

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

1. Creditor's identity and contact information

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

2. Description of main credit features

Credit type	Consumer loan
Total credit amount <i>This refers to the credit limit or the total amount granted for use according to the credit agreement.</i>	EUR 2,000.00
Withdrawal terms <i>How and when the funds are available.</i>	The withdrawal of the credit requires: - The Debtor has signed a credit application or agreement, and connected credit have been granted. - Other terms and conditions set for the withdrawal of the credit or part of it are fulfilled. The Bank has the right to limit the use of the credit to the manner and situations specified in the card terms. Once the requirements for credit withdrawal have been fulfilled, the credit can be withdrawn from the branch, eBanking or an ATM, depending on the credit type..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	Three years. The duration of use of the credit can be extended by mutual agreement for a fixed term.
Instalments	The following is subject to payment: 63 EUR The interest and/or payments must be paid as follows: according to the due date.
Total amount payable <i>This refers to the amount of loan capital with interest plus any other expenses related to the credit.</i>	The estimated total payable amount of the credit for the entire credit period, including interest and costs, is EUR 6,127.74, calculated at the time of giving this form and assuming that the credit is withdrawn in one instalment, and that the credit interest, charges and fees remain the same throughout the credit period. The expenses related to the establishment, withdrawal and use 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>	No.

3. Credit expenses

<p>Credit rate or different sizes of credit rates applicable to the agreement, if required</p>	<p>Three-month Euribor + 9,000 percentage points Interest at the time of calculation 1.9.2021: 8.442%</p>
<p>Actual annual interest <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>16.07 %</p> <p>The actual annual interest is affected by the amount of 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.</p> <p>The actual annual interest was calculated on with the assumption that the credit interest and payments will remain the same throughout the credit period.</p> <p>See the total amount of credit, credit interest rates and instalments in the sections above.</p> <p>The fees for the credit are: - opening fees EUR 0.00 - yearly fees 3 x EUR 70.00</p> <p>Settlement fees associated with the repayment instalments are: 36 x 0.00 EUR, in total EUR 0.00.</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 No</p>

Other expenses

<p>All other expenses arising from the credit agreement</p>	<p>If you connect other additional services to your credit, their costs will be specified in the service agreement</p>
<p>Requirements according to which the aforementioned costs related to the credit agreement can be changed.</p>	<p>The Bank is entitled to change the expenses and fees according the debts general terms and conditions.</p>
<p>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></p>	<p>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 costs.</p>

4. Other important legal aspects

<p>Right of cancellation <i>You have the right to cancel the credit agreement within 14 calendar days.</i></p>	Yes
<p>Early repayment: <i>You have the right to repay the credit early in full or in part at any time.</i></p>	Yes
<p>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></p>	
<p>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></p>	

5. Additional information provided for remote sale of financing services

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

b) information about the credit agreement	
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
A clause concerning the legislation and/or competent court of law applicable to the credit agreement	<p>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.</p> <p>Finnish law shall be applicable to this debt relationship.</p>
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	<p>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.</p>