STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

Key information
Part I

Creditor Credit intermediary	Multitude Bank p.l.c. ('Ferratum') MUSTERVERMITTLER
Total amount of credit *This means the ceiling or the total sums made available under the credit agreement.*	1.500 EUR (corresponding to the total amount of credit specified in the credit agreement)
Duration of the credit agreement	The credit facility is granted for an indefinite term. No fixed duration is agreed for the credit agreement.
The borrowing rate or, where applicable, different borrowing rates which apply to the credit agreement	22,00% per annum, fixed for the entire duration of the credit agreement. No borrowing interest accrues on purchases if you repay the relevant purchase amount in full no later than the due date specified in the monthly statement in which the purchase first appears. If the purchase amount is not repaid in full by that due date, interest at 22,00 % per annum accrues on the purchase amount remaining outstanding from 2 until full repayment. Cash withdrawals and transfers from the credit card account to your current account bear interest at 22,00% per annum from the date of the respective drawdown until full repayment.
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.*	24,36 %
Total amount you will have to pay *This means the amount of borrowed capital plus interest and possible costs related to your credit.*	1.684,70 EUR
Costs in the case of late payments	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. For a necessary payment reminder after you have entered into default, you will be charged 2,50 EUR per reminder. You may prove that no loss or a substantially lower loss was incurred.

Part II

Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay the following: Each month, you pay 2,00% of the amount shown in your monthly statement as drawn down under your credit line, but at least EUR 20,00. 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. The first instalment shall become payable on the due date specified in the first monthly statement issued following the applicable 15-day first-invoice period. Thereafter, each instalment shall be due on the 2nd day of each calendar month, provided that the relevant monthly statement has been issued sufficiently in advance of that date. Conclusion of the credit agreement alone does not give rise to a payment obligation. **Calculation example:** On the basis of the assumptions used to calculate the annual percentage rate of charge, immediate drawdown of the full credit limit and repayment within one year result in the following payments: 12 monthly equal payments of 140,39 EUR each. The example payments begin one month after the assumed first drawdown and are made monthly thereafter. The indefinite duration of the credit agreement and the actual minimum payments and due dates described above remain unaffected. 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 under “Related costs” are not included in the above example. The fees are optional and if they arise, they will be charged/invoiced as specified above.
Warning regarding the consequences of missing or late payments *Missing or late payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to obtain credit in the future.*	Missing or late payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to obtain credit in the future.
Right of withdrawal *You have the right to withdraw from the credit agreement within a period of 14 calendar days.*	Yes
Early repayment *You have the right to repay the credit early at any time fully or partially.*	Yes
Creditor Geographical address Telephone number Email address	Multitude Bank p.l.c. ST Business Centre, 120, The Strand, Gzira, GZR 1027, Malta +493022957488 service.de@ferratumbank.com
Credit intermediary Geographical address Telephone number Email address	MUSTERVERMITTLER MUSTER-REG-001 MUSTERSTRASSE 1 +49 30 00000000 vermittlung@example.com

Additional information about the credit agreement

1. Description of the main features of the credit product

The type of credit	Revolving general consumer credit agreement for consideration (framework credit agreement). The maximum credit facility is granted as a credit limit and is not disbursed as a lump sum. Within this limit, your individual credit line is determined on the basis of your creditworthiness. You may draw down credit on an ongoing basis by making payments with the Ferratum Mastercard, up to the amount of credit currently available. Principal repaid becomes available to you again within your applicable individual credit line. Repayment is made through monthly payments of at least the agreed minimum payment amount. Your individual credit line may be increased or reduced within the credit limit in accordance with clause 7 of the credit agreement; an increase of the credit limit requires a separate agreement. Interest accrues on amounts drawn down in accordance with clause 1.4 of the credit agreement.
The conditions governing the drawdown *This means how and when you will obtain the money.* Other drawdown mechanisms for the relevant type of credit agreement may result in higher annual percentage rates of charge	Drawdown requires you to maintain a current account with us which is needed for repayment purposes and to have entered into a card agreement for the Ferratum Mastercard with us. The credit agreement must have been validly concluded and the agreed security validly provided. We must have verified that these requirements are fulfilled and notified you of your individual credit line. You must also have logged into the Bank's app and completed the required registration and activation steps for the credit card. Activation is a condition for drawdown, not the point at which the credit agreement is concluded. Credit is drawn down by using your Ferratum Mastercard, within the amount of credit currently available. The resulting claim under the card agreement is settled by a corresponding drawdown of credit; you then owe repayment in accordance with the credit agreement.
Sureties required *This is a description of the security to be provided by you in relation to the credit agreement.*	To secure the claims arising under the credit agreement, you assign your present and future claims to earned income, social benefits and benefits under private and foreign health, accident and pension insurance, in each case only to the extent that they are legally assignable and subject to attachment. Social benefits are subject in particular to the limitations under section 53 SGB I and the applicable special provisions. Clause 3 of the credit agreement sets out the details of the scope and limitations of the assignment by way of security, disclosure, enforcement and release.

2. Costs of the credit

Representative example illustrating the annual percentage rate of charge (APR) and the total amount payable by the consumer	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% 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.

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 ancilliary service contract? *If the costs of these services are not known by the creditor, they are not included in the APR.*	No Yes. To obtain the credit, you must maintain a current account needed for credit repayments purposes with Multitude Bank p.l.c. and have entered into a card agreement for the Ferratum Mastercard with us.

Related costs

Amount of costs for using a specific means of payment (e.g. a credit card)	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.
Any other costs deriving from the credit agreement	-
Conditions under which the abovementioned costs related to the credit agreement can be changed	Changes to the fees specified above and agreed with us require your consent; your silence does not constitute consent. We offer proposed changes at least two months before their intended effective date, on paper or on the other durable medium selected by you for this purpose. We explain the changes and their reasons, how you may consent or reject the offer, the intended effective date, and the available complaint procedures and deadlines. Without an amendment agreement, the existing fees remain in force unless mandatory statutory provisions directly provide otherwise. Publication of an amended List of Prices and Services alone does not change the agreed fees. This amendment procedure does not apply to fees charged independently by an ATM operator.

3. Other important legal aspects

Consultation of a database *The creditor must inform you immediately and without charge of the result of consulting a database, if a credit application is rejected on the basis of such a consultation.*	Yes If your application is rejected on the basis of a database consultation, we will inform you without delay and free of charge of the result of the consultation and the database used, unless a statutory exception applies.
Right to a draft of the credit agreement *You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision applies if the creditor is willing, at the time of your request, to proceed to the conclusion of the credit agreement with you.*	Yes
The period of time during which the creditor is bound by the pre-contractual information	The information contained in this form is valid from the 20.11.2026 until 20.12.2026.
Concerning redress *You have the right to access an out-of-court complaint and redress mechanism*	1 Complaint directly to the Bank You may address your complaint directly to us: Multitude Bank p.l.c. – Complaints Management ST Business Centre, 120 The Strand GZR 1027 Gzira, Malta Email: service.de@ferratumbank.com.

	You may also use the complaint channels described on our website: help.ferratum.de/s/article/Beschwerde-einreichen. Please give your name, address and contact details and, where available, your credit agreement number. Describe the facts, the grounds of your complaint and the outcome you seek. Attach documents necessary to understand the complaint. A complaint submitted by email does not require a handwritten signature. We acknowledge receipt within two working days and reply within 15 working days by email or post. If legitimate reasons prevent a final reply within that period, we explain the reasons and notify you when the final reply will be provided. It will be provided no later than within 35 working days after receipt of the complaint. If we reject the complaint, we explain why. Failure to reply does not constitute rejection of your claims. A prior complaint to us is a condition for access to the Maltese Arbiter procedure described below; it is not stipulated here as a condition for all other remedies. 2. Office of the Arbiter for Financial Services in Malta As a customer of a financial services provider authorised by the Malta Financial Services Authority, you may refer a dispute arising from this credit agreement to the Office of the Arbiter for Financial Services (OAFS). This independent out-of-court complaint and dispute resolution procedure is also available to customers resident outside Malta. 2.1 Access conditions and prior complaint to the Bank Before commencing proceedings with the OAFS, you must have complained to us in writing, for example by email, and given us an opportunity to investigate. You may contact the OAFS if you are dissatisfied with our reply or have received no reply after 15 working days. If we have notified you of a justified extension, the final response period must not exceed 35 working days in total from receipt of the complaint. Under the OAFS access conditions, you must have complained to us in writing no later than two years after first becoming aware of the circumstances complained of. This condition concerns access to the OAFS; it does not set a limitation period for your civil claims. 2.2 Submission and contact details Office of the Arbiter for Financial Services N/S in Regional Road Msida MSD 1920, Malta Telephone: +356 2124 9245 Mobile/WhatsApp: +356 7921 9961 Website and contact information: financialarbiter.org.mt/contact-us. You may submit your complaint using the financialarbiter.org.mt/oafs/complaint/form. Alternatively, complete and sign the PDF complaint form available on the OAFS website and post it with the required documents to the address above. Where there are several complainants, follow the signature and submission requirements described on the website. According to the OAFS, its general contact email address complaint.info@asf.mt is not intended for submitting complaints or complaint-related enquiries. Use the OAFS online channels or postal complaint form for that purpose. The complaint must contain your personal details, the provider's full name “Multitude Bank p.l.c.”, the product concerned, the facts and grounds of the complaint and the outcome sought. If you seek monetary payment, state the amount and explain its calculation. Attach your prior complaint to us, any reply from us and the relevant documents, in particular the credit agreement, statements and relevant correspondence.

2.3 Language, costs and representation
The complaint must be submitted in English or Maltese. The OAFS may require English translations of documents in other languages. According to the OAFS's current information, submitting a complaint and using its services are free of charge for you. Legal representation is not required. If you appoint a legal adviser, you pay their fees yourself. Your own expenses, such as postage or translations, are not covered by the free provision of OAFS services.

2.4 Procedure and decision
The procedure initially provides for mediation to settle the dispute by agreement. If no agreement is reached or mediation is declined, the Arbiter may investigate and decide the complaint. Either party may appeal decisions subject to the statutory conditions; decisions that are not appealed become binding on both parties.
Further guidance on access and procedure is available in the OAFS procedure information. Access to the competent courts remains unaffected in accordance with statutory provisions.

3. Supervisory complaint to BaFin
You may also complain to the Federal Financial Supervisory Authority (BaFin) under section 4b of the German Financial Services Supervision Act about alleged breaches of provisions whose compliance it supervises, unless the relevant supervisory legislation provides a special complaint procedure. For the Bank's cross-border activities, this possibility is limited to areas in which BaFin has statutory supervisory powers.

The complaint procedure is free of charge for you. Your own expenses, such as postage and telephone costs, are not reimbursed. You may appoint another person to represent you. In that case, their authority must be evidenced by a power of attorney; attach a copy to the complaint. You bear the costs of any representative you appoint.

The complaint may be submitted in written form or text form, for example by letter, fax or email, to:

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)
Graurheindorfer Straße 108
53117 Bonn
Fax: +49 228 4108-1550
Email: poststelle@bafin.de.

Alternatively, use the online complaint form accessible through the BaFin page on submitting complaints.

Give your name and address, details of the represented person if applicable, the Bank's name and address, the type of business relationship and your account, customer or credit agreement number. Describe the facts and grounds of the complaint as precisely as possible. Attach copies of documents necessary to understand the matter, in particular the credit agreement, statements and relevant correspondence.

If in doubt, you may first ask BaFin's free consumer helpline on 0800 2 100 500, Monday to Friday from 8:00 to 18:00, whether BaFin can assist with your concern.

BaFin examines complaints within its supervisory remit. It does not make binding decisions on individual disputes or payment claims and does not provide legal advice. A complaint does not affect statutory or contractual deadlines, in particular payment, notification and limitation periods. You must meet them independently of BaFin's review. The out-of-court dispute resolution described in clause 5.2 and access to the competent courts remain unaffected.

4. Information and forwarding by the Deutsche Bundesbank
For disputes arising from consumer credit agreements, the Deutsche Bundesbank's conciliation board is generally the competent public

	consumer dispute resolution body under section 14(1), sentence 1, no. 2 UKlaG unless a recognised private consumer dispute resolution body is competent. As the Bank has no establishment in Germany, however, the Bundesbank does not conduct its own conciliation proceedings against it. Under section 24(2) of the German Financial Conciliation Bodies Ordinance, it informs you about out-of-court dispute resolution in Malta and, at your request, forwards your application to the competent body there, the OAFS. For this purpose, give your contact details, the Bank's name, the facts and your specific request, and expressly request forwarding. Attach the main documents, in particular your complaint to the Bank and any reply. The OAFS may require further information, documents or use of its complaint form. The access conditions described in clause 5.2 apply to those proceedings. Deutsche Bundesbank – Schlichtungsstelle Postfach 10 06 02, 60006 Frankfurt am Main Visitor address: Wilhelm-Epstein-Straße 14, 60431 Frankfurt am Main Email: schlichtung@bundesbank.de Further information: www.bundesbank.de/de/service/schlichtungsstelle
Warning regarding the legal and financial consequences of non-compliance *Non-compliance with the commitments linked to the credit agreement other than late or missed payments could have severe consequences for you.*	If you breach other obligations connected with the credit agreement, such as agreed obligations to provide and maintain security or to provide information relevant to an assessment, we may refuse further drawdowns or terminate the credit agreement for good cause, subject to the applicable statutory and contractual conditions. Not every breach entitles us to terminate the agreement. As a rule, we must first have set a reasonable period for remedy without the breach being remedied, or issued an unsuccessful warning, unless a statutory exception applies. Following valid extraordinary termination, you must, as a rule, repay the outstanding credit principal no later than within 30 days after the agreement ends; interest owed and validly agreed charges remain payable. Further drawdowns are no longer permitted once the agreement ends. Refusal of further drawdowns alone, however, does not accelerate repayment of credit already drawn down; the agreed repayment obligations remain in force.
Repayment schedule	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. This 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

4. Additional information in the case of the distance marketing of financial services

(a) Concerning the creditor	
Registration	Malta Business Registry; registration number: C 56251
The supervisory authority	Malta Financial Services Authority (MFSA) Imdina Road, Zone 1 Central Business District, Birkirkara, CBD 1010 Malta www.mfsa.mt/about-us/contact/.
(b) Concerning the credit agreement	
Exercise of the right of withdrawal	**Withdrawal information** **Section 1** **Right of withdrawal** The borrower may withdraw the declaration of intent to conclude the agreement within 14 days without giving reasons. The notice must clearly express the consumer's decision to withdraw from the agreement. The period begins on conclusion of the

	agreement, but not before the creditor has provided the borrower with a contractual document intended for the borrower, the borrower's written application or a copy of the contractual document or application. The consumer credit agreement must contain all information listed in Section 2 clearly and concisely. That information must be easily legible, take account of the technical constraints of the medium on which it is displayed and be presented appropriately and suitably across the different channels. If the agreement does not contain the information in Section 2, or does not contain it in full, the missing information may subsequently be provided on a durable medium. When providing the information in Section 2 subsequently, the borrower must be informed on a durable medium that a withdrawal period of one month begins on receipt of that information. Timely dispatch of the notice of withdrawal is sufficient to meet the deadline. Withdrawal can be notified on the durable medium selected by the borrower in the agreement (for example, letter or email). Withdrawal is not invalid solely because notice is given on another durable medium. The notice of withdrawal must be addressed to: **Multitude Bank p.l.c.** The borrower may, for example, give notice of withdrawal as follows: By letter to: **Multitude Bank p.l.c**., ST Business Centre, 120 The Strand, GZR 1027 Gzira, Malta. Email address: **service.de@ferratumbank.com.** The right of withdrawal expires no later than twelve months and 14 days after conclusion of the agreement if the borrower has been informed of that right in accordance with the statutory requirements. For this purpose, the consumer credit agreement must contain the following information clearly, concisely and in an easily legible manner, taking account of the technical constraints of the medium on which it is displayed and presenting it appropriately and suitably across the different channels: - the existence or absence of a right of withdrawal; – the period and other circumstances for giving notice of withdrawal, including the durable medium to be used for the notice, as selected by the borrower in the agreement; – the borrower's obligation to repay credit already disbursed without delay, and no later than within 30 days, and to pay interest, specifying the amount of interest payable per day. If the consumer does not exercise the right of withdrawal, the consumer remains bound by the agreement. **Section 2** **Mandatory contractual information required for the start of the withdrawal period** 1. the type of credit; 2. the creditor's name, address, telephone number and email address; 3. the borrower's name, address, telephone number and email address; 4. the total amount of credit; 5. the conditions governing drawdown; 6. the duration of the agreement; 7. the borrowing rate or, where different borrowing rates apply in different circumstances, all borrowing rates, the conditions governing application of each borrowing rate and, where available, indices or reference rates applicable to each initial

	borrowing rate, and the periods, conditions and procedures for changing each borrowing rate; 8. the annual percentage rate of charge; 9. the total amount payable; 10. the amount, number and due dates of individual instalments and, where applicable, the order in which instalments are allocated to the creditor's outstanding claims bearing different borrowing rates; 11. where applicable, all other charges, in particular for an account maintenance agreement which the creditor requires the borrower to enter into for recording payment transactions, or for using a payment instrument enabling both payment transactions and withdrawals, and the conditions under which those charges may be changed; 12. the default interest rate and arrangements for any adjustment and, where applicable, default charges; 13. a warning regarding the consequences of missing or late payments; 14. where applicable, the security and insurance required by the creditor; 15. the existence or absence of a right of withdrawal; 16. the type of durable medium selected by the borrower for transmission of information and declarations under section 492(5), sentence 2 in conjunction with section 493(3) or (7), or, where applicable, section 499(1) or (2), or section 504(1), sentence 1 or 3 BGB, or, where applicable, section 2(4); 17. a reference to the borrower's right of early repayment, the procedure for early repayment and, where applicable, information on the creditor's right under section 502 BGB to reasonable compensation for early repayment, and a transparent and comprehensible explanation of how that compensation is calculated; 18. the procedure to be followed when terminating the agreement; 19. the borrower's access to an out-of-court complaint and redress procedure and the conditions for access; 20. all other contractual terms and conditions; 21. the name and address of the supervisory authority responsible for the creditor; 22. the relevant contact details of providers of debt advisory services under the German Act on Access to Debt Advisory Services for Consumers and a recommendation to contact them in the event of repayment difficulties; 23. the name and address of the credit intermediary involved, only if applicable. **Section 3** **Consequences of withdrawal** To the extent that credit has already been disbursed, the borrower must repay it no later than within 30 days and pay the agreed borrowing interest for the period between disbursement and repayment. The period begins on dispatch of the notice of withdrawal. For the period between disbursement and repayment, interest of 0,90 EUR per day is payable if the credit is drawn down in full.
The law taken by the creditor as the basis for the establishment of relations with you before the conclusion of the credit agreement	German law
Clause stipulating the law applicable to the credit agreement and/or the competent court	This credit agreement is governed by German law. The choice of law does not affect the protection afforded by mandatory provisions of the law that would apply in the absence of that choice under Article 6(2) of the Rome I Regulation. Jurisdiction is governed by the statutory provisions. Under Article 18 of the Brussels I bis Regulation, you may bring proceedings against us before the courts in Malta or before the court for the place where you are domiciled. As a rule, we may bring proceedings against you only before the courts of the Member State in which you are domiciled. Both parties' right to bring a counterclaim before the court in which the original claim is pending, and other grounds of jurisdiction available by law, remain unaffected.
Language regime	Information and contractual terms will be supplied in German. With your consent, we intend to communicate in German for the duration of

	the credit agreement. The contract language is German. English versions of the credit agreement, communications and information may additionally be provided; the respective German version always prevails.