

## **RESIDENTS**

### **Representative example:**

Approved credit limit: EUR 1,500

Contract duration: 24 months

Nominal interest rate: 10.80% annually (0.90% monthly)

Costs included in the APR calculation:

- Card issuance fee: No fee
- Monthly membership fee: EUR 2.50
- Promissory note cost: EUR 4.00
- Credit Registry (CBCG) data retrieval fee: EUR 3.00

Annual Percentage Rate (APR): 14.26%

Total amount payable by the consumer: EUR 1,666.00

Assumption: The consumer uses the revolving repayment method, meaning that each month they repay the minimum payment amount equal to 3% of the total outstanding balance, while the remaining balance continues to accrue for further repayment.

For APR calculation purposes it is assumed that the consumer uses the full credit limit immediately after approval and repays the debt in accordance with the contractual repayment method.

Note: Due to the revolving nature of the credit card, the actual APR may differ from the representative example depending on the dynamics of credit limit usage, payment amounts and timing, as well as potential reuse of the available limit.

## **NON-RESIDENTS**

### **Representative example:**

Approved credit limit: EUR 2,500

Contract duration: 24 months

Nominal interest rate: 10.80% annually (0.90% monthly)

Costs included in the APR calculation:

- Card issuance fee: EUR 10.00
- Monthly membership fee: EUR 3.50
- Credit Registry (CBCG) data retrieval fee: EUR 3.00

Annual Percentage Rate (APR): 13.81%

Total amount payable by the consumer: EUR 2,836.00

Assumption: The consumer uses the revolving repayment method, meaning that each month they repay the minimum payment amount equal to 3% of the total outstanding balance, while the remaining balance continues to accrue for further repayment.

For APR calculation purposes it is assumed that the consumer uses the full credit limit immediately after approval and repays the debt in accordance with the contractual repayment method.

Note: Due to the revolving nature of the credit card, the actual APR may differ from the representative example depending on the dynamics of credit limit usage, payment amounts and timing, as well as potential reuse of the available limit.