

## STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

## 1. Creditor's identity and contact information

Creditor	Danske Bank A/S, Finland branch
Internet address	www.danskebank.fi

## 2. Description of main credit features

Credit type	Mastercard, Mastercard Gold and Mastercard Platinum, continuing credit
Total credit amount <i>This refers to the credit limit or a total amount granted for use according to a credit agreement.</i>	1,500euros
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"> <li>- The Debtor has signed a credit application or agreement, and connected credit have been granted. If a card is connected to a credit, the customer has received the card and its PIN code as a result of granted credit.</li> <li>- Other terms and conditions set for the withdrawal of the credit or part of it are fulfilled.</li> </ul> <p>The Bank has the right to limit the use of the credit and the possible card connected to the credit to the manner and situations specified in the card terms.</p> <p>Once the requirements for credit withdrawal have been fulfilled, the credit can be withdrawn from the branch, eBanking or an ATM, depending on the credit type.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	Until further notice
Instalments	<p>The following is subject to payment:</p> <p>The credit is repaid in monthly instalments that contain the repayment instalment, interest and potential service fees. The amount of the monthly instalment is an agreed percentage of the capital balance of the credit at the time of invoicing. For example, if EUR 1,500 of credit has been used and the repayment percentage is five (5), the monthly instalment is EUR 75.</p> <p>Interest and/or payments must be paid as follows: in accordance with the due date.</p>
Total amount payable <i>This refers to the amount of loan capital with interest plus any other expenses related to the credit.</i>	<p>The total amount of credit to be paid depends on the use of the credit, its repayment and the validity of the credit agreement.</p> <p>The estimated total payable amount of the credit, including interest and costs, is EUR <b>1 578,19</b> (12/2017) assuming that the period of credit is one year and that</p>

	the credit is withdrawn in full, that the credit interest, charges and fees remain the same throughout the credit period and that the credit is repaid in 12 equal instalments at intervals of one month. The expenses related to the establishment and withdrawal of the credit, as well as its repayment according to the agreement, have been taken into account in the calculation.
Securities required <i>The security to be provided with the credit agreement is described here.</i>	Financial security approved by the Bank if security is required.

### 3. Credit expenses

Credit rate or different sizes of credit rates applicable to the agreement, if required	<b>3 months Euribor + 7.0%</b> The reference rate of interest is reviewed on interest adjustment days in accordance with the terms and conditions of the credit agreement. Interest at the time of calculation 6.669%
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 annual interest rate taking the actual costs into account is <b>10,0% (12/2017)</b> .  The actual annual interest is affected by the amount of the credit, the interest charged on the credit, the number of repayment instalments, the interval between due dates, and the fees related to establishment and repayment of the credit.  The actual annual interest was calculated on 1.12.2017 with assumption that the credit interest and payments will remain the same throughout the credit period.
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

One or more accounts are required for registering payment and withdrawal transactions.	The possible card is connected to a bank or credit account, or a combination of them.
Amount of expenses arising from the use of a specific payment instrument (e.g. a credit card)	The charges and fees are stated in the service price list valid at the time.
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 to the credit agreement.

Costs arising from delayed payments <i>Non-payment may have serious consequences (e.g. enforced sale) and it may be more difficult to obtain credit.</i>	In the event of a delayed payment, you will be charged penalty interest in accordance with the credit agreement, together with payment reminder and other debt collection
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#### 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>	
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

<b>a) information about the Creditor</b>	
Registration	Trade Register Danske Bank A/S, Finland branch Registered domicile and address: Helsinki, Televisionkatu 1, 00075 Danske Bank Business ID 1078693-2
Supervisory authority	The Bank is supervised by the Finanstilsynet, Århusgade 110, DK-2100 Copenhagen Ø, Denmark, Telephone +45 33 55 82 82, <a href="http://www.finanstilsynet.dk">www.finanstilsynet.dk</a> Within the scope of their authority, the operations of the Bank are also supervised by the Financial Supervisory Authority, Snellmaninkatu 6, P.O.Box 103, FI-00101 Helsinki, Finland The Bank's activities are supervised in the case of consumer issues, also by the Consumer Ombudsman ( <a href="http://www.kkv.fi">www.kkv.fi</a> ), Finnish Competition and Consumer Authority, P.O.Box 5, FI-00531 Helsinki Finland, telephone +358 29 505 3000 (switchboard)

<b>b) information about the credit agreement</b>	
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. If the debtor uses his or her right to cancellation, the debtor is obligated to pay the Bank interest on the credit for the period that the credit has been available to the debtor.</p> <p>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
A clause concerning the legislation and/or competent court of law applicable to the credit agreement	<p>The Debtor may subject any disputes concerning this debt relationship to be decided in a court of law, in which case legal action is brought to the local court under whose jurisdiction the Bank's registered office falls or its administration is mainly managed, or in the local court of a Finnish locality under whose jurisdiction the Debtor's domicile or permanent residence falls. If the Debtor is not a resident of Finland, any disputes will be processed in the local court under whose jurisdiction the Bank's registered office falls or its administration is mainly managed.</p> <p>Finnish law shall be applicable to this debt relationship.</p>
Linguistic arrangements	All information and agreement terms will be provided in Finnish. Upon your consent, we will use Finnish in all communications during the validity of the credit agreement.
<b>c) information about legal protection</b>	
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, <a href="http://www.fine.fi">www.fine.fi</a> ) or the Bank Board operating in connection with it, or the Consumer Disputes Board ( <a href="http://www.kuluttajariita.fi">www.kuluttajariita.fi</a> ). The Debtor may notify the Financial Supervisory Authority ( <a href="http://www.finanssivalvonta.fi">www.finanssivalvonta.fi</a> ) of the banking procedures.