

## STANDARDIZED EUROPEAN CONSUMER CREDIT INFORMATION

### 1. Creditor's name and contact details

Creditor	AfterPay
Corporate registration number	556495-1704
Address	Box 1143 432 15 Varberg
Website	www.afterpay.se

### 2. Description of the main features of the credit product

Type of credit	Running credit; annuity loan
Total credit amount	The maximum amount of credit is normally SEK 10,000. Credit in addition to this amount is granted only upon application.
Terms of use	The credit is made available upon entering an instalment payment agreement and is used for payment of purchased goods by agreement.
Credit agreement maturity	For account credit until further notice. For instalment-payment credit until the credit is repaid.
Payments and the order in which they are settled	For an account credit of SEK 5,000 paid in 12 months, payment of SEK 495 will be made for 11 months and SEK 494 in the last month. With the instalment-payment option and a utilized credit of SEK 5,000 paid in twelve months, payments of SEK 471 will be made for 11 months and SEK 462 in the last month. Settlement is made in the following order: 1. Fees 2. Interest 3. Capital
The total amount you will pay when selecting account credit	For loans of SEK 10,000 and 12 months of repayments, the total amount payable will be SEK 11,435. For loans of SEK 5,000 and 12 months of repayments, the total amount payable will be SEK 5,892.
The total amount you will pay when selecting instalment-payment	For loans of SEK 1000 and 6 months of repayments, the total amount payable will be SEK 1,232. For loans of SEK 10,000 and 12 months of repayments, the total amount payable will be SEK 11,090. For loans of SEK 5,000 and 12 months of repayments, the total amount payable will be SEK 5,817. For loans of SEK 1,000 and 6 months of repayments, the total amount payable will be SEK 1,369.
Name of the goods/service and cash price	In accordance with the purchase agreement underlying the credit agreement as stated in the invoice.

### 3. Credit costs

Credit interest rate for accounts and instalment-payments.	The credit rate for accounts is 19.5% of the credit amount per year. The credit rate for 12 months or longer part-payments is 9.95% of the credit amount per year. For the chosen 3 or 6 month instalment-payment, no credit will be paid (interest-free). In case of unexpected events, AfterPay may adjust the credit rate for the account and the debit solutions up or down. Such an event could be credit policy decisions or changed borrowing costs.
Effective annual interest on accounts Effective annual interest on instalment-payments	For loans of SEK 10,000 with 12 monthly payments and an administration fee of SEK 29, the effective annual interest rate will amount to 28.72%. For loans of SEK 5,000 with 12 monthly payments and an administration fee of SEK 29, the effective annual interest rate will amount to 36.39%. For loans of SEK 1,000 with 6 monthly payments and an administration fee of SEK 29, the effective annual interest rate will amount to 108.12 %. For loans of SEK 10,000 with 12 monthly instalment-payments and an administration fee of SEK 29, the effective annual interest rate will amount to 21.85%. For loans of SEK 5,000 with 12 monthly instalment -payments and an administration fee of SEK 29, the effective annual interest rate will amount to 34.51 %. For loans of SEK 1,000 with 6 monthly instalment -payments and an administration fee of SEK 29, the effective annual interest rate will amount to 288.62%.
Is there a requirement to have an insurance policy	There is no requirement to have an insurance policy or other additional services to enter into the credit agreement.

that ensures your credit agreement is fulfilled?	
Requirements for any other additional service?	
Cost of the credit	You pay a cost at the opening of the credit agreement that will cover AfterPay's costs of arranging the credit. This fee is called an "Arrangement Cost" and amounts to up to SEK 295 for the instalment-payment option. No arrangement fee is paid for the account option. A SEK 29 administration fee will be charged for the account and payment option.
Costs associated with late payment	In case of late payment, you will be charged a delayed payment charge of SEK 80. If AfterPay has sent a written reminder, you will also be charged a statutory reminder fee of SEK 60. Interest on late payment will be 19.5% per year. In addition, statutory collection costs may be incurred in cases where the case is handed over to a debt collection agency.

#### 4. Other important legal aspects

Right of withdrawal	You can always withdraw from the credit agreement within 14 days from the date of the agreement by notifying AfterPay and indicating that you want to cancel it. It costs you nothing except the interest that has arisen while you have the credit.
Early redemption of all or part of the credit	You can always redeem your credit in whole or in part at no additional cost. Contact customer support by phone on +46 (0)340-59 61 01 or email at kundservice@afterpay.se for information about exactly what amount you will pay to end the credit.
Searching in a database	A credit assessment is made by checking in AfterPay's internal registry and/or by checking with external credit reporting companies. If AfterPay conducts credit checks using external credit reporting companies, you will receive information about which company has provided the credit information and what credit information has been issued. This applies regardless of whether the credit has been granted or denied.
Right to contract draft	You are entitled to receive a draft agreement free of charge. If you so require it, contact Customer Service +46 (0)340-59 61 01.

#### 5. Further information regarding distance selling of financial services

Registration	AfterPay is registered with Bolagsverket (Swedish Companies Registration Office). AfterPay (Corporate Registration Number: 556495-1704)
Supervisory authorities	Konsumentverket (The Swedish Consumer Agency) Post address: Box 48 651 02 Karlstad Finansinspektionen Post address: Box 7821, 103 97 Stockholm
Right of withdrawal	The agreement can be terminated by sending a message to AfterPay, Järngatan 2, 432 15 Varberg, within 14 days from the start of the agreement. In the event of failure to terminate the agreement as set forth herein, you are bound by the agreement and its terms and conditions.
Language	The terms of agreement and other relevant information is provided in Swedish.
Existence of and access to the mechanism for complaints and judicial review.	In case of a complaint, please contact AfterPay at the following address: AfterPay Klagomålsansvarig Box 1143 432 15 Varberg You can also contact: The National Board for Consumer Disputes (ARN) Box 174 101 23 Stockholm Tel: +46 (0)8-508 860 00, email: arn@arn.se
Applicable legislation	Swedish law applies to the interpretation of the credit agreement and the agreement falls under the scope of the Consumer Credit Act (2010: 1846). If the agreement has been reached by distance, the Distance Distribution Agreement and agreements outside the business premises (2005: 59) are also applicable. Disputes arising from this agreement shall be settled by the Swedish General Court.