

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

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

Creditor Address Telephone number E-mail address Web address	Collector Payments Finland Oy Porkkalankatu 20 A, 00180 Helsinki 02 2700 550 https://www.collector.fi
Credit intermediary Address Telephone number E-mail address Web address	

2. Description of the main features of the credit product

The type of credit	One-time credit																																																																						
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement.</i>	1,000.00 EUR																																																																						
The conditions governing the drawdown <i>This means how and when you will receive the money.</i>	The credit cannot be withdrawn but is rendered direct to the merchant																																																																						
The duration of the credit agreement	12 months (+ potential payment time campaign)																																																																						
Instalments and, where appropriate, the order in which instalments will be allocated	<p>You will have to pay the following:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;"><u>Instalment</u></th> <th style="text-align: center;"><u>Capital</u></th> <th style="text-align: center;"><u>Interest</u></th> <th style="text-align: center;"><u>Fees</u></th> <th style="text-align: center;"><u>Total</u></th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1</td><td style="text-align: right;">92.80</td><td style="text-align: right;">0.00</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">2</td><td style="text-align: right;">74.82</td><td style="text-align: right;">17.98</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">3</td><td style="text-align: right;">76.90</td><td style="text-align: right;">15.90</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">4</td><td style="text-align: right;">77.83</td><td style="text-align: right;">14.97</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">5</td><td style="text-align: right;">79.30</td><td style="text-align: right;">13.50</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">6</td><td style="text-align: right;">81.88</td><td style="text-align: right;">10.92</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">7</td><td style="text-align: right;">82.32</td><td style="text-align: right;">10.48</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">8</td><td style="text-align: right;">84.14</td><td style="text-align: right;">8.66</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">9</td><td style="text-align: right;">85.45</td><td style="text-align: right;">7.35</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">10</td><td style="text-align: right;">87.22</td><td style="text-align: right;">5.58</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">11</td><td style="text-align: right;">88.69</td><td style="text-align: right;">4.11</td><td style="text-align: right;">3.20</td><td style="text-align: right;">96.00</td></tr> <tr><td style="text-align: center;">12</td><td style="text-align: right;">88.65</td><td style="text-align: right;">2.44</td><td style="text-align: right;">3.20</td><td style="text-align: right;">94.29</td></tr> <tr> <td style="text-align: center;">Total</td> <td style="text-align: right;">1,000.00</td> <td style="text-align: right;">111.89</td> <td style="text-align: right;">38.40</td> <td style="text-align: right;">1,150.29</td> </tr> </tbody> </table>	<u>Instalment</u>	<u>Capital</u>	<u>Interest</u>	<u>Fees</u>	<u>Total</u>	1	92.80	0.00	3.20	96.00	2	74.82	17.98	3.20	96.00	3	76.90	15.90	3.20	96.00	4	77.83	14.97	3.20	96.00	5	79.30	13.50	3.20	96.00	6	81.88	10.92	3.20	96.00	7	82.32	10.48	3.20	96.00	8	84.14	8.66	3.20	96.00	9	85.45	7.35	3.20	96.00	10	87.22	5.58	3.20	96.00	11	88.69	4.11	3.20	96.00	12	88.65	2.44	3.20	94.29	Total	1,000.00	111.89	38.40	1,150.29
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Total	1,000.00	111.89	38.40	1,150.29																																																																			
The total amount you will have to pay <i>This means the amount of credited capital plus interest and any costs related to your credit.</i>	1,150.29 EUR																																																																						

<p>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</p> <p>Name of good/service</p>	<p>Purchase of an item or service in a web-shop or ordinary shop</p>
<p>Cash price</p>	<p>1,000.00 EUR</p>

3. Cost of the credit

The credit interest rate or, if applicable, different credit interest rates which apply to the credit agreement	22.00 %
Annual Percentage Rate (APR) <i>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.</i>	33.55 %
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 - another ancillary service contract? <i>If the costs of these services are not known by the creditor they are not included in the APR.</i>	No No
Related costs	
Any other costs deriving from the credit agreement	Administering fee 3.20 euro per month Arrangement fee 0.00 euro
Costs in the case of late payments <i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i>	A fee of EUR 5 will be charged for sending a reminder. Unpaid receivables may be transferred to a collection agency which is entitled to charge the statutory fees. Unpaid receivables are subject to credit interest in accordance with the Interest Act.

4. Other important legal aspects

Right of withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i>	Yes
Early repayment <i>You have the right to repay the credit early at any time in full or in part.</i>	Yes
The creditor is entitled to compensation in the case of early repayment	No
Database searches <i>The creditor must inform you immediately and without charge of the result of a database search if a credit application is rejected on the basis of such a search. 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.</i>	Yes
Right to a draft credit agreement <i>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.</i>	Yes

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

(a) concerning the creditor	
Representative of the creditor in your Member State of residence	Collector Payments Finland Oy
Address	Porkkalankatu 20 A, 00180 Helsinki
Registration	Collector Payments Finland Oy is registered with business ID 2941144-4 in the trade register maintained by the Finnish Patent and Registration Office. Additionally Collector Payments Finland Oy is in the creditor register of regional administrative agency for Southern Finland.
The supervisory authority	Consumer Credits and the compliance with the given provisions of such credits are supervised by The Consumer Ombudsman's, The Finnish Competition and Consumer Authority and as district authorities subordinate to the aforesaid, the Regional State Administrative Agency as well as the Financial Supervisory Authority depending on the creditor.
(b) concerning the credit agreement	
Exercise of the right of withdrawal	The debtor is entitled to cancel a consumer credit agreement by notifying the credit provider of this in a permanent fashion within 14 days of signing the agreement or of a later date on which the debtor received the credit agreement in printed or electronic form. When the debtor cancels the credit agreement, the credit provider is entitled to demand as compensation the credit interest for the time the credit has been available to the debtor. The debtor shall pay the credit provider the above compensation without delay and within 30 days after the notice of cancellation has been sent; otherwise, the cancellation will become void.
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	Finnish law

<p>Clause stipulating the governing law applicable to the credit agreement and/or the competent court</p>	<p>The debtor is entitled to make a credit agreement-related case pending to the District Court of their domicile in Finland, or to a District Court within the jurisdiction of which the creditor has its domicile or primary administration. If the creditor does not have a domicile in Finland, any contract disputes shall be settled by the District Court of Helsinki.</p>
<p>Language regime</p>	<p>Information and contractual terms will be supplied in Finnish. With your consent, we intend to communicate in Finnish, English or Swedish during the duration of the credit agreement.</p>
<p>(c) concerning redress</p>	
<p>Existence of and access to out-of-court complaint and redress mechanism</p>	<p>The debtor is also entitled to submit any dispute concerning the agreement to the Consumer Disputes Board for processing (www.kuluttajariita.fi). Before filing a complaint with the Consumer Disputes Board, consumers must contact the consumer rights advisers at a Local Register Office (www.kkv.fi/en/about-us/online-consumer-services/advice-for-consumers/).</p>