

## STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

### 1. Creditor's identity and contact information

Creditor	Danske Bank
Address	Kaivokatu 6
Internet address	FI-00100 HELSINKI, Finland www.danskebank.fi

### 2. Description of main credit features

Credit type	Student loan
Total credit amount <i>This refers to the credit limit or the total amount granted for use according to the credit agreement.</i>	The maximum student loan amount granted is the amount in accordance with the guarantee decision of the Social Insurance Institution of Finland (Kela).
Withdrawal terms <i>How and when the funds are available.</i>	<p>According to the Act on Financial Aid for Students, the loan can be withdrawn during one academic year as partial withdrawals specified in the guarantee. The loan may not be drawn after the studies have ended or after an interruption in studies. If the guarantee decision has, however, been issued after the end of the academic year or studies, or if less than two months have passed since the end of studies, the loan may be drawn according to the guarantee decision within two months of issuing the decision.</p> <p>The loan can be withdrawn from a branch office or eBanking.</p>
Validity of the credit agreement	The repayment of the student loan will be agreed upon after studies.
Instalments	<p>The following is subject to payment: Unless otherwise agreed by the Bank and the Debtor, the student loan must be repaid in equal instalments on the 15th day of each month. The first instalment must be remitted on the third non-capitalised due date; however, at the latest within 15 years of drawing the first debt starting from the next legislated capitalisation date. The repayment period of the student loan is a maximum of 15 years starting from the first instalment.</p> <p>Interest and/or payments must be paid as follows:</p> <p>Interest falls due for payment every six months (interest period on 15 June and 15 December. Interest is added to</p>

	the capital on the aforementioned dates if the student loan has been granted for the Debtor over the academic year or over an academic year directly following such academic year.
Total amount payable <i>This refers to the amount of loan capital with interest plus any other expenses related to the credit.</i>	In addition to the loan capital and interest, initial expenses, withdrawal fees and any other costs related to loan servicing shall be paid.
Securities required <i>The security to be provided with the credit agreement is described here.</i>	State guarantee granted by Kela

### 3. Credit expenses

Credit rate or different sizes of credit rates applicable to the agreement, if required	Reference rate Euribor 12 Margin + 0.50000%
Actual annual interest <i>Total expenses indicated as annual interest on the total credit amount</i>  <i>On the basis of the actual annual interest, it is easier to compare different offers.</i>	The actual annual interest on the debt is 0.61 %.  The actual annual interest is calculated on the assumption that the amount of the debt is EUR 4.500 and the loan period 15 years, and that the interest on the debt and fees remain unchanged during the entire loan period. The calculation assumes that the debt is withdrawn over five years. The calculation has taken into account the loan service charge, withdrawal fee and invoicing fee.
Is any of the following required for obtaining the credit or on the basis of the marketed terms?  – Insurance as credit security – Other agreement on an additional service  <i>If the costs from these services are not known to the Creditor, they will not be included in the actual annual interest.</i>	No No

### Other expenses

All other expenses arising from the credit agreement	Initial costs in accordance with the price list and other expenses arising from any partial withdrawals of the student loan.
Requirements according to which the aforementioned costs related to the credit agreement can be changed.	The Bank is entitled to change the expenses and fees according the debts general terms and conditions.

<p>Costs arising from delayed payments</p> <p><i>Non-payment may have serious consequences (e.g. forced sale), and it may be more difficult to obtain credit.</i></p>	<p>In the event of a delayed payment, you will be charged penalty interest in accordance with the terms of the promissory note, together with payment reminder and other debt collection costs.</p>
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#### 4. Other important legal aspects

<p>Right of cancellation</p> <p><i>You have the right to cancel the credit agreement within 14 calendar days.</i></p>	<p>Yes</p>
<p>Early repayment:</p> <p><i>You have the right to repay the credit early in full or in part at any time.</i></p>	<p>Yes</p>
<p>Search from database</p> <p><i>The Creditor must, free of charge, provide you with information about a search made in the database if the credit application has been rejected on the basis of this search. This clause will not be applied if the provision of such information is forbidden in EC legislation or is contrary to the objectives of the legal foundation or general safety.</i></p>	
<p>Right to obtain the credit agreement draft</p> <p><i>You have the right to obtain the credit agreement draft upon request and free of charge. This clause will not be applied if, at the moment of presenting the request, the Creditor is not willing to conclude a credit agreement with you.</i></p>	

#### 5. Additional information provided for remote sale of financing services

<p>a) information about the Creditor</p>	
<p>Registration</p>	<p>Trade Register Danske Bank Plc Registered domicile and address Helsinki, Hiililaiturinkuja 2, FI-00075 DANSKE BANK, Finland. Business ID 1730744-7</p>
<p>Supervisory authority</p>	<p>Consumer credits are supervised by the Financial Supervisory Authority, the Consumer Ombudsman and the Competition and Consumer Authority (<a href="http://www.kkv.fi">www.kkv.fi</a>), as well as Regional State Administrative Agencies as administration authorities under the Competition and Consumer Authority.</p>
<p>b) information about the credit agreement</p>	

Using the right of cancellation	<p>The Debtor has the right to cancel the credit agreement by notifying the Bank of the cancellation within 14 days after the debtor has received a permanent copy of the loan agreement and its terms, and the advance information in remote sales. With regard to a credit agreement made through remote sales, the Bank has the right to demand as compensation the actual annual interest on the credit for the time the credit facility was at the Debtor's disposal. The criteria for the determination of the interest payable are stated in the promissory note.</p> <p>The Debtor must, without delay and within 30 days of sending the notice of cancellation, return in full the assets received on the basis of the agreement under risk that the cancellation shall otherwise lapse.</p>
Legislation on the basis of which the Creditor establishes a customer relationship with you before signing the credit agreement.	Laws of Finland