

## Paying a fixed amount a month

Annual credit card issuance and maintenance fee of €43<sup>(1)</sup> which is paid in full in the first installment and is added to the capital balance.

- Interest rate: 17.52% annually.
- Credit limit of €1,500.

**Monthly payments for a fixed amount:** Each month you will pay a fixed monthly amount that includes capital, the full amount of interest for the period and the full amount of fees accrued during the settlement period. The minimum monthly amount is €12, and you can choose any higher amount.

If you choose the Fixed Payment method, allocate day 5 of the month following settlement as your bill debit date, have a credit limit €1,500 and make a single purchase for this amount on the day you sign up for the card (for example on May 1) at an annual nominal interest rate of 17.52% and with a monthly payment of Euros 145 (including capital, interest and fees), you will pay:

- 11 payments of Euros 145. The first payment includes the total amount of the annual credit card issuance and maintenance fee, which is €43. This means you repay less capital than the total amount drawn down. This fee is paid on day 20 of the month.
- A final installment of €97.50.
- The total amount payable will be €1,692.50 and **the resulting APR will be 25.41%**.

The monthly payment settlement date is day 20 of each month. However, if you have chosen to pay the bill on day 5, the payment will accrue interest from the settlement date until the payment date.

If you do not have to pay the annual credit card issuance and maintenance fee according to the requirements, the total amount payable over 12 months will be €1,642.04 (11 payments of €145 and a final one of €47.04) and **the APR will be 18.95%**.

The fixed monthly amount may not be less than 3% of the drawn balance reflected in the "Credit Card Account" statement before settlement, plus the interest generated during the corresponding monthly settlement period and the relevant fees.

## Personalized payment With Interest

- Annual credit card issuance and maintenance fee of €43 (1).
- Interest rate: 18% annually.
- Credit limit of €1,500.

If your card has a credit limit of €1,500 and you use the entire amount to make a purchase on the same day that you sign up for the card (e.g. May 1) and choose to pay it over **12 months**, this is what you will pay:

- The first payment will be Euros 65.93, which only includes interest and the full amount of the annual credit card issuance and maintenance fee, which is €43.
- The next 11 installments will be of €148.94 each.
- The total amount payable will be €1,704.27, and **the resulting APR will be 25.87%**.
- If you do not have to pay the annual credit card issuance and maintenance fee according to the requirements, the total amount payable over 12 months will be €1,661.27 and **the APR will be 19.63%**.

## Personalized payment With Fee

- **Annual credit card issuance and maintenance fee of €43<sup>(1)</sup>.**
- **Deferral fee:** 2.9%, 3.6% 4.3% or 5% on the amount deferred, depending on the period chosen (3, 4, 5 or 6 months).
- **Credit limit of €1,500.**

Below are some examples of personalized payment methods with a fee over between 3 and 6 months, as they represent the maximum and minimum APRs, respectively. The NIR is 0% in all cases.

If your card has a credit limit of €1,500, you use the entire amount to make a purchase on the same day that you sign up for the card (e.g. May 1) and choose to pay it over **6 months**, this is what you will pay:

- The first payment will be Euros 368, which includes the corresponding portion of capital, the deferral management fee, which is 5% of the financed amount, and the full amount of the annual credit card issuance and maintenance fee, which is €43.
- The following 5 payments will be Euros 250 each.
- The total amount payable will be 1,618.00, and **the resulting APR will be 31.96%.**
- If you do not have to pay the annual credit card issuance and maintenance fee (see conditions), the total amount payable over **6 months** will be €1,575.00, and **the APR will be 19.07 %.**

If your card has a credit limit of €1,500, you use the entire limit to make a purchase on the same day that you sign up for the card (e.g. May 1) and choose to pay it over **3 months**, this is what you will pay:

- The first installment will be of €586.50 and includes the corresponding portion of the capital, the deferral management fee (which is 2.9% of the amount financed) and the total amount of the annual card issuance and maintenance (which is €43).
- The next 2 installments will be €500 each.
- The total amount payable will be €1,586.50 and the APR: 41.99%.
- If you do not have to pay the annual credit card issuance and maintenance fee (see conditions), the total amount payable over **3 months** will be €1,543.50, and the APR will be 19.23 %.

This system specifically applies to each individual settlement for which it has been requested.

(1) Consult your account contract for the requirements of the exemption from the annual issuance and maintenance fee.