf (other languages available on www.volvocem.com)
- Volvo Bus: Volvo Bus DMA 2.0 (other languages available on www.volvobus.com)
- Volvo Penta: see www.volvopenta.com
- Volvo Energy: see www.volvoenergy.com

15.4.8. If the Lessee has not entered into a Data Management Agreement with the OEM, the earlier of (i) the use of the Leased Asset or (ii) conclusion of a sales, leasing, financial lease, rental or other relevant agreement for the Leased Asset shall constitute the Lessee's acceptance of and agreement to be bound by the terms and conditions of the Data Management Agreement (DMA), which is hereby incorporated by reference in its entirety and can be accessed at the websites specified above.

16. MEDNARODNE SANKCIJE

16.1. Leasingojemalec bo ravnal v skladu z vsemi Pravili o nadzoru trgovine v zvezi z vsemi dejavnostmi, ki jih izvaja v okviru te pogodbe, svojo uporabo katerega koli Predmeta leasinga, ki ga financira VFS, in svojo uporabo vseh sredstev, ustvarjenih z uporabo Predmeta leasinga.

16.2. Leasingojemalec se ne bo ukvarjal z nobenimi dejavnostmi, zaradi katerih bi lahko VFS ali katera koli njegove povezane osebe oz. osebe s katerimi sodeluje, kršil Pravili o nadzoru trgovine ali, da bi bil izpostavljen škodljivim posledicam v skladu s Pravili o nadzoru trgovine.

16.3. Leasingojemalec izjavlja in jamči, da niti Leasingojemalec niti nobena od njegovih povezanih oseb, končni dejanski lastnik (ali lastniki), pooblaščenca ali direktorji je Omejen subjekt.

16.4. Leasingojemalec ne bo oddal v podnajem ali kako drugače dovolil uporabe Predmeta leasinga, ki ga financira VFS, v korist katere koli Omejenega subjekta ali v povezavi s katerim koli posameznikom, subjektom ali dejavnostjo, ki so kakorkoli povezani z Belorusijo, Kubo, Iranom, Severno Korejo, Rusijo, Sirijo, regijo Krim v Ukrajini, deli regij Doneck, Lugansk, Herson in Zaporozžje v Ukrajini (ki niso pod nadzorom ukrajinske vlade) ali katero koli drugo jurisdikcijo, ki je sicer predmet obsežnih sankcij v skladu s katero koli Pravili o nadzoru trgovine (v obsegu, ki tukaj ni posebej opredeljen), vključno z, neomejeno, zagotavljanjem prevoznih storitev omejeni stranki ali ki vključuje prevoz v ali prek katere koli od zgoraj navedenih jurisdikcij.

16.5. V primeru, da (i) Leasingojemalec ne izpolnjuje zavez iz te določbe; (ii) Leasingojemalec, katera koli njegova povezana oseba ali kateri koli njen končni dejanski lastnik, pooblaščenec ali direktor postane Omejen subjekt; ali (iii) bi bilo izpolnjevanje obveznosti iz te Pogodbe o leasingu v nasprotju ali bi lahko VFS ali katero koli njeno povezano osebo izpostavilo škodljivim posledicam v skladu s Pravili o nadzoru trgovine, lahko VFS po lastni presoji začasno prekine izvajanje Pogodbe o leasingu ali predčasno odpove pogodbo z odstopom, s takojšnjim učinkom po dostavi obvestila o odpovedi. VFS ne odgovarja Leasingojemalcu za škodo ali izgubo zaradi kakršne koli zamude ali neizpolnjevanja v teh okoliščinah.

16.6. Pogodbenici sta sporazumni, da za namene točke 16., imajo uporabljene izrazi spodaj navedeno vsebino:

»**Omejen subjekt**« vključuje katerikoli subjekt ali posameznika, za katerega veljajo sankcije ali omejitve nadzora v skladu s katerimikoli Pravili o nadzoru trgovine, vključno ampak brez omejitve, da je (i) uvrščen na seznam omejenih oseb, sprejet na podlagi Pravil o nadzoru trgovine, kar vključuje »Specially Designated Nationals and Blocked Persons list« (sprejet s strani ZDA), »Entity list« (sprejet s strani ZDA), Prečiščeni seznam oseb, skupin in subjektov, za katere veljajo finančne sankcije EU (sprejet s strani EU) ali Consolidated List of Financial Sanctions Targets (sprejet s strani Združenega kraljestva); (ii) s sedežem, rezidentstvom ali dejansko lokacijo v, ali blokiranim državljanstvom, ali kvalificiran skladno s Pravili o nadzoru trgovine, kot vlada Kube, Irana, Severne Koreje, Sirije, regije Krim v Ukrajini, deli regij Doneck, Lugansk, Herson in Zaporozžje v Ukrajini, ali katerakoli druga jurisdikcija, ki je sicer predmet obsežnih sankcij v skladu s katerimikoli Pravili o nadzoru trgovine (do obsega, ki tukaj ni posebej opredeljen); (iii) 25 % ali več v lasti ali kako drugače pod nadzorom katerekoli posameznika ali subjektov, ki spadajo pod (i), (ii) ali (iii), tako neposredno ali posredno, posamezno ali skupaj, ali; (iv) deluje v imenu ali po navodilih katerekoli posameznika ali subjektov, ki spadajo pod (i), (ii) ali (iii).

»**Pravila o nadzoru trgovine**« pomenijo vse zakone, uredbe, odredbe, direktive, določila, odločitve licence ali odločitve o nadzoru izvoza, sankcijah in protibojkotu, ki so jih izdali ali izvajali Združeni narodi, Evropska unija ali njene države članice, Združeno kraljestvo ali Združene države Amerike.

16. INTERNATIONAL SANCTIONS

16.1. The Lessee shall comply with all Trade Control Laws in connection with any activities undertaken in furtherance of this Agreement, its use of any Leased Asset financed by VFS, and its use of any funds generated through use of the Leased Asset.

16.2. The Lessee will not engage in any activities that could cause VFS, or any affiliate thereof, to violate Trade Control Laws or become exposed to adverse consequences under Trade Control Laws.

16.3. The Lessee represents and warrants that neither the Lessee nor any of its affiliates, ultimate beneficial owners, officers or directors is a Restricted Party.

16.4. The Lessee will not sublease to or otherwise permit use of the Leased Asset financed by VFS for the benefit of any Restricted Party, or in connection with any individual, entity, or activity in or otherwise relating to Belarus, Cuba, Iran, North Korea, Russia, Syria, the Crimea region of Ukraine, the non-Ukrainian government controlled parts of the Donetsk, Luhansk, Kherson and Zaporizhzhia regions of Ukraine, or any jurisdiction that is otherwise the subject of comprehensive sanctions under any Trade Control Laws (to the extent not specifically identified herein), including, without limitation, by providing transportation services to a Restricted Party or involving transportation in, to, or through any of the foregoing jurisdictions.

16.5. In the event that (i) the Lessee fails to comply with the undertakings in this provision; (ii) the Lessee, any affiliate thereof, or any ultimate beneficial owner, officer or director thereof becomes a Restricted Party; or (iii) performance of the obligations under this Agreement would be in violation of, or could expose VFS or any affiliate thereof to adverse consequences under Trade Control Laws, VFS may at its sole discretion suspend performance under the Agreement, or terminate the Agreement by withdrawal, with immediate effect from delivery of withdrawal notice. VFS shall not be liable to the Lessee for damages or losses for any delay or non-performance in these circumstances.

16.6. The Parties agreed on these definitions related to this Art. 16:

»**Restricted Party**« includes any entity or individual that is subject to sanctions or export control restrictions under any Trade Control Laws, including without limitation by being: (i) designated on restricted party list issued under Trade Control Laws, including without limitation the U.S. List of Specially Designated Nationals and Blocked Persons, the U.S. Entity List, the European Union Consolidated Financial Sanctions List, or the UK Consolidated List of Financial Sanctions Targets; (ii) established, resident or located in, or a blocked national of, or qualifying under Trade Control Laws as the Government of Cuba, Iran, North Korea, Syria, the Crimea region of Ukraine, the non-Ukrainian government controlled parts of the Donetsk, Luhansk, Kherson or Zaporizhzhia regions of Ukraine, or any jurisdiction that is otherwise the subject of comprehensive sanctions under any Trade Control Laws (to the extent not specifically identified herein); (iii) 25% or more owned, or otherwise controlled, by any individual(s) or entity(ies) falling within (i), (ii), or (iii) (directly or indirectly, individually or in the aggregate); or (iv) acting on behalf or at the direction of any individual(s) or entity(ies) falling within (i), (ii), or (iii).

»**Trade Control Laws**« means all export control, sanctions, and antiboycott laws, regulations, orders, directives, determinations, designations, licenses, or decisions issued or administered by the United Nations, the European Union or its members states, the United Kingdom, or the United States.

Podpis / Signature:

Podpis / Signature:

V O L V O

LEASINGODAJALEC / THE LESSOR

LEASINGOJEMALEC / THE LESSEE