

## Annual percentage rates of Inbank products under sample conditions

Here you can view examples of annual percentage rates (APR), which allow you to conveniently assess the estimated costs of a loan product you are interested in, calculated on the example of an average agreement. If you contact us with a specific loan request, we will calculate the annual percentage rate charge on the basis of the conditions offered to you, which may differ from the rates given here.

Please be advised that every loan is a financial obligation and you should carefully consider your decision, read the loan terms and conditions and consult experts where necessary before entering into a loan agreement.

### Inbank Finance AS

**Small loan** has an annual percentage rate of 22,61% on the following sample conditions: loan amount 3500 €, 43 payments, fixed interest rate 17,80%, contract fee 2%, monthly maintenance fee 2,90 €, monthly repayment 115,75 €. Total cost of credit and total repayments 4977,49 €.

**Green energy loan** has an annual percentage rate of 7,12% on the following sample conditions: loan amount 8500 €, 62 payments, unfixed interest rate 6,50% + 6 months' EURIBOR per year (in the case of a negative EURIBOR, the value of EURIBOR is considered to be 0; EURIBOR may change every 6 months), contract fee 1%, monthly maintenance fee 0 €, monthly repayment is 163,40 €. Total cost of credit and total repayments 10 129,35 €.

**Renovation loan** has an annual percentage rate of 14,60% on the following sample conditions: loan amount 8800 €, 57 payments, fixed interest rate 12,40%, contract fee 2%, monthly maintenance fee 2,90 €, monthly repayment 210,99 €. Total cost of credit and total repayments 12 027,59 €.

**Mini loan** has an annual percentage rate of 33,93% on the following sample conditions: loan amount 900 €, 18 payments, fixed interest rate 18%, contract fee 0%, monthly maintenance fee 5€, monthly repayment 62,53 €. Total cost of credit and total repayments 1126,04 €.

**Car loan** has an annual percentage rate of 16,38% on the following sample conditions: loan amount 6800€, 54 payments, fixed interest rate 13,50%, contract fee 2%, monthly maintenance fee 2,90 €, monthly repayment is 174,95 €. Total cost of credit and total repayments 9446,32 €.

**Car loan Plus** has an annual percentage rate of 14,93% on the following sample conditions: loan amount 10 000 €, contract period 68 months, fixed interest rate 12,50%, contract fee 250 €, monthly maintenance fee 2,90 €, monthly repayment 189,57 €. Total cost of credit and total repayments 15 393,76 €.

**Car leasing** has an annual percentage rate of 8,50% on the following sample conditions: loan amount 17 800 €, 67 payments, unfixed interest rate 7,30% + 6 months' EURIBOR per year (in the case of a negative EURIBOR, the value of EURIBOR is considered to be 0; EURIBOR may change every 6 months), contract fee 1,50%, monthly maintenance fee 2,90 €, monthly repayment is 331,98 €, residual value 25%. Total cost of credit and total repayments 22 244,88 €.

**auto24 loan** has an annual percentage rate of 14,82% on the following sample conditions: loan amount 5979 €, 59 payments, fixed interest rate 11,90%, contract fee 2%, monthly maintenance fee 2,90 €, monthly payment is 140,30 €. Total cost of credit and total repayments 8277,38 €.

**auto24 leasing** has an annual percentage rate of 8,03% on the following sample conditions: loan amount 18 822 €, 66 payments, unfixed interest rate 6,90% + 6 months' EURIBOR per year (in the case of a negative EURIBOR, the value of EURIBOR is considered to be 0; EURIBOR may change every 6 months), contract fee 1,50% monthly maintenance fee 2,90 €, monthly repayment is 293,59 €, residual value 25%. Total cost of credit and total repayments 24 082,44 €.

**auto24 hire-purchase** has an annual percentage rate of 50,02% on the following sample conditions: price of the goods when paid immediately (net price) 391 €, 12 payments, fixed interest rate 19,90% calculated on the purchase amount, contract fee 0 €, monthly maintenance fee 0,90 €, monthly repayment is 39,86 €. Total cost of credit and total repayments 478,29 €.

**Hire-purchase** has an annual percentage rate of 21,83% on the following sample conditions: price of the goods when paid immediately (net price) 699 €, credit amount 699 €, 19 payments, fixed interest rate 7,40% calculated on the purchase amount, contract fee 8,50 €, monthly maintenance fee 1,48 €, monthly instalment 42,93 €. The total amount of credit and the amount of repayments are 815,54 €.

### Inbank AS

**IN Pay Standard credit card** has an annual percentage rate of 26.71% per annum on the following example conditions: credit limit 1000 €, fixed interest rate 18%, card opening fee 0 €, card monthly fee 2,50 €, interest-free period 35 days, repayment sum of 1123,82 € assuming that the limit is used immediately, in its full amount and returned in the course of one year in equal monthly instalments.