

ANNEX II

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

2. Description of the main features of the credit product

The type of credit	
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement.</i>	
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	
The duration of the credit agreement	
Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay the following: [The amount, number and frequency of payments to be made by the consumer] Interest and/or charges will be payable in the following manner:
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>	[Sum of total amount of credit and total cost of credit]
If applicable 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 Name of good/service Cash price	
If applicable	
Sureties required	[Kind of sureties]
<i>This is a description of the security to be provided by you in relation to the credit agreement.</i>	
If applicable <i>Repayments do not give rise to immediate amortisation of the capital.</i>	