

# STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

## 1. Identity and contact details of the creditor

Creditor	Norion Bank AB, Swedish business ID 556597-0513 ("Creditor") Box 11914, 404 39 Göteborg, Sweden 09 3158 9947 hello@walley.fi www.walley.fi The Creditor is the registered owner of the trademark "Walley" under which it operates.
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## 2. Description of the main features of the credit product

The type of credit	Revolving credit. The credit is designated for paying for goods and services ("Products") in instalments ("Instalment Payment") purchased from merchants, as well as paying Creditor invoices ("Invoice") regarding purchases made from merchants ("Running Account Credit") subject to the credit terms.
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement.</i>	The credit limit granted in connection with the conclusion of the credit agreement is EUR 1 000.00, 2 500.00 or 5 000.00, depending on the sum of the purchase paid through Instalment Payment or the sum of the Invoice paid through Running Account Credit. The credit limit can be raised to one of the aforementioned levels later during the contractual relationship depending on the amount of debt, following a creditworthiness assessment.
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	Instalment Payment may be used after a purchase of Products from a merchant who is subject to the credit terms, Instalment Payment has been chosen as the method of payment, and once a credit agreement has been entered into with the Creditor in accordance with the credit terms. Running Account Credit may be used after a purchase of Products from a merchant who is subject to the credit terms, the Invoice has been chosen as the payment method, and once a credit agreement has been entered into with the Creditor in accordance with the credit terms.
The duration of the credit agreement	The credit agreement is valid until further notice.
Instalments and, where appropriate, the order in which instalments will be allocated	<p>You will have to pay the following:</p> <p>Regarding Running Account Credit, you must pay at least 1/36 (or 1/24, if such payment period is stated on the merchant's sales channel in connection with the purchase) of the drawn credit each month plus credit interest and other credit costs for the month in question, however always EUR 5 at minimum. Depending on the amount of drawn credit, the credit may be thus repaid over a period extending up to a maximum of 36 (or 24) months, in which case the repayment shall be divided into 36 (or 24) instalments.</p> <p>Regarding Instalment Payment, you must pay at least the fixed monthly instalment plus credit interest and other credit costs each month. You may choose the repayment period may be 3, 6, 9, 12, 18, 24 or 36 months, subject to the options available on the Merchant's sales channel at a given time. The minimum amount due each month is indicated in the payment plan.</p> <p>Interest and charges will be payable as follows: The credit interest is calculated based on the credit drawn and falls due monthly. Other credit costs (monthly fee) are added to the debt as they are incurred, and they are paid in connection with the monthly payments. Paid Instalments are allocated in the following order: the interest, other credit costs, the capital.</p>
The total amount you will have to pay <i>This means the amount of borrowed capital plus interest and possible costs related to your credit.</i>	<p>Credit costs, which comprise the interest rate (ranging between 15.00% and 20.00% during the credit period according to changes in the reference interest rate referred to in Section 12 of the Interest Act) and the monthly fee of EUR 3, are taken into account in the calculation of the total repayment amount and total credit costs. The below examples are calculated with a 20.00% credit interest.</p> <p>Running Credit Account: If the credit limit of EUR 1 000,00 has been drawn in full and the credit is repaid over a period of 36 months (see the corresponding figures for the 24-month repayment period in brackets below), the total repayment amount is EUR 1 415 (EUR 1 279) and the total credit costs are EUR 415 (EUR 279). Respectively, if the credit limit is EUR 2 500,00, the total repayment amount is EUR 3375 (EUR 3 090) and the total credit costs are EUR 875 (EUR 590). If the credit limit is EUR 5 000,00, the total repayment amount is EUR 6642 (EUR 6 108) and the credit costs are EUR 1642 (EUR 1 108).</p> <p>Instalment Payment: If the credit limit of EUR 1 000,00 has been drawn in full and the credit is repaid over a period of 3/6/9/12/18/24/36 months (the below figures in the respective order), the total repayment amount is EUR 1 044/EUR 1 080/EUR 1 116/EUR 1 152/EUR 1 224/EUR 1 296/EUR 1 476 and the total credit costs are EUR 44/EUR 80 /EUR 116/EUR 152/EUR 224/EUR 296/EUR 476. Respectively, if the credit limit is EUR 2 500,00, the total repayment amount is EUR 2 595/EUR 2 670/EUR 2 745/EUR 2 820/EUR 2 970/EUR 3 144/EUR 3 456 and the total credit costs are EUR 95/EUR 170/EUR 245/EUR 320/EUR 470/EUR 644/EUR 956. If the credit limit is EUR 5 000,00, the total repayment amount is EUR 5 178/EUR 5 316/ EUR 5 454/EUR 5 592/EUR 5 886/EUR 6 192/EUR 6 804 and the total credit costs are EUR 178/EUR 316/EUR 454/EUR 592/EUR 886/EUR 1 192/EUR 1</p>

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	<p>If a lower credit interest or monthly fee than the above-mentioned is applied to a purchase in connection with a merchant-specific campaign, such credit interest or monthly fee will be expressly stated on the merchant's sales channel in connection with the purchase and on the Creditor's My Pages (my.walley.fi) after the purchase. In that case, the repayment amount and total credit costs as per the campaign terms are stated on the merchant's sales channel in connection with the purchase and/or on the Creditor's My Pages (my.walley.fi) after the purchase.</p>
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### 3. Costs of the credit

<p>The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement</p>	<p>The interest shall be paid according to the annual interest rate that is calculated for the credit drawn at the time of sending the monthly Invoice. The interest is the reference interest rate referred to in Section 12 of the Interest Act plus 15 percentage points.</p> <p>If a lower credit interest than the above-mentioned is applied to a purchase in connection with a merchant-specific campaign, such credit interest will be expressly stated on the merchant's sales channel in connection with the purchase and on the Creditor's My Pages (my.walley.fi) after the purchase.</p>
<p>Annual percentage rate of charge (APR)  <i>This is the total cost expressed as an annual percentage of the total amount of credit.</i>  <i>The APR is there to help you compare different offers.</i></p>	<p>Credit costs, which comprise the interest rate (ranging between 15.00% and 20.00% during the credit period according to changes in the reference interest rate referred to in Section 12 of the Interest Act) and the monthly fee of EUR 3, are taken into account in the calculation of the annual percentage rate of charge. The below examples are calculated with a 20.00% credit interest.</p> <p>Running Account Credit: If the credit limit of EUR 1 000,00 has been drawn in full and the credit is repaid over a period of 36 months (see the corresponding figures for the 24-month repayment period in brackets below), the APR is 29,5% (29,7%). The APR is 24,9% (24,9%) and 23,3% (23,4%) for the EUR 2 500,00 and EUR 5 000,00 credit limits, respectively.</p> <p>Instalment Payment: If the credit limit of EUR 1 000,00 has been drawn in full and the credit is repaid over a period of 3/6/9/12/18/24/36 months (the below percentages in the respective order), the APR is 29,69%/30,61%/30,67%/30,54%/30,14%/29,64%/31,01%. Respectively, if the credit limit is EUR 2 500,00, the APR is 25,24%/25,61%/25,53%/25,38%/25,04%/25,64%/24,85%. If the credit limit is EUR 5 000,00, the APR is 23,50%/23,65%/23,51%/23,35%/23,53%/23,66%/23,43%.</p> <p>If a lower credit interest or monthly fee than the above-mentioned is applied to a purchase in connection with a merchant-specific campaign, such credit interest or monthly fee will be expressly stated on the merchant's sales channel in connection with the purchase and on the Creditor's My Pages (my.walley.fi) after the purchase. In that case, the repayment amount and total credit costs as per the campaign terms are stated on the merchant's sales channel in connection with the purchase and/or on the Creditor's My Pages (my.walley.fi) after the purchase.</p>
<p>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 ancillary service contract?  <i>If the costs of these services are not known by the creditor, they are not included in the APR.</i></p>	<p>No.</p>
<p>Related costs</p>	

Any other costs deriving from the credit agreement	<p>The monthly fee is EUR 3,00 at the time of conclusion of the credit agreement.</p> <p>If a lower monthly fee than the above-mentioned is applied to a purchase in connection with a merchant-specific campaign, such monthly fee will be expressly stated on the merchant's sales channel in connection with the purchase and on the Creditor's My Pages (my.walley.fi) after the purchase.</p>
Conditions under which the abovementioned costs related to the credit agreement can be changed	<p>To the extent required by any credit policy decisions, changes in the Creditor's credit costs or other costs which the Creditor could not reasonably have anticipated at the time of granting the credit, the Creditor has the right to raise the fees (monthly fees) that are collected to cover such costs. The raise shall become effective two months after a notification has been sent to you in writing via email or other medium, or it has been published on the Creditor's website at <a href="http://www.walley.fi">www.walley.fi</a>. Information about the changes in the fees will also be included in the next monthly Invoice.</p>
<p>Costs in the case of late payment</p> <p><i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i></p>	<p>If a payment is late, you will be charged a reminder fee of EUR 5 per reminder and credit interest in accordance with Section 4 of the Finnish Interest Act until the delayed payment has been paid in full. In addition, you will be charged collection charges and fees arising from legal and enforcement proceedings in accordance with applicable legislation if there are valid grounds for such measures.</p>

#### 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 partially.</i>	You can repay the credit early at any time in full or partially.
The creditor is entitled to compensation in the case of early repayment	In the case of early repayment, you must pay the credit interest and other credit costs until the repayment date but not for the period after the repayment date.
Consultation of a database <i>The creditor must inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. 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>	You have the right to be informed immediately and free of charge if your credit application has been rejected on the basis of the data in a database.
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..
The period of time during which the creditor is bound by the pre-contractual information.	The information on this form does not constitute a legally valid offer.

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

a) Concerning the creditor	
Registration	Norion Bank AB, Swedish business ID 556597-0513 is registered in the Swedish Companies Registration Office (Bolagsverket) and the Swedish Tax Agency (Skatteverket).
The supervisory authority	The Creditor is supervised by the Swedish Financial Supervisory Authority (Finansinspektionen, Box 7821, 103 97, Stockholm, Sweden). The Creditor has also notified the Finnish Financial Supervisory Authority (P.O. Box 103, 00101 Helsinki, Finland) of its operations.
b) Concerning the credit agreement	
Exercise of the right of withdrawal	You have the right to withdraw from the credit agreement entered into with the Creditor within 14 days from the signature thereof. If you exercise the right of withdrawal, your right to draw the credit ceases immediately. The notification of withdrawal must be submitted to the Creditor by sending an e-mail to <a href="mailto:hello@walley.fi">hello@walley.fi</a> or by calling 09 3158 9947. If you exercise the right of withdrawal, you must, immediately and no later than within thirty (30) days of submitting or sending the notification of withdrawal to the Creditor, repay in full the amount of drawn credit, including the borrowed capital and the agreed credit interest which will accrue until the repayment date. If you do not pay the capital and the interests thereof by the repayment due date, you will be charged all reminder fees and the credit interest in accordance with Section 4(2) of the Finnish Interest Act until the debt has been repaid in full.
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	The credit agreement is governed by Finnish law. Any disputes shall be resolved in a general court in Finland. If you do not have a domicile or permanent place of residence in Finland, disputes will be resolved by the District Court of Helsinki as the court of first instance.
Language regime	Information and the contractual terms will be provided in the English language.
c) Concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	If you are dissatisfied with the Creditor's actions, you can contact the Creditor's complaint department by sending an e-mail to <a href="mailto:complaints@norionbank.se">complaints@norionbank.se</a> . If you are dissatisfied with the Creditor's decision, you can also contact the Finnish Consumer Disputes Board (PL 306, 00531 Helsinki, tel. 029 566 5200) or the Finnish Financial Ombudsman Bureau (Porkkalankatu 1, 00180 Helsinki, tel. 09 6850 120). If you need general advice and instructions on your case, you can contact the Consumer Advisory Services, whose national telephone number is 029 553 6901.