General Information about your Ferratum Credit Card

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Revolving consumer credit facility for customers resident in Germany

These explanations are intended to help you assess whether the credit card credit facility suits your financing purpose and financial circumstances. They explain the main features and effects of the agreements offered.

Credit limit	1.500 EUR
Borrowing rate	22,00%*
APR	24,36%
Agreement term	Indefinite

*Purchases may qualify for 0% interest if repaid by the applicable Due Date. See below.

Who provides the credit?

The credit is provided by	Multitude Bank p.l.c. License and Registration Number: C 56251
Registered Address	ST Business Centre, 120, The Strand, Gzira, GZR 1027, Malta.
Contact Information	Email: service.de@ferratumbank.com
	Website: www.ferratum.de/kreditkarte

Ferratum is licensed as a credit institution and supervised by the Malta Financial Services Authority.

What type of credit is this?

The credit card credit facility is a revolving general consumer credit agreement for consideration (framework credit agreement) granted for an indefinite term. It is not restricted to financing a particular purchase. The maximum credit facility is agreed as a credit limit and is not disbursed to you as a lump sum. Within this limit, an individual credit line is determined on the basis of your creditworthiness and separately notified to you after the agreement is concluded. The amount available within this individual credit line at any given time determines how much credit you can actually use, rather than the agreed credit limit alone.

What can the credit be used for?

The product is intended for smaller planned purchases or day-to-day financing needs.

How long does the credit agreement last?

The Credit Agreement has no fixed end date. It continues until you or Ferratum terminates it in accordance with the Credit Agreement.

What borrowing rate applies?

The borrowing rate is fixed for the duration of the Credit Agreement.

Purchases: 0% interest if you repay the purchase by the Due Date on the first Monthly Statement showing that purchase. If you do not, interest is charged at 22,00% per year, calculated daily until the purchase is fully repaid.

Cash advances: 22,00% per year, calculated daily from the transaction date until fully repaid.

Other transactions and amounts charged to the Credit Account: 22,00% per year, calculated daily until fully repaid.

Representative example

- Total amount of credit (net loan amount): 1.500 EUR
- Borrowing interest at 22,00% per annum: 184,70 EUR
- Other costs included in the calculation: 0.00 EUR
  Of which: Drawdown and transaction charges:0 % of 0.00 EUR
- Annual percentage rate of charge (APR): 24,36%

Assumptions used for this example

The annual percentage rate of charge is calculated under section 16 of the German Price Indication Ordinance (Preisangabenverordnung – PAngV) on the following assumptions:

The total amount of credit is drawn down immediately and in full. Where the credit agreement provides for different ways of drawing down credit with different charges or borrowing rates, the whole credit is assumed to be drawn down at the highest charges and borrowing rate applied to the most common transaction mechanism for this type of credit agreement. The credit is assumed to be granted for one year from the initial drawdown. The credit amount is repaid in equal monthly payments, starting one month after the initial drawdown; interest and other charges are determined in accordance with those drawdowns and repayments of principal and the contractual provisions. The final payment clears the balance, interest and any other charges.

What fees and other costs may apply?

There is no mandatory charge for the Current Account required to obtain the credit, according to the pre-contractual information provided for this product.

Each month, you pay 2,00% of the amount shown in your monthly statement as drawn down under your credit line, but at least 20,00 EUR. If the total amount owed is lower, you pay that amount in full. No fixed number of instalments is agreed; it depends on your drawdowns and repayments.

Interest and/or charges will be payable in the following manner: payments received are allocated to the applicable fees, borrowing interest owed and credit principal. Fees and borrowing interest accrued and owed up to the first due date is paid out of the first instalment and does not increase the minimum payment amount; the interest-free treatment of purchases remains unaffected.

The fees specified below are not included in the above example. The fees are optional and if they arise, they will be charged/invoiced as specified above.

The following fees are stated for credit-related optional services:

- Cash withdrawals at an ATM in EUR or a foreign currency: 4.00% of the amount withdrawn in each case.
- Card transactions for gambling and betting, financial services, money transfers, financing transactions, account top-ups, foreign currency transactions, money orders, travellers' cheques and similar services: 5.00% of the relevant transaction amount; the merchant category code used for the transaction is decisive.
- No recurring card fee is charged for the digital or physical Ferratum Mastercard. No currency conversion fee is charged.
- The ATM operator may charge its own additional fee, the amount of which is not known at the time the credit agreement is concluded and is not determined by Ferratum.

How do you repay the credit?

Each month, you pay 2,00% of the amount shown in your monthly statement as drawn down under your credit line, but at least 20,00 EUR.

If the total amount owed is lower, you pay that amount in full. No fixed number of instalments is agreed; it depends on your drawdowns and repayments. Based on the example used for the APR calculation, the monthly payments would be of 140,39 EUR.

Monthly payment amount is based on the same assumptions as those for calculating the APR. It is therefore hypothetical and non-binding, does not establish a fixed contractual term or replace the actual minimum payment and due-date provisions. Actual payments depend on drawdowns and repayments

Can you repay the credit early?

Yes. You may repay all or part of the credit early at any time. There is no early-repayment fee. Early repayment may reduce the total interest and fees you pay.

Repaying everything you owe does not by itself terminate the revolving credit facility. To close the facility, you must also terminate the Credit Agreement in accordance with its terms.

Can you withdraw from the Credit Agreement?

Yes. You may withdraw without giving a reason within 14 days. The period begins after the Credit Agreement is concluded and after you have received the mandatory contractual information required for the withdrawal period to start.

Send a clear withdrawal notice on a durable medium to: Multitude Bank p.l.c., ST Business Centre, 120 The Strand, Gzira GZR 1027, Malta, or service.de@ferratumbank.com. Sending the notice within the withdrawal period is sufficient.

If you have used the credit, you must repay the amount drawn within 30 days after sending the withdrawal notice and pay the agreed borrowing interest for the period between drawdown and repayment. If the full 1.500 EUR has been drawn, the stated daily interest amount is 0,90 EUR. This amount is reduced proportionately if only part of the credit was used.

Do you have to obtain another product or service?

Yes. To obtain and use this credit, you must hold a Current Account that can be used to repay the credit with Ferratum and enter into the Card Agreement that is the payment instrument.

What security is required?

The Credit Agreement includes an assignment of specified attachable earned income, social benefits and insurance benefits as security. The assignment is limited as described in the Credit Agreement and may be disclosed and enforced only in the circumstances and subject to the notice conditions set out there.

What can happen if you do not meet your obligations?

> **Important warning**
> Missing payments can have serious consequences. They can increase your costs, restrict further use of the credit and make obtaining credit more difficult or more expensive in the future.

If you pay late, you will be charged default interest at five percentage points above the base rate per annum for late payments, in accordance with the statutory provisions. At the time the credit agreement is concluded, the default interest rate is 6,52% per annum. The base rate is set by the Deutsche Bundesbank on 1 January and 1 July each year and published in the Federal Gazette (Bundesanzeiger). We will provide the current rate on request. In an individual case, we may prove a higher loss or you may prove a lower loss. Reminder, collection and debt-recovery costs permitted by law may also apply.

Ferratum may also, where permitted by the Credit Agreement and applicable law, terminate for payment default under section 498(1) BGB only if you are wholly or partly in default on at least two consecutive instalments and the arrears amount to at least 5% of the total amount of credit specified in clause 1.2. Ferratum must also have unsuccessfully set a two-week deadline for payment of the arrears, stating that it will demand the entire outstanding balance if payment is not made within that period. No later than when setting that deadline, Ferratum should offer to discuss the possibility of an agreed settlement with you.

If you are experiencing or expect repayment difficulties, contact Ferratum without delay.

How can you terminate the Credit Agreement?

You may give notice of termination on a durable medium, in particular by email to service.de@ferratumbank.com or by letter to Multitude Bank p.l.c., ST Business Centre, 120 The Strand, GZR 1027 Gzira, Malta. Your notice must clearly show that you wish to terminate this credit agreement in whole or in part. Termination without a notice period takes effect on receipt by the other party. Where a notice period applies, the agreement ends on expiry of that period, which begins on receipt of the notice, unless a later end date is specified.

Termination does not affect your obligation to repay credit already drawn down and to pay interest and charges owed. You must repay the amount owed at the end of the agreement by the repayment date specified in the final statement, but no later than 30 days after the agreement ends. Further drawdowns are no longer permitted once termination takes effect. Transactions initiated before the agreement ends but settled only afterwards may still give rise to payment claims. They must be paid from your own funds and do not create a right to draw down credit again.

When the agreement ends, you must revoke authorisations permitting third parties to make further charges to the credit account.

How can you make a complaint?

You may complain to Ferratum in writing, including by email, using the contact details above. Ferratum will acknowledge receipt within two working days and normally provide a response within 15 working days. Where an extension is objectively necessary, Ferratum will explain the reason and provide a response within no more than 35 working days.

If the complaint is not resolved, the Credit Agreement describes access to the Deutsche Bundesbank conciliation body, BaFin and the Office of the Arbiter for Financial Services in Malta, subject to the applicable access requirements.

Applicable law and language

The Credit Agreement is governed by German law. It is available in German and English. If the versions differ, the German version applies. Communications are mainly in German, although information may also be provided in English.