RESIDENTS

Representative example:

Approved credit limit: EUR 18,000

Contract duration: 48 months

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

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): 13.80%

Total amount payable by the consumer: EUR 25,340.70

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 20,000

Contract duration: 48 months

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

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): 13.90%

Total amount payable by the consumer: EUR 28,197.77

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 be carried forward for further repayment.

For APR calculation purposes, it is assumed that the consumer uses the full approved credit limit immediately after approval and repays the obligation in accordance with the agreed 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 credit limit.