

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

1. Identity and contact details of the creditor

Creditor	Collector Bank AB ("CB"), 556597-0513 (Sweden)
Address	Box 11914, 404 39 Göteborg, Sweden
Telephone number	09 3158 9947
E-mail address	contactcenter@collectorbank.fi
Web address	www.collector.fi

2. Description of the main features of the credit product

The type of credit	Continuous credit for paying goods and services ("Products") purchased from merchants in instalments ("Instalment Payment"), and for paying CB's invoices concerning purchases from merchants in partial payments ("Running Account Credit") in accordance with the credit terms.
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement.</i>	The credit limit granted in connection with the conclusion of the credit agreement is EUR 1 000.00, 2 500.00 or 5 000.00, depending on the sum of the purchase paid by Instalment Payment or the sum of the invoice paid by Running Account Credit. The credit limit can be raised to one of the abovementioned levels later during the contractual relationship based on a credit check depending on the amount of debt.
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	Instalment Payment can be used (if Instalment Payment is offered as an option) when Products have been purchased from a merchant subject to the credit terms by Instalment Payment and a credit agreement has been concluded with CB according to the credit terms. Running Account Credit can be used when Products have been purchased from a merchant subject to the credit terms by CB's invoice and a credit agreement has been concluded with CB according to the credit terms.
The duration of the credit agreement	The credit agreement remains in force until further notice.
Instalments and, where appropriate, the order in which instalments will be allocated	<p>You will have to pay the following:</p> <p>In relation to Running Account Credit you must pay at least 1/36 (or 1/24 if the payment period disclosed on the merchant's sales channel in connection with the purchase is 24 months) of the used credit each month added with the credit interest and other costs of the credit for the month in question, yet no less than EUR 5. Thus, depending on the amount of used credit, the credit may be repaid over a period extending up to a maximum of 36 months (or 24 months) with 36 partial payments (or 24 partial payments).</p> <p>In relation to Instalment Payment you must pay each month at least the fixed instalment to which the interest and other credit costs are added. Depending on your choice but limited to the payment period options each time offered on the merchant's sales channel, the predetermined payment period may be 3, 6, 9, 12, 18, 24 or 26 months. The minimum sum, which shall be paid each month, is shown in the payment plan.</p> <p>Interest and charges will be payable in the following manner:</p> <p>The credit interest is calculated on the amount of used credit at the time, and it is paid monthly. Other credit costs (monthly fee) are added to the debt as they are incurred, and they are paid in connection with the monthly payments. Partial</p>

	<p>payments and instalments paid are allocated in the following order: the credit interest, other credit costs, the capital.</p>
<p>The total amount you will have to pay <i>This means the amount of borrowed capital plus interest and possible costs related to your credit.</i></p>	<p>When calculating the total amount payable and the total credit costs, credit costs are taken into account. These credit costs consist at the time of the conclusion of the credit agreement of the 19,9% credit interest and a EUR 3 monthly fee.</p> <p>Running Account Credit: If the credit limit of EUR 1 000 is fully used with Running Credit Account and the credit is paid back over 36 months (see the corresponding figures for a 24-month payment period in brackets), the total amount payable is EUR 1 415 (EUR 1 279) and the total costs of the credit are EUR 415 (EUR 279). Correspondingly calculated with a credit limit of EUR 2 500 the total amount payable is EUR 3 375 (EUR 3 090) and the total costs of the credit are EUR 875 (EUR 590), and with a credit limit of EUR 5 000 corresponding figures are EUR 6 642 (EUR 6 108) and EUR 1 642 (EUR 1 108).</p> <p>Instalment Payment: If the credit limit of EUR 1 000 is fully used with Instalment Payment and the credit is paid back over a period of 3/6/9/12/18/24/36 months (the figures below are presented in this order), the total amount payable is EUR 1 044/EUR 1 080/EUR 1 116/EUR 1 152/EUR 1 224/EUR 1 296/EUR 1 476 and the total credit costs are EUR 44/EUR 80/EUR 116/EUR 152/EUR 224/EUR 296/EUR 476 respectively. Correspondingly calculated with a credit limit of EUR 2 500, the total amount payable is EUR 2 595/EUR 2 670/EUR 2 745/EUR 2 820/EUR 2 970/EUR 3 144/EUR 3 456 and the total credit costs are EUR 95/EUR 170/EUR 245/EUR 320/EUR 470/EUR 644/EUR 956, and with a credit limit of EUR 5 000 corresponding figures are EUR 5 178/EUR 5 316/EUR 5 454/EUR 5 592/EUR 5 886/EUR 6 192/EUR 6 804 and EUR 178/EUR 316/EUR 454/EUR 592/EUR 886/EUR 1 192/EUR 1 804 respectively.</p> <p>If a merchant-specific campaign is offered at the time of the purchase with a lower credit interest rate or a smaller monthly fee than mentioned above, the credit costs, total amount payable and total credit costs applied to concerned purchase are expressly disclosed on the merchant's sales channel in connection with the purchase and on CB's my pages (oma.collector.fi) after the purchase.</p>

3. Costs of the credit

<p>The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement</p>	<p>The credit interest shall be paid according to the annual interest rate and it is calculated for the amount of credit used at the time of sending the monthly invoice. The interest rate in force at the time of conclusion of the credit agreement is 19.9%.</p> <p>If a merchant-specific campaign is offered at the time of the purchase with a lower credit interest rate than mentioned above, the credit interest applied to concerned purchase is expressly disclosed on the merchant's sales channel in connection with the purchase and on CB's my pages (oma.collector.fi) after the purchase.</p>
<p>Annual percentage rate of charge (APR) <i>This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</i></p>	<p>In the calculation of the annual percentage rate of charge, the costs of the credit, which at the time of the conclusion of the credit agreement are the credit interest of 19.9% and the monthly fee of EUR 3.00 per month, are taken into account.</p> <p>Running Account Credit: If the credit limit of EUR 1 000 is fully used with Running Account Credit and the credit is paid back over 36 months (see the corresponding figures for a 24-month payment period in brackets), the annual percentage rate of</p>

	<p>change is 29.5% (29.7%). Calculated correspondingly for a credit limit of EUR 2 500, the annual percentage rate of change is 24.9% (24.9%), and for a credit limit of EUR 5 000.00 it is 23.3% (23.4%).</p> <p>Instalment Payment: If the credit limit of EUR 1 000 is fully used with Instalment Payment and the credit is paid back over a period of 3/6/9/12/18/24/36 months (the figures below are presented in this order), the annual percentage rate of change is 29.69%/30.61%/30.67%/30.54%/30.14%/29.64%/31.01% respectively. Calculated correspondingly for a credit limit of EUR 2 500, the annual percentage rate of change is 25.24%/25.61%/25.53%/25.38%/25.04%/25.64%/24.85% and for a credit limit of EUR 5 000 it is 23.50%/23.65%/23.51%/23.35%/23.53%/23.66%/23.43%.</p> <p>If a merchant-specific campaign is offered at the time of the purchase with a lower credit interest rate or a smaller monthly fee than mentioned above, the credit costs and the annual percentage rate of charge are expressly disclosed on the merchant's sales channel in connection with the purchase and on CB's my pages (oma.collector.fi) after the purchase.</p>
<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <ul style="list-style-type: none"> – an insurance policy securing the credit, or – another ancillary service contract? <p><i>If the costs of these services are not known by the creditor, they are not included in the APR.</i></p>	No.
Related costs	
Any other costs deriving from the credit agreement	<p>The monthly fee applicable at the time of conclusion of the credit agreement is EUR 3.00 per month.</p> <p>In connection to a merchant-specific campaign a smaller monthly fee than the one mentioned above is charged if such a fee is expressly disclosed on the merchant's sales channel in connection with the purchase and on CB's my pages (oma.collector.fi) after the purchase.</p>
Conditions under which the abovementioned costs related to the credit agreement can be changed	<p>To the extent required by any credit policy decisions, changes in CB's lending costs or other cost changes which CB could not reasonably have anticipated when granting the credit, CB has the right to raise the fees (monthly fees) which are collected to cover such costs. The new rates shall enter into force two months after a notification has been sent to you in writing by email or otherwise or been published on CB's website www.collector.fi. In addition, information about changes in the fees will be included in the next monthly invoice.</p>
<p>Costs in the case of late payment</p> <p><i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i></p>	<p>For late payment, you will be charged a reminder fee of EUR 5 per payment reminder and credit interest in accordance with Section 4(2) of the Finnish Interest Act until the delayed payment has been paid in full. In addition, you will be charged collection charges and fees related to legal and debt recovery proceedings in accordance with applicable legislation if there are valid grounds for such measures.</p>

4. Other important legal aspects

<p>Right of withdrawal</p> <p><i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i></p>	Yes
<p>Early repayment</p> <p><i>You have the right to repay the credit early at any time in full or partially.</i></p>	You can repay the credit early at any time in full or partially.

The creditor is entitled to compensation in the case of early repayment	In the case of early repayment, you must pay the credit interest and other credit costs until the payment date but not for the period after the payment date.
Consultation of a database <i>The creditor must inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</i>	You have the right to be informed immediately and without charge if your credit application has been rejected on the basis of data in a database.
Right to a draft credit agreement <i>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</i>	Yes.
<i>The period of time during which the creditor is bound by the pre-contractual information.</i>	The information on this form does not constitute a legally valid offer.

5. Additional information in the case of distance marketing of financial services

a) concerning the creditor	
Registration	Collector Bank AB, Swedish business register number 556597-0513, has been entered in the Swedish business register and the Swedish tax administration register (Bolagsverket and Skatteverket).
The supervisory authority	Collector Bank AB's operations are supervised by the Swedish Financial Supervisory Authority (Finansinspektionen, Box 7821, 103 97, Stockholm, Sweden). CB has also informed the Finnish Financial Supervisory Authority (PL 103, 00101 Helsinki, Finland) of its operations.
(b) concerning the credit agreement	
Exercise of the right of withdrawal	You have the right to withdraw from the credit agreement you have signed with CB within 14 days from signing the credit agreement. If you exercise your right of withdrawal, your right to use the credit ceases immediately. The notification of the withdrawal from the credit agreement shall be submitted to CB by sending e-mail to contactcenter@collectorbank.fi or by calling 09 3158 9947. If you exercise your right of withdrawal, you must, immediately and no later than within thirty (30) days of submitting or sending the notification on the exercise of the right of withdrawal to CB, repay in full the used amount of credit, including the borrowed capital and agreed credit interest which will accrue until the repayment date. If you do not pay the capital and the interests thereof by the repayment due date, you will be charged all reminder fees and the credit interest in accordance with Section 4(2) of the Finnish Interest Act until the debt has been repaid in full.
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	The credit agreement is governed by Finnish law. Any disputes shall be resolved by a general court in Finland. If you do not have a domicile or permanent place of residence in Finland, disputes will be resolved by the District Court of Helsinki.
Language regime	Information and contractual terms will be supplied in Finnish.
(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	If you are dissatisfied with CB's operations, you can contact Collector Bank's department responsible for handling complaints by sending e-mail to complaints@collectorbank.se . If you are dissatisfied with CB's decision, you can also contact the Finnish Consumer Disputes Board (PL 306, 00531 Helsinki, tel. 029 566 5200) or the Finnish Financial Ombudsman Bureau (Porkkalankatu 1, 00180 Helsinki, tel. 09 6850 120). If you need general advice and instructions on your case, you

	can contact the Consumer Advisory Services, whose national telephone number is 029 553 6901.
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