RESIDENTS

Representative example:

Approved credit limit: EUR 18,000

Contract duration: 48 months

Nominal interest rate: 0.00%

Costs included:

- Card issuance fee: EUR 100.00
- Monthly membership fee: EUR 20.00
- Promissory note cost: EUR 4.00
- Credit Registry (CBCG) fee: EUR 3.00

Annual Percentage Rate (APR): 1.50%

Total amount payable by the consumer: EUR 19,067.00

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 20,000

Contract duration: 48 months

Nominal interest rate: 0.00% annually

The following costs are included in the APR calculation:

- Card issuance fee: EUR 120.00
- Monthly membership fee for the primary card: EUR 23.00
- Credit Registry (CBCG) data retrieval fee: EUR 3.00 Annual Percentage Rate (APR): 1.55%

Total amount payable by the consumer: EUR 21,227.00

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

For APR calculation purposes, it is assumed that the consumer uses the full credit limit immediately after approval and repays the total outstanding balance in accordance with the agreed repayment method.

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