

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

1. Creditor's identity and contact information

Creditor	Danske Bank
Address	Televisiokatu 1 FI-00240 HELSINKI
Internet address	www.danskebank.fi

2. Description of main credit features

Credit type	Personal loan Euribor
Total credit amount <i>This refers to the credit limit or the total amount granted for use according to the credit agreement.</i>	EUR 25,000.00
Withdrawal terms <i>How and when the funds are available.</i>	The withdrawal of the credit requires: - 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. 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 Once the requirements for credit withdrawal have been fulfilled, the credit can be withdrawn from the branch, eBanking or an ATM, depending on the credit type.
Validity of the credit agreement	17.06.2036
Instalments	The following is subject to payment: EUR 270.57 The debt must be paid to Danske Bank A/S, Finland Branch (hereinafter the Bank). or its appointeeSpecial grounds for the acceleration of the debt can be found in the general terms of the debt. The debt shall be repaid from withdrawal - 17.06.2036

The amount of the annuity instalment is EUR 270.57 during the period of 17.07.2026 - 17.06.2036.
The instalment shall be paid on the 17th day each month.
The payment date for the first instalment is 17.07.2026.
The payment date for the last instalment is 17.06.2036.
Number of instalments is 120
If the debt is not withdrawn 15 days before the above first due date at the latest, the bank may transfer the due date accordingly by one payment period or more.

The **annuity instalment** of an annuity loan contains both the instalment and interest. The loan period generally remains unchanged. The amount of the annuity instalment 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 instalment. Change in interest or an extra instalment not based on the loan agreement entitles the Bank to correspondingly alter the loan period immediately and/or the amount of the annuity instalment. The amount of the first annuity instalment may differ from the above-mentioned amount.

Total amount payable <i>This refers to the amount of loan capital with interest plus any other expenses related to the credit.</i>	EUR 33,158.25
Securities required <i>The security to be provided with the credit agreement is described here.</i>	A financial security approved by the Bank.

3. Credit expenses

Credit rate or different sizes of credit rates applicable to the agreement, if required	From the first withdrawal date Reference rate Euribor 12 Margin + 2.60000%
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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>	5.992% 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. The effective annual rate of interest is calculated 17.06.2026 on the assumption that the interest of the debt as well as the charges and fees, remain the same during the entire loan period. See above for the total amount of credit, interest rates and instalments The fees charged for establishing the credit total EUR 90.00 The fees charged for instalments are 120 x 5.00, making a total of EUR 600.00
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	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.
Costs arising from delayed payments <i>Non-payment may have serious consequences (e.g. forced sale), and it may be more difficult to obtain credit.</i>	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. Reminder for outstanding instalments costs EUR 5.00

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.

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.	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 credit agreement with you.</i>	

5. Additional information provided for remote sale of financing services

a) information about the Creditor	
Registration	Trade Register Danske Bank A/S, Finland Branch Registered domicile and address Helsinki, Televisiokatu 1, FI-00075 DANSKE BANK, Finland. Business ID 1078693-2

Supervisory authority	The Bank's operations are supervised by the Finanstilsynet, Århusgade 110, DK-2100 Copenhagen Ø, Denmark, telephone +45 33 55 82 82, www.finanstilsynet.dk. Within the scope of the authority, the operations of the Bank are also supervised by the Financial Supervisory Authority, Snellmaninkatu 6, P.O. Box 103, FI-00101 Helsinki, Finland, www.finanssivalvonta.fi. The Bank's activities are supervised in the case of consumer issues, also by the Consumer Ombudsman (www.kkv.fi), Finnish Competition and Consumer Authority, P.O. Box 5, FI-00531 Helsinki Finland, telephone +358 (0)29 505 3000 (switchboard).
b) information about the credit agreement	
Using the right of cancellation	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. 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.
Legislation on the basis of which the Creditor establishes a customer relationship with you before signing the credit agreement.	Laws of Finland

A clause concerning the legislation and/or competent court of law applicable to the credit agreement	The debtor may take legal action concerning disputes arising from the debt relationship against the Bank in the District Court of Helsinki or in the district court of the locality in Finland under whose jurisdiction the debtor's domicile or permanent residence falls. If the debtor has no residence in Finland, disputes shall be settled in the District Court of Helsinki. Finnish law shall be applicable to this debt relationship.
Linguistic arrangements	All information and agreement terms will be provided in English. Upon your consent, we will use English in all communications during the validity of the credit agreement.
c) information about legal protection	
Validity of appeal and legal protection measures outside the court of law	The Debtor may submit a dispute concerning the general terms and conditions for the debt and the credit agreement for consideration by the Finnish Financial Ombudsman Bureau (FINE, www.fine.fi) or the Bank Board operating in connection with it, or the Consumer Disputes Board (www.kuluttajariita.fi). The Debtor may notify the Financial Supervisory Authority (www.finanssivalvonta.fi) of the banking procedures.