

## STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

### 1. Identity and contact details of the creditor/credit intermediary

Creditor Address Telephone number E-mail address Web address	Lindorff Invest Oy Joukahaisenkatu 6, 20520 TURKU 02 2700 550 eramaksu@Lindorff.fi <a href="http://www.lindorff.fi">http://www.lindorff.fi</a>
Credit intermediary Address Telephone number E-mail address Web address	Maksuturva Group Oy Keilaranta 5, 02150 Espoo 09 321 3300 info@maksuturva.fi <a href="http://www.maksuturva.fi">www.maksuturva.fi</a>

### 2. Description of the main features of the credit product

The type of credit	One-time credit																																																												
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement.</i>	1,000.00 euro																																																												
The conditions governing the drawdown <i>This means how and when you will receive the money.</i>	The credit cannot be withdrawn but is rendered direct to the merchant																																																												
The duration of the credit agreement	12 months																																																												
Instalments and, where appropriate, the order in which instalments will be allocated	<p>You will have to pay the following:</p> <table border="1"> <thead> <tr> <th>Instalment</th> <th>Due date</th> <th>Capital</th> <th>Interest</th> <th>Monthly fee</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>18.9.2014</td> <td>90.00</td> <td>0.00</td> <td>3.00</td> <td>93.00</td> </tr> <tr> <td>2</td> <td>18.10.2014</td> <td>78.10</td> <td>11.90</td> <td>3.00</td> <td>93.00</td> </tr> <tr> <td>3</td> <td>18.11.2014</td> <td>78.80</td> <td>11.20</td> <td>3.00</td> <td>93.00</td> </tr> <tr> <td>4</td> <td>18.12.2014</td> <td>80.13</td> <td>9.87</td> <td>3.00</td> <td>93.00</td> </tr> <tr> <td>5</td> <td>18.1.2015</td> <td>80.84</td> <td>9.16</td> <td>3.00</td> <td>93.00</td> </tr> <tr> <td>6</td> <td>18.2.2015</td> <td>81.88</td> <td>8.12</td> <td>3.00</td> <td>93.00</td> </tr> <tr> <td>7</td> <td>18.3.2015</td> <td>83.57</td> <td>6.43</td> <td>3.00</td> <td>93.00</td> </tr> <tr> <td>8</td> <td>18.4.2015</td> <td>84.00</td> <td>6.00</td> <td>3.00</td> <td>93.00</td> </tr> <tr> <td>9</td> <td>18.5.2015</td> <td>85.23</td> <td>4.77</td> <td>3.00</td> <td>93.00</td> </tr> </tbody> </table>	Instalment	Due date	Capital	Interest	Monthly fee	Total	1	18.9.2014	90.00	0.00	3.00	93.00	2	18.10.2014	78.10	11.90	3.00	93.00	3	18.11.2014	78.80	11.20	3.00	93.00	4	18.12.2014	80.13	9.87	3.00	93.00	5	18.1.2015	80.84	9.16	3.00	93.00	6	18.2.2015	81.88	8.12	3.00	93.00	7	18.3.2015	83.57	6.43	3.00	93.00	8	18.4.2015	84.00	6.00	3.00	93.00	9	18.5.2015	85.23	4.77	3.00	93.00
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<b>Total</b>		<b>1,000.00</b>	<b>75.50</b>	<b>36.00</b>	<b>1,111.50</b>																				
The total amount you will have to pay <i>This means the amount of credited capital plus interest and any costs related to your credit.</i>	1,111.50 euro																								
The credit is granted in the form of a deferred payment for a good or service or is linked to the supply of specific goods or the provision of a service Name of good/service Cash price	(Web) purchase 1,000.00																								

### 3. Cost of the credit

The crediting rate or, if applicable, different crediting rates which apply to the credit agreement	15.00%
Annual Percentage Rate (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>	24.37%
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  - another ancillary service contract? <i>If the costs of these services are not known by the creditor they are not included in the APR.</i>	No  No
Related costs	
Any other costs deriving from the credit agreement	Administering fee 3.00 euro per month
Costs in the case of late payments <i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i>	A fee of EUR 5 will be charged for sending a reminder.  Unpaid receivables may be transferred to a collection agency which is entitled to

The crediting rate or, if applicable, different crediting rates which apply to the credit agreement	15.00%
	charge the statutory fees. Unpaid receivables are subject to credit interest in accordance with the Interest Act.

#### 4. Other important legal aspects

<b>Right of withdrawal</b> <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i>	Yes
<b>Early repayment</b> <i>You have the right to repay the credit early at any time in full or in part.</i>	Yes
<b>Database searches</b> <i>The creditor must inform you immediately and without charge of the result of a database search if a credit application is rejected on the basis of such a search. 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>	Yes
<b>Right to a draft credit agreement</b> <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 request, unwilling to proceed to the conclusion of the credit agreement with you.</i>	Yes

#### 5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Representative of the creditor in your Member State of residence Address	Lindorff Invest Oy Joukahaisenkatu 6, 20520 TURKU
Registration	Lindorff Invest Oy is registered with business ID 0425475-3 in the trade register maintained by the Finnish Patent and Registration Office. The regional administrative agency of South Finland has entered Lindorff Invest Oy in the creditor register with ID 2010/KLU227A.
(b) concerning the credit agreement	

(a) concerning the creditor	
Exercise of the right of withdrawal	The debtor is entitled to cancel a consumer credit agreement by notifying the credit provider of this in a permanent fashion within 14 days of signing the agreement or of a later date on which the debtor received the credit agreement in printed or electronic form. When the debtor cancels the credit agreement, the credit provider is entitled to demand as compensation the credit interest for the time the credit has been available to the debtor. The debtor shall pay the credit provider the above compensation without delay and within 30 days after the notice of cancellation has been sent; otherwise, the cancellation will become void.
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	Finnish law
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	The debtor is entitled to make a credit agreement-related case pending to the District Court of their domicile in Finland, or to a District Court within the jurisdiction of which the creditor has its domicile or primary administration. If the creditor does not have a domicile in Finland, any contract disputes shall be settled by the District Court of Helsinki.
Language regime	Information and contractual terms will be supplied in Finnish. With your consent, we intend to communicate in Finnish, English or Swedish during the duration of the credit agreement.
(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	The debtor is also entitled to submit any dispute concerning the agreement to the Consumer Disputes Board for processing ( <a href="http://www.kuluttajariita.fi">www.kuluttajariita.fi</a> )