

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

1. LENDER'S/CREDIT BROKER'S NAME AND CONTACT INFORMATION Lender: Corporate identity number: Address:	Ecster AB, 5569932311 SE-103 14 Stockholm
2. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT Type of credit	Overdraft facility.
The total amount of credit: The amount is a representative example. The total amount is made available under the credit agreement	SEK 10,000
The conditions governing the drawdown: This states when and how the money can be drawn.	After Ecster has approved the credit application, the amount available up to the purchase limit can be utilised by means of cards, or through other purchases or withdrawals.
The duration of the credit agreement:	Until further notice (undefined duration).
Repayments and, where appropriate, the order in which repayments will be allocated:	You must repay at least 1/30 of the maximum amount on the account every month, or at least SEK 150. Interest and fees will be debited firstly from the balance of the account and secondly from the credit granted.
If a credit of SEK 10,000 is fully utilised, the total amount to be paid will be: This means the amount of borrowed capital plus interest and possible costs related to your credit.	SEK 11,004 Calculated on an assumed repayment period of 12 months and based on fully utilised credit.
3. COSTS OF THE CREDIT	
The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement:	Current interest rate 14.31% Ecster may change the interest rate to the extent justified by credit policy decisions, changes in borrowing costs for Ecster, or other cost increases which could not be reasonably foreseen when the credit was granted.
Annual percentage rate of charge: 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.	19.31%
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out: • an insurance policy securing the credit, or • another ancillary service contract?	No. No.
Costs associated with this Amount of costs for using a specific means of payment: (e.g. a credit card)	Cash withdrawal fee 3%, min. SEK 35 Cash dispenser fee 3%, min. SEK 35, Administration fee SEK 29 . The annual fee may vary depending on the card programme; it is specified in the account agreement, Extra card fee SEK 100, Currency conversion charge on purchases/withdrawals 1.5%.
Conditions under which the above-mentioned costs related to the credit agreement can be changed:	Ecster is entitled to decide to increase any fee for the credit where Ecster's costs have increased for the action which the fee is intended to cover. Ecster informs about changed interest rates or fees for the credit by separate notice to the borrower.
Costs in the case of late payments: Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.	If payment is not made in time, the borrower shall pay penalty interest on the amount due for payment. Penalty interest is calculated as the current credit rate plus five percentage points. A late payment fee is also payable, currently SEK 145. The borrower must also reimburse Ecster for work and costs involved in monitoring and collecting Ecster's claim and for utilising related collateral.
4. OTHER IMPORTANT LEGAL ASPECTS	
Right of withdrawal: You have the right to withdraw from the credit agreement within a period of 14 calendar days.	Yes.
Consultation of a database: If a credit application is rejected on the basis of consultation of a database, the lender must inform you immediately and without charge of the result of the 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.	Ecster will obtain credit information pursuant to the Swedish Credit Information Act.
Right to a draft credit agreement. 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 lender at the time of the request is unwilling to proceed to the conclusion of the credit agreement with you.	