Residents

Representative example:

Approved credit limit: EUR 1,500

Contract duration: 24 months

Nominal interest rate: 0.00% annually (0.00% monthly)

Costs included in the APR calculation:

- Card issuance fee: No fee
- Monthly membership fee: EUR 2.00
- Promissory note cost: EUR 4.00
- Credit Registry (CBCG) data retrieval fee: EUR 3.00

Annual Percentage Rate (APR): 1.85%

Total amount payable by the consumer: EUR 1.555.00

It is assumed that the consumer utilizes the charge repayment method, meaning that the monthly payment corresponds to 100% of the total outstanding credit card balance. For the purpose of calculating the effective interest rate, it is assumed that the consumer fully utilizes the approved credit limit immediately and repays the debt in accordance with the agreed repayment terms.

Note: Due to the charge nature of the credit card, the actual effective interest rate may vary from the representative example depending on the usage pattern of the credit limit, the amount and timing of payments, as well as any potential re-utilization of the available credit limit.

Nonresidents

Representative example:

Approved credit limit: EUR 2,500

Contract duration: 24 months

Nominal interest rate: 0.00% annually (0.00% 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): 1.96%

Total amount payable by the consumer: EUR 2.597,00

It is assumed that the consumer utilizes the charge repayment method, meaning that the monthly payment corresponds to 100% of the total outstanding credit card balance. For the purpose of calculating the effective interest rate, it is assumed that the consumer fully utilizes the approved credit limit immediately and repays the debt in accordance with the agreed repayment terms.

Note: Due to the charge nature of the credit card, the actual effective interest rate may vary from the representative example depending on the usage pattern of the credit limit, the amount and timing of payments, as well as any potential re-utilization of the available credit limit.