

<p><i>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>	<table border="0"> <tr> <td>Eurocard Gold</td> <td>13.60 %</td> </tr> <tr> <td>Eurocard Gold (family card)</td> <td>10.73 %</td> </tr> </table> <p>The calculation is based on a credit of EUR 1 500 in use, the 3 month Euribor (01/2022) and it includes the annual fee for the principal card.</p>	Eurocard Gold	13.60 %	Eurocard Gold (family card)	10.73 %				
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<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>	<p>No</p> <p>No</p>								
<p>Related costs</p>									
<p>Amount of expenses incurred by the use of certain means of payment (such as a credit card)</p>	<p>Costs arising from the use of the card product chosen by the cardholder as well as other costs are charged in accordance with the effective price list.</p>								
<p>All other costs arising from the credit agreement</p>	<table border="0"> <tr> <td>Annual fee</td> <td></td> </tr> <tr> <td>Eurocard Gold</td> <td>EUR 50.00</td> </tr> <tr> <td>Eurocard Gold (family card)</td> <td>EUR 30.00</td> </tr> <tr> <td>Change of credit limit</td> <td>EUR 10.00</td> </tr> </table> <p>The cost of possible additional services selected by the cardholder and other costs are charged in accordance with the effective price list.</p> <p>The effective price list is available at eurocard.com</p>	Annual fee		Eurocard Gold	EUR 50.00	Eurocard Gold (family card)	EUR 30.00	Change of credit limit	EUR 10.00
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<p>Preconditions under which the above-mentioned costs related to the credit agreement can be changed</p>	<p>In connection with the monthly instalment, the creditor is entitled to charge and debit from the borrower the fees and charges in accordance with the credit agreement and the effective price list.</p> <p>The creditor is entitled to revise the fees and charges related to the credit and the card in accordance with the terms and conditions. The creditor sends the cardholder a notification of a change in the tariff in accordance with the terms and conditions. The change becomes effective on a date notified by the creditor, but after two (2) months from the sending of the notification to the cardholder at the earliest.</p> <p>The agreement continues with the amendment, unless the cardholder notifies the creditor in writing or in a separately agreed way that he or she does not approve of the amendment.</p> <p>Any changes that benefit the cardholder shall take effect immediately.</p>								
<p>Costs in the case of late payments</p> <p><i>Missing payments could have severe consequences (e.g. forced sale) and make obtaining credit more difficult.</i></p>	<p>Upon payment default, the cardholder is charged annual default interest from the due date up to the payment date. The interest rate for late payment is determined according to the reference rate of interest referred to in the Interest Act, which is revised every six months.</p> <p>Late payment reminder fee 5.00 EUR / payment reminder.</p> <p>Moreover, the cardholder is liable to compensate the creditor for other collection costs comprising charges and fees, subject to the Debt Collection Act. If the creditor assigns the collection to an attorney, collection agency or other agent, the agent's fees are also included in the collection charges.</p> <p>Failure to repay the credit may lead the creditor to terminate the card, if preconditions under the terms and conditions exist, and to demand premature repayment of the credit.</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>	<p>Yes</p>
<p>Early repayment</p> <p><i>You have the right to repay the credit early at any time in full or partially.</i></p>	<p>Yes</p>

The creditor is entitled to compensation in the case of early repayment	No
<p>Consultation of a database</p> <p><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></p>	When granting and monitoring a credit, the creditor uses the borrower's personal credit information. The credit information is obtained from Suomen Asiakastieto Oy's credit information register.
<p>Right to a draft credit agreement</p> <p><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></p>	Yes

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

a) concerning the creditor	
<p>Representative of the creditor in your Member State of residence</p> <p>Postal address</p> <p>Office address</p> <p>Telephone number</p> <p>Web address</p>	<p>SEB Kort Bank AB, Helsinki Branch</p> <p>P.O. Box 1085, 00101 Helsinki</p> <p>Eteläesplanadi 18, 00130 Helsinki</p> <p>09 6939 9301</p> <p>eurocard.com</p>
Registration	<p>SEB Kort Bank AB, Helsinki Branch is entered in the trade register maintained by the National Board of Patents and Registration under the Business Identity Code 1597729-5.</p> <p>The creditor is engaged in activities referred to in the Act on Credit Institutions.</p>
Supervisory authority	The operations of the creditor are supervised by the Swedish Financial Supervisory Authority (fi.se), in collaboration with the Financial Supervisory Authority of Finland (finanssivalvonta.fi), the Consumer Ombudsman and the Finnish Competition and Consumer Authority (kkv.fi), as well as the Local Register Offices (avi.fi) operating under the Consumer Agency.
b) concerning the credit agreement	
<p>Exercise of the 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
The law taken by the creditor as a basis of establishment of relations with you before the conclusion of the credit agreement	Finnish law
Clause on the law applicable to the credit agreement and/or a competent court of law	The cardholder has the right to bring any disputes concerning the credit agreement to the district court in the cardholder's domicile in Finland or in the district court in the creditor's domicile. If the cardholder does not domicile in Finland, disputes concerning the agreement are settled at the Helsinki District Court. The credit agreement is governed by Finnish law.
Language regime	The cardholder has the right to receive the prior information and the agreement terms in Finnish or Swedish. The creditor undertakes to use these languages during the period of the agreement.
c) concerning redress	
Out-of-court complaint and redress mechanisms	<p>If the cardholder is dissatisfied with any service provided by the creditor, the cardholder should contact the creditor and present his/her own viewpoint.</p> <p>The cardholder may bring a dispute concerning the general credit terms and credit agreement in front of the Finnish Financial Ombudsman Bureau (fine.fi) or the Consumer Disputes Board (kuluttajariita.fi).</p>

