1. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT

- Type of credit
- Maximum amount of credit
- The upper credit limit of the full available amount in the credit agreement.
- Conditions governing the drawdown
- This means how and when you will obtain the money.
- Duration of the credit agreement
- Instalments and, where applicable, the order in which instalments will be allocated.

Total amount you will have to pay
- Refers to the amount of the credit, interest and other expenses related to your credit agreement in this Section. All calculations in this Section are based on a standard example with credit amount of SEK 20,000.

3. COST OF THE CREDIT

Credit rate (Interest)

Effective interest rate
- The total cost expressed as a percentage of the total amount of credit. The effective interest rate is stated to help you compare different credit agreements.

Is it compulsory in order to obtain the credit, to obtain the credit on the same terms and conditions as marketed, to take out:
- an insurance policy?
- another ancillary service?

RELATED COSTS

Other costs deriving from the credit agreement
- Conditions under which the above-mentioned costs related to the credit agreement can be changed

Costs related to late payments
- Missing payments can have severe consequences (e.g. forced sale) and make obtaining credit more difficult.

4. OTHER IMPORTANT LEGAL ASPECTS

a) Regarding the credit agreement
- Right of withdrawal
- You have the right to withdraw from the credit agreement within a period of 14 calendar days.

Early repayment
- Consultation of a database
- If a credit application is rejected based on a search in the credit information register, the Creditor will, immediately and without charge, inform you of the result of such search. This does not apply if the disclosure of such information is prohibited by European Community law or is contrary to public order and security.

Right to obtain a draft credit agreement
- Upon request, you have the right to obtain a free of charge copy of the draft credit agreement. This provision does not apply if the Creditor is unwilling to enter into the credit agreement with you upon the request.

The law used by the Creditor as foundation for relations with the Debtor before the credit agreement conclusion.
- The competent court of law and/or clause on the law applicable to the credit agreement.

Language regime
- b) Regulating the Creditor
- Registration
- Supervisory authority
- c) Concerning redress
- Out-of-court complaint and redress mechanisms

5. ADDITIONAL INFORMATION TO BE GIVEN IN CASE OF DISTANCE SALES OF FINANCIAL SERVICES

Conditions for distance selling
- All the above conditions also apply to distance selling of financial services.