STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

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

Creditor Address Telephone number (*) E-mail address (*) Fax number (*) Web address (*)	[Identity] [Geographical address to be used by the consumer]
If applicable Credit intermediary Address Telephone number (*) E-mail address (*) Fax number (*) Web address (*)	[Identity] [Geographical address to be used by the consumer]

(*) This information is optional for the creditor.

Wherever 'if applicable' is indicated, the creditor must fill in the box if the information is relevant to the credit product or delete the respective information or the entire row if the information is not relevant for the type of credit considered.

Indications between square brackets provide explanations for the creditor and must be replaced with the corresponding information.

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

The type of credit	
The total amount of credit *This means the ceiling or the total sums made available under the credit agreement.*	
The conditions governing the drawdown *This means how and when you will obtain the money.*	
The duration of the credit agreement	
Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay the following: [The amount, number and frequency of payments to be made by the consumer] Interest and/or charges will be payable in the following manner:
The total amount you will have to pay *This means the amount of borrowed capital plus interest and possible costs related to your credit.*	[Sum of total amount of credit and total cost of credit]
If applicable 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	

If applicable Sureties required *This is a description of the security to be provided by you in relation to the credit agreement.*	[Kind of sureties]
If applicable *Repayments do not give rise to immediate amortisation of the capital.*	

3. **Costs of the credit**

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	[% — fixed, or — variable (with the index or reference rate applicable to the initial borrowing rate), — periods]
Annual Percentage Rate of Charge (APR) *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.*	[% A representative example mentioning all the assumptions used for calculating the rate to be set out here]
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? *If the costs of these services are not known by the creditor they are not included in the APR.*	 Yes/no [if yes, specify the kind of insurance] Yes/no [if yes, specify the kind of ancillary service]

Related costs

If applicable Maintaining one or more accounts is required for recording both payment transactions and drawdowns	
If applicable Amount of costs for using a specific means of payment (e.g. a credit card)	
If applicable Any other costs deriving from the credit agreement	
If applicable Conditions under which the abovementioned costs related to the credit agreement can be changed	

If applicable Obligation to pay notarial fees	
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.*	You will be charged [… (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.

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/no
Early repayment *You have the right to repay the credit early at any time in full or partially.*	
If applicable The creditor is entitled to compensation in the case of early repayment	[Determination of the compensation (calculation method) in accordance with the provisions implementing Article 16 of Directive 2008/48/EC]
Consultation of a database *The creditor must inform you immediately and without charge of the result of a consultation of a database, 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.*	
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 creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.*	
If applicable The period of time during which the creditor is bound by the pre-contractual information	This information is valid from … until …

If applicable

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

(a) concerning the creditor	
If applicable Representative of the creditor in your Member State of residence Address Telephone number (*) E-mail address (*) Fax number (*) Web address (*)	[Identity] [Geographical address to be used by the consumer]
If applicable Registration	[The trade register in which the creditor is entered and his registration number or an equivalent means of identification in that register]
If applicable The supervisory authority	
(b) concerning the credit agreement	
If applicable Exercise of the right of withdrawal	[Practical instructions for exercising the right of withdrawal indicating, *inter alia*, the period for exercising the right, the address to which notification of exercise of the right of withdrawal should be sent and the consequences of non-exercise of that right]
If applicable The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	
If applicable Clause stipulating the governing law applicable to the credit agreement and/or the competent court	[Relevant clause to be set out here]
If applicable Language regime	Information and contractual terms will be supplied in [specific language]. With your consent, we intend to communicate in [specific language/languages] during the duration of the credit agreement.
(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	[Whether or not there is an out-of-court complaint and redress mechanism for the consumer who is party to the distance contract and, if so, the methods of access to it]

(*) This information is optional for the creditor.