

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 | Danske Dreamloan |
| Total credit amount <i>This refers to the credit limit or the total amount granted for use according to the credit agreement.</i> | EUR 18,000.00 |
| Withdrawal terms <i>How and when the funds are available.</i> | <p>The withdrawal of the credit requires:</p> <ul style="list-style-type: none"> - The Debtor has signed the promissory note. - The Bank has, when granting the credit, received the security agreed upon, and all security documents concerning the pledge or guarantee are held by the Bank as binding and undersigned copies. - Other terms and conditions set for the withdrawal of the credit or part of it are fulfilled. <p>The credit is withdrawn in installments of € 1000 on the 10 day of each month commencing with the first withdrawal. The last installment is € 700.</p> <p>The credit must be drawn down by 10.05.2017.</p> <p>If an expiration criterion following the debt terms exists, the Bank has the right to reject the withdrawal of the credit or any part of it. Once the requirements for credit withdrawal have been fulfilled, the credit can be withdrawn from the branch, eBanking or an ATM, depending on the credit type.</p> |
| Validity of the credit agreement | 10.12.2025 |
| Installments | <p>The following is subject to payment: EUR 204,60</p> <p>The debt must be paid to Danske Bank plc (hereinafter the Bank). Special grounds for the acceleration of the debt can be found in the general terms of the debt.</p> <p>The debt shall be repaid from withdrawal - 10.12.2025.</p> <p>The amount of the annuity installment is EUR 204,60 during the period of 10.09.2017 - 10.12.2025. The installment shall be paid on the 10nd day each month.</p> |

| | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>The payment date for the first installment is 11.09.2017. The payment date for the last installment is 10.12.2025.</p> <p>Number of installments is 120.</p> <p>If the debt is not withdrawn 15 days before the above first due date at the latest, the bank may transfer the due date accordingly by one payment period or more.</p> <p>The annuity installment of an annuity loan contains both the installment and interest. The loan period generally remains unchanged. The amount of the annuity installment may change if the value of the debt-related reference rate of interest changes. The remaining debt capital along with interest is remitted in the last installment. Change in interest or an extra installment not based on the loan agreement entitles the Bank to correspondingly alter the loan period immediately and/or the amount of the annuity installment. The amount of the first annuity installment may differ from the above-mentioned amount.</p> |
| <p>Total amount payable</p> <p><i>This refers to the amount of loan capital with interest plus any other expenses related to the credit.</i></p> | <p>EUR 22.019,57</p> |
| <p>Securities required</p> <p><i>The security to be provided with the credit agreement is described here.</i></p> | <p>A financial security approved by the Bank.</p> |
| <p>3. Credit expenses</p> | |
| <p>Credit rate or different sizes of credit rates applicable to the agreement, if required</p> | <p>From the first withdrawal date Reference rate Euribor 12 Margin + 3.00000%</p> |
| <p>Actual annual interest</p> <p><i>Total expenses indicated as annual interest on the total credit amount</i></p> <p><i>On the basis of the actual annual interest, it is easier to compare different offers.</i></p> | <p>3,71 %</p> <p>The effective annual rate depends on the amount of credit, the interest rate, the number of payments, the interval between payment dates, and the fees charged for establishing and repaying the credit.</p> |

| | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | <p>The effective annual rate of interest is calculated. 07.12.2015 on the assumption that the interest of the debt as well as the charges and fees, remain the same during the entire loan period.</p> <p>See above for the total amount of credit, interest rates and installments.</p> <p>The fees charged for establishing the credit total EUR 300,00.</p> <p>The fees charged for installments are 2,70 x 140 making a total of EUR 324,00 .</p> |
| <p>Is any of the following required for obtaining the credit or on the basis of the marketed terms?</p> <ul style="list-style-type: none"> – Insurance as credit security – Other agreement on an additional service <p><i>If the costs from these services are not known to the Creditor, they will not be included in the actual annual interest.</i></p> | <p>No</p> <p>No</p> |
| Other expenses | |
| All other expenses arising from the credit agreement | If you connect other additional services to your credit, their costs will be specified in the service agreement. |
| 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>The rate of interest for late payment is 7 percentage points higher than the reference rate of interest referred to in the Interest Act. However, the interest for late payment is at least equal to the interest charged on the debt by the Bank.</p> <p>Reminder for outstanding installments costs EUR 5,00</p> <p>Payment default or another breach of contract will be subject to costs, which shall be the responsibility of the debtor. Such expenses include legal costs, collection agency expenses or fees charged by the execution authority. The rates of these charges are based on the legislation and the price lists of different service providers valid at the time.</p> |

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Charges for loan collection, other maintenance and service or changes in its terms and conditions may also involve costs whose grounds are listed in the Bank's service price list. These prices are the valid rates which the Bank has the right to change. If the work costs arising from the customer's request exceed these rates, the actual work costs will be charged. The Bank is entitled to charge for payments and services from the customer's account. The service price list is displayed in all of Danske Bank's branch offices. |
| 4. Other important legal aspects | |
| Right of cancellation <i>You have the right to cancel the credit agreement within 14 calendar days.</i> | Yes |
| Early repayment: <i>You have the right to repay the credit early in full or in part at any time.</i> | Yes |
| The Creditor has the right to receive compensation for an early repayment.ss | The Bank has the right to receive compensation from the debtor when the debtor repays the credit prematurely, either in full or in part, and the rate of interest of the credit is fixed. The maximum amount of the compensation is one per cent of the repaid credit or, if the premature repayment is made less than 12 months before the expiration of the credit agreement, 0.5 per cent of the repaid amount of the credit. However, the maximum compensation charged is the amount of the interest for the period between the time of the premature repayment and the expiration of the credit agreement. The Bank is nevertheless not entitled to receive compensation if the premature repayments made within the past 12 months are at most EUR 10,000 or if the repayment is made based on a loan insurance policy. |
| Search from database <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> | |
| Right to obtain the credit agreement draft <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</i> | |

| | |
|-----------------------------------|--|
| <i>credit agreement with you.</i> | |
|-----------------------------------|--|