



Compliance with legislation / Transparent operations / Responsible lending

Mozipo Group companies are regulated and licensed (if required under the law) by relevant supervising authorities in all its geographic markets. Platform is built to meet licensing requirements and quickly adapt to changes in regulations.

LITHUANIA

UAB „Moment Credit“ is a financial institution incorporated and operating under the laws of the Republic of Lithuania as a private limited liability company since 2007 and is included into [Public List of Consumer Credit Lenders](#). Non-banking financial institutions in Lithuania are subject to enhanced risk management and internal control requirements. Moment Credit operates under supervision of the [Central Bank of Lithuania](#) and complies with the **Law on Consumer Credit** of the Republic of Lithuania (December 23, 2010, XI-1253) and the rest of Lithuanian laws related to business specifics.

Moment Credit belongs to the Lithuanian Consumer Credit and Leasing Association ([LVLKA](#)), which brings together some of the largest consumer credit lenders from non-banking sector. One of the main goals of the association is to establish a standard of consumer oriented professional and responsible lending and ensure that companies follow it. LVLKA is also a member of [Eurofinas](#), organization unifying Specialised Consumer Credit Providers in Europe.

ROMANIA

[Mozipo IFN S.A.](#) is a non-banking financial institution which was registered in Romania in 2014. Consumer lending in Romania may be performed only after having obtained registration (registration number RG-PJR-41-110295) with the General Register of the Financial Institutions administered by the [National Bank of Romania](#). As required from all financial institutions in Romania, for the purpose of registration as well as further legitimate continuity of business, the Company demonstrates compliance with multiple prudential and other requirements applied to consumer credit activity within Romania.

DENMARK

Consumer credit providers do not fall under the supervision of The Danish Financial Services Authority and there's no specific regulation for the sector in Denmark. Nevertheless, the company complies with Danish law concerning personal data protection, distance contracting, consumer rights, marketing actions and other business related specifics. Also since 2015.05.13 [Mozipo ApS](#) is registered in Danish [Anti-Money Laundering Register](#).