

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

1. Identity and contact details of the Creditor /Collector

Creditor	Collector Bank AB, 556597-0513 ("Collector")
Address	Box 119 22, 404 39 Göteborg
Phone number	0931589947
Fax number	+46 (0)10 161 00 01
E-mail address	Contactcenter@collectorbank.fi
Web address (URL)	www.collector.fi

2. Description of the main features of credit

Type of credit	The credit is blank credit for the purchase of goods and services from an online store.
Total amount of credit <i>This means the credit limit or the total sum provided for use in accordance with the credit agreement</i>	The total credit amount is the sum that appears on the confirmation to be received from the online store.
How and when credit is provided	The credit is obtained in conjunction with the purchase of goods or services. The credit obtained by you comprises the deferral of payment relating to these goods/services, and it can be used at time of purchase transaction.
Duration of the credit agreement	The credit agreement remains in force indefinitely until the entire credit amount has been paid.
Instalments and the order in which payments are allocated against various amounts owed	You must pay as follows: One twenty-fourth part (1/36) of the total amount owed is to be paid monthly , yet the minimum monthly repayment amount is 10 euros. Interest and/or fees shall be payable as follows: The credit interest is calculated for the credit amount remaining unpaid at the given time, and it shall be paid monthly. Fees shall be added to the debt as they arise, and they shall be paid on a monthly basis. Payments are allocated in order: fees, interest, capital.
Total sum payable <i>This means the loan principal plus interest and any other costs relating to your credit.</i>	The total amount that you must pay comprises the capital, interest and other costs relating to the credit.
The credit is granted in the form of deferred payment of the goods or service, or it is linked to the supply of specific goods or performance of a specific service. Name of goods/service Cash price	As credit is only obtained from an online store for the payment of the goods and/or services being purchased, the credit obtained by you comprises the deferral in payment of these goods/services. The name of the goods/service appears on the online store's order confirmation. The cash price of the goods/service is constituted by the value specified by the online store's order confirmation.
Securities required <i>This is a description of the security that you must provide for the credit agreement.</i>	Securities are not required.

3. Costs of the credit

The loan interest rate or the various loan interest rates that apply to the agreement	The interest shall be paid according to the annual interest rate, which is calculated for the amount drawn down at any given time and for the amount of credit remaining unpaid. At the time of granting the credit, the interest rate in force is 19,2%. Collector has the right to change the credit interest rate, insofar as this is justified by: - credit-policy decisions
---	--

	- a change in Collector's lending costs, or - other changes in costs that Collector was not reasonably able to predict relating to the granting of credit.
Annual percentage rate of charge (APR) <i>This is the total cost expressed as an annual interest rate for the total amount of credit</i> <i>Using the APR, it is easier to compare different offers.</i>	The following fees are taken into account when calculating the APR: Possible invoice fee (non-recurring) Account notification fee 2.95 eur /month The APR comprises the costs of credit (interest and special fees) expressed as an annual interest rate calculated for the level of credit. The APR depends on both the amount borrowed and the length of the credit period. Example: APR for 1000 euro credit paid in installments within 12 months is 21 %.
Is it necessary, in order to obtain the credit generally or on the terms and conditions marketed, to: - take out insurance - establish another ancillary service contract <i>If the costs of these services are not known by PayPort, they will not be included in the APR.</i>	No, it is not necessary to take an insurance in order to obtain credit. Yes, in order to obtain credit it is necessary to establish a contract for the purchase of goods/services from an online store.
Other costs	
If applicable All other costs arising from the credit agreement	Notification fee 2.95 eur / month
The conditions under which the aforementioned costs associated with the credit agreement can be changed	Collector has the right to give notification of a change in fees at least two months before the change comes into effect. A change to be made that is beneficial to you can be introduced immediately.
Costs resulting from a delay in payment <i>If payments are missed, there may be serious consequences for you (for example, a forced sale) and obtaining credit may become difficult.</i>	In case of delayed payment, you will be charged a reminder fee of 5 euros along with monthly penalty interest of 1,6 % from the due date of payment to the actual date of payment. In addition, you will be charged the applicable collection fees as well as the fees of court and execution authorities in accordance with legislation in force at any given time, if there are grounds for these.

4. Other important legal considerations

Cancellation rights <i>You have the right to cancel the credit agreement within 14 days.</i>	Yes
Early repayment: <i>You have the right to pay back the credit early at any stage, either partly or in its entirety.</i>	You have the right to pay back the credit early at any stage in its entirety.
Collector has the right to receive compensation in the case of early repayment	In respect of early repayment, you must pay the interest and other costs up to the date of payment, but not for the period after the date of payment.
Consulting a database <i>Collector must inform You immediately and free of charge of the result of a database search made, if a credit application has been declined on the basis of this search.</i> <i>This does not apply if the provision of this kind of information is forbidden in European Community legislation or it is contrary to objectives of the judicial system or public security.</i>	You have the right, without delay and free of charge, to obtain information if your credit application has been declined on the basis of information in a database.
The right to obtain 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 Collector, at the time of the request, is unwilling to establish a credit agreement with you.</i>	Yes
<i>The period of time during which Collector is bound by the information to be provided before establishing an agreement.</i>	These details do not constitute a binding credit offer.

5. Further information to be provided in the case of distance selling of financial services

a) Concerning the Creditor	
Registration	Collector Bank AB, business registration number 556597-0513 has been registered with the Swedish Companies Registration Office and the Swedish Tax Agency.
Supervisory authority	The Swedish Financial Supervisory Authority (Finansinspektionen)
b) Concerning the credit agreement	
Exercising cancellation rights	You have the right to cancel the credit agreement made with us within 14 days of establishing the credit agreement. Notification of cancellation of the credit agreement must be made to Collector at the address shown above. If you exercise your cancellation rights, you must immediately and no later than 30 days from giving notification of cancellation, pay back the amount obtained by you from Collector together with any interest accrued on it. The interest runs from that day when you received the credit until that day when repayment is made. In case that repayment does not take place within the aforementioned period, you are obliged the reminder fees and 19,2 % annual rate penalty interest from the due date of repayment until repayment is actually made in full.
Clause stipulating legislation applicable to the credit agreement and/or a court of jurisdiction	Finnish law shall apply to the credit agreement. It is evident from the terms and conditions of the credit agreement that disputes relating to interpretation or application of this credit agreement shall be resolved in a public court of law.
Language regime	The information and contractual terms and conditions shall be supplied in Finnish. With your consent, we intend to communicate in Finnish during the credit agreement.
c) Concerning legal redress	
The existence of extra-judicial appeal procedures and legal remedies	If you are not satisfied with Collector's operation, you can turn to our customer service by e-mail at contactcenter@collectorbank.fi or by telephone at number 0931589947. You can also contact Collector's complaints department by e-mail at complaints@collectorbank.fi or by telephone at number 0931589947. For counsel in consumer matters you can contact Consumer Advisor, tel. 071 873 1901. In the event of a dispute, you can turn to the Finnish Consumer Disputes Board tel. 029-566 5200 or to a public court of law.