



Fee Information Document

Name of the account provider: Multitude Bank p.l.c. Account name: Ferratum Credit Card Mastercard

Date: 02.01.2025

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the [List of Prices and Services](#).
- A glossary of the terms used in this document is available free of charge.

Cards and cash	
<i>Service</i>	<i>Fee</i>
Providing and renewing a Credit Card	
Virtual card	One-time fee when card is issued or renewed €0.00
Physical card	One-time fee when a card is issued or renewed N/A
Second and subsequent additional card	Yearly fee N/A
Interest rate	
Cash advances	Variable, 18.50 % per annum (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 3.50%) 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.
Purchases	Variable, 18.50 % per annum (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 18.50% per annum (calculated by adding the margin of 15 percentage points to the Reference Interest Rate) until repaid in full.

Other transactions and amounts charged to your Card Account:	<p>Variable, 18.50 % per annum (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>*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. Ferratum 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 Ferratum's right to increase the nominal interest rate for subsequent interest periods based on the then applicable Reference Interest Rate.</p>
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Making payments using an international credit card		
<i>Service</i>	<i>Fee</i>	
Currency Conversion Fee	Transactions other than euro	1.75%
Cash withdrawal Fee	In EUR	
	ATM withdrawals	2.00%
	Electronic money transfer	2.00%
In currency other than EUR	Direct debit, standing orders	€0.00
	ATM withdrawals	N/A
	Electronic money transfer	€0.00
Card deposit		N/A
Administrative Fee for Late Payment/Reminder fee		€5.00
Excess Limit Fee		€5.00
Reactivation of Delinquent Cards		N/A

Replacing Card		
<i>Service</i>	<i>Fee</i>	
Replacing a lost/damaged card		€0.00
Emergency Ferratum Credit Card replacement fee	In EU area	€0.00
Emergency Ferratum Credit Card replacement fee	Outside EU area	€0.00
Card and/or PIN mailed by post		€0.00

Other fees		
<i>Service</i>	<i>Fee</i>	
Additional Card Statement Fee in print form	Delivered on paper / each	€10.00
Card Transaction Cancellation fee		€0.00
Positive Balance fee		€0.00
Card and/or PIN mailed by post		€0.00
Transaction Dispute fee		€25.00

Overseas emergency services		
<i>Service</i>	<i>Fee</i>	
Cash disbursement fee		€0.00
Credit Limit change fee		€0.00
Credit monthly subscription fee		€0.00