

# List of Prices and services

Date: 02.01.2024

SweepBank Credit card	Interest / Fees
<p>Annual interest:</p> <p><b>Cash advances</b></p> <p><b>Purchases:</b></p> <p><b>Other transactions and amounts charged to your Card Account:</b></p> <p><b>Instalment Promotion:</b></p>	<p>Variable  <b>19.50% per annum</b> (calculated by adding the margin of 15 percentage points to the Reference Interest Rate (reference interest rate as per article 12 of the Finnish Interests Act, currently 4.50%) charged on a daily basis on the balance of the cash advances outstanding from the date the cash advance is taken out until it is repaid.</p> <p>Variable  <b>19.50% per annum</b> (calculated by adding the margin of 15 percentage points to the Reference Interest Rate) on purchases credited to the Card Account and repaid by you by the date indicated on the Card Statement on which the purchases are first recorded. The balance of amounts outstanding at the end of such period shall be charged interest at the variable rate of 19.00% per annum (calculated by adding the margin of 15 percentage points to the Reference Interest Rate) until repaid in full.</p> <p>Variable  <b>19.50% per annum</b> (calculated by adding the margin of 15 percentage points to the Reference Interest Rate) charged on a daily basis on the balance of the amount outstanding from the date of utilisation of the Credit to repayment date.</p> <p><i>* The Borrowing Rate is revised two times per year on each Interest Revision Date, being 1st January and 1st July or on the following banking day, if the aforementioned date is not a banking day according to the changes to the Reference Interest Rate. However, should the nominal interest rate be less than zero due to a negative Reference Interest Rate, the nominal interest rate is always considered to be at least zero. SweepBank may, at its absolute discretion, decide to waive its right to increase the nominal interest for a particular interest period. However, this shall not be construed as a waiver of SweepBank's right to increase the nominal interest rate for subsequent interest periods based on the then applicable Reference Interest Rate.</i></p> <p><b>9.95 % per annum</b> on the Instalment Promotion Credit Amount (the Credit amount covered by the Instalment Promotion as agreed with SweepBank) calculated from the drawdown date of the Instalment Promotion Credit Amount.</p> <p>The nominal interest rate is calculated by adding the margin of <b>6%</b> (the margin) to the Reference Interest Rate (the percentage rate per annum determined for EUR by the Banking Federation of the European Union displayed on <a href="http://www.euribor-rates.eu">www.euribor-rates.eu</a> for EURIBOR (3 months) or any other page replacing the same for EURIBOR (3 months)).</p> <p>The Reference Interest Rate applicable on the Purchase Date shall be that published on the interest revision date preceding the Purchase Date, that is, <b>3.95 %</b>.</p>

	The Instalment Promotion Borrowing Rate shall be revised on every interest revision date according to the changes to the Reference Interest Rate. The interest revision dates shall be: 2nd January, 1st April, 1st July 1st October or on the following day, if the aforementioned date is not a banking day. However, should the nominal interest rate be less than zero due to a negative Reference Interest Rate, the nominal interest rate is always considered to be at least zero.
<b>APR</b>	21.34%
<b>Virtual card opening</b>	€0
<b>Virtual card monthly fee</b>	€0
<b>Initial plastic card order</b>	N/A
<b>Plastic card monthly fee</b>	N/A
<b>Replacement of lost or stolen card</b>	N/A
<b>Currency conversion fee</b>	1.75%
<b>Paper Card Statement</b>	€10.00
<b>Cash Withdrawal Fee:</b> In EUR: ATM withdrawal* Electronic money transfer Direct debit, standing orders In currency other than EUR: ATM withdrawals Electronic money transfer <i>* Note, you may be charged a fee by the ATM operator</i>	2.00% 2.00% / withdrawal to account €0.00 2.00% N/A
<b>Transaction dispute</b> <i>if determined that customer is liable after losing the litigation concerning a chargeback request</i>	€25.00
<b>Reminder fee</b>	€5.00
<b>Fee for using credit over the limit</b>	€5.00
<b>Monthly Service Fee</b> <i>for the administrative and other services provided by SweepBank for servicing the Credit under the Instalment Promotion</i>	€6.00
<b>Payments</b> SEPA transfer SEPA Instant	N/A N/A
<b>Limits</b> Daily ATM withdraws Daily card purchases Daily online use	€3,000 €3,000 €3,000