

## **RESIDENTS**

### **Representative example:**

Approved credit limit: EUR 1,500

Contract duration: 24 months

Nominal interest rate: 0.00% annually

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): 2.26%

Total amount payable by the consumer: EUR 1,567.00

Assumption: The consumer uses the charge repayment method, meaning that the entire outstanding balance is repaid each month within the billing cycle.

Note: If the consumer fails to repay the total balance within the due date, default interest will be charged in accordance with the credit card agreement.

## **NON-RESIDENTS**

### **Representative example:**

Approved credit limit: EUR 2,500

Contract duration: 24 months

Nominal interest rate: 0.00% annually

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): 1.96%

Total amount payable by the consumer: EUR 2,597.00

Assumption: The consumer uses the charge repayment method, meaning that the entire outstanding balance is repaid each month within the billing cycle.

Note: If the consumer fails to repay the total balance within the due date, default interest will be charged in accordance with the credit card agreement.