

RESIDENTS

Representative example:

Approved credit limit: EUR 6,000

Contract duration: 24 months

Nominal interest rate: 0.00% Costs

included:

- Card issuance fee: No fee
- Monthly membership fee: EUR 10.00
- Promissory note cost: EUR 4.00
- Credit Registry (CBCG) fee: EUR 3.00

Annual Percentage Rate (APR): 2.08%

Total amount payable by the consumer: EUR 6,247.00

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 8,000

Contract duration: 24 months

Nominal interest rate: 0.00% Costs

included:

- Card issuance fee: EUR 50.00
- Monthly membership fee: EUR 10.00
- Credit Registry (CBCG) fee: EUR 3.00

Annual Percentage Rate (APR): 1.85%

Total amount payable by the consumer: EUR 8,293.00

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.