

1. Identity and contact details of the creditor

Creditor	Svea Ekonomi AB (publ), Filial i Finland
Address	Mechelininkatu 1 a, 00180 Helsinki
Phone number	09 4242 3330
Web address	www.svea.fi.com/fi

2. Description of the main features of the credit product

The type of credit	Credit is unsecured, commodity-specific credit
The total amount of credit <i>This means the ceiling of the total sum made available under the credit agreement.</i>	The amount of credit may vary depending on the merchant.
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	The creditor pays the granted credit to the merchant after a favourable credit decision and the delivery of the goods or service/s.
The duration of the credit agreement	1-60 months
Installments and the total amount you will have to pay <i>Refers to the amount of the loan principal, interest and other ex-penses related to your credit, if any.</i>	<p>The credit is repaid in monthly instalments that include interest on the outstanding principal and amortisation of the principal. The amount of the amortisation of the principal is the agreed percentage of the capital balance of the credit at the time of invoicing.</p> <p>Installment: If the amount of the credit is for example EUR 1500 and the loan period is 12 months, the monthly fee is 8,90 € and the annual interest is 9,8 %, the monthly installment is EUR 142,40. Opening fee EUR 19,90 will be charged along with the first invoice.</p> <p>The total costs of the example credit are EUR 1708,58 whereof the credit costs EUR 106,80 and interest EUR 81,88.</p> <p>Purchase credit: If the amount of the credit is for example EUR 1500 and the loan period is 12 months, the monthly fee is EUR 4,95 and the annual interest is 21 %, the monthly installment is EUR 144,62 €. Opening fee EUR 8 € will be charged along with the first invoice.</p> <p>The total costs of the example credit are EUR 1735,45, whereof the credit costs EUR 59,40 and interest EUR 176,05.</p>

3. Costs of the credit

Interest rate	<p>Installments example interest rate is 9,8 %</p> <p>Purchase credits interest rate is 21 %</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>Installment credits annual percentage rate of charge for EUR 1500 example credit is: 25,7 % Costs of the credit: Opening fee from EUR 19,90, monthly fee EUR 8,90, annual interest rate 9,8 %. Credit amount EUR 1500, payment period 12 months. Credit costs EUR 208,58 and the annual percentage rate of charge EUR 1708,58.</p> <p>Purchase credits annual percentage rate of charge for EUR 1500 € example credit is: 29,0 % Costs of the credit: Opening fee EUR 8, monthly fee EUR 4,95, annual interest rate 21 %. Credit EUR 1500, payment period 12 months. Credit costs EUR 235,45 €, and the annual percentage rate of charge EUR 1735,45.</p>
Other costs related to a card or credit agreement	Documents, copies, etc. will be charged EUR 10 each. The charge for clearing and updating the address information EUR 20. Change of due date at the request of the customer, a fee of EUR 5 will be charged. A request to change of payment program will be charged at EUR 30.
Preconditions under which the above-mentioned costs related to the credit agreement can be changed	The lender has the right to change the fees provided taken that the lender notifies these changes to the customer in advance.
Costs in the case of late payments <i>Missing payments could have severe consequences (e.g. forced sale) and make obtaining credit more difficult.</i>	<p>The customer will be charged with interest on late payment in accordance with the Interest law from the due date to the payment date. However, interest on late payment shall be payable on the same basis as before the due date, up to 180 days from the date on which the debt is fully due.</p> <p>A reminder fee of five (5) euros will be charged for the payment reminder.</p>

4. Other important legal aspects

Right of withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i>	Yes
Early repayment <i>You have the right to repay the credit early at any time in full or partially</i>	Yes
The creditor is entitled to compensation in the case of early re-payment	No
Consultation of a credit register <i>The creditor must inform you immediately and without charge of the result of a consultation of a credit register 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>	The creditor will use applicant's personal credit information, when it comes to crediting and credit controlling, received from Bisnode Oy's credit index.
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 re-quest unwilling to proceed to the conclusion of the credit agreement with you.</i>	Yes

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

a) concerning the creditor	
Address	Mechelininkatu 1 a, 00180 Helsinki
Phone number	weekdays 8-17 (09) 4242 3330
e-mail address	asiakasinfo@svea.fi
Web address	www.svea.com/fi
Registration	Svea Ekonomi AB, filial i Finland VAT 1774535-9.
The supervisory authority	The operations of Svea Ekonomi AB (publ) are supervised by (Finansinspektionen), Box 7821, SE – 103 97 Stockholm Sweden Brunngatan 3 Tel +46 8 787 80 00
b) concerning the credit agreement	
Exercise of the right of withdrawal	<p>The borrower is entitled to withdraw from a credit agreement made by giving the creditor a notice of withdrawal within 14 days of receiving notification of an accepted credit application and of the date on which the borrower has received a copy of the agreement and other prior information.</p> <p>A notice of withdrawal can be made within the time limit set by letter to the address Svea Ekonomi AB (publ), Filial i Finland, Mechelininkatu 1a, 00180 Helsinki or to the e-mail address asiakasinfo@svea.fi.</p> <p>The notice of withdrawal must be specific and include at least the following information: borrower's name, date of birth and Svea's customer number. If the borrower uses the right of withdrawal, the borrower is liable to pay the creditor the interest for the time the credit has been at the disposal of the borrower. Funds, with interest, received by the credit agreement must be refunded to the creditor within 30 days of sending the notice of withdrawal at the risk of the withdrawal becoming void.</p>
The law taken by the creditor as a basis of establishment of re-lations 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	Any disputes arising from this credit agreement shall be settled at the Helsinki District Court. Consumer customers are, however, entitled to submit disputes to the district court of the Finnish municipality in the jurisdiction of which the customer is domiciled or permanently resident. If the consumer customer does not have permanent residence in Finland, disputes will be settled at the Helsinki District Court. The credit agreement is governed by Finnish law.
Language regime	The borrower has the right to receive the prior information and the agreement terms in the Finnish language.
c) concerning redress	
Out-of-court complaint and redress mechanisms	<p>Consumers are entitled to file a complaint with the Consumer Disputes Board (www.kuluttajariita.fi). Before filing a complaint with the Consumer Disputes Board, consumers must contact the consumer rights advisers at a Local Register Office (www.kuluttajaneuvonta.fi).</p> <p>Kuluttajariitalautakunta Hameentie 3 PL 306 00531 Helsinki, tel. +358 29 566 5200, fax: +358 29 566 5249, e-mail kriil@oikeus.fi, www.kuluttajariita.fi</p>