

ANNEX III

EUROPEAN CONSUMER CREDIT INFORMATION FOR
 (1) overdrafts
 (2) consumer credit offered by certain credit
 organisations (Article 2(5) of Directive 2008/48/EC)
 (3) debt conversion

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

Creditor	[Identity]
Address Telephone number ^a E-mail address ^a Fax number ^a Web address ^a	[Geographical address to be used by the consumer]
If applicable	
Credit intermediary	[Identity]
Address Telephone number ^a E-mail address ^a Fax number ^a Web address ^a	[Geographical address to be used by the consumer]
a	This information is optional for the creditor.

Wherever 'if applicable' is indicated, the creditor must fill in the box if the information is relevant to the credit product or delete the respective information or the entire row if the information is not relevant for the type of credit considered.

Indications between square brackets provide explanations for the creditor and must be replaced with the corresponding 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 duration of the credit agreement	
If applicable You may be requested to repay the amount of credit in full on demand at any time.	

3. Costs of the credit

Status: This is the original version (as it was originally adopted).

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	[% — fixed or, — variable (with the index or reference rate applicable to the initial borrowing rate)],
If applicable	
The annual percentage rate of charge (APR) ^a <i>This is the total cost of credit expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</i>	[% A representative example mentioning all the assumptions used for calculating the rate to be set out here]
If applicable	
Costs If applicable The conditions under which those costs may be changed	[The costs applicable from the time the credit agreement is concluded]
Costs in the case of late payments	You will be charged [..... (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for missing payments.
<p>^a Not applicable to European Consumer Credit Information for overdrafts in those Member States which decide on the basis of Article 6(2) of Directive 2008/48/EC that the APR need not be provided for overdrafts.</p>	

4. Other important legal aspects

Termination of the credit agreement	[The conditions and procedure for terminating the credit agreement]
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>	
If applicable	
The period of time during which the creditor is bound by the pre-contractual information	This information is valid from ... until...

If applicable

5. Additional information to be given where the pre-contractual information is provided by certain credit organisations (Article 2(5) of Directive 2008/48/EC or relates to a consumer credit for debt conversion

Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay the following: [Representative example of an instalment table including the amount, number and frequency of payments to be made by the consumer]
The total amount you will have to pay	
Early repayment <i>You have the right to repay the credit early at any time in full or partially.</i> If applicable	
The creditor is entitled to compensation in the case of early repayment	[Determination of the compensation (calculation method) in accordance with the provisions implementing Article 16 of Directive 2008/48/EC]

If applicable

6. Additional information to be given in the case of distance marketing of financial services

(a) concerning the creditor	
If applicable	
Representative of the creditor in your Member State of residence	[Identity]
Address Telephone number ^a E-mail address ^a Fax number ^a Web address ^a	[Geographical address to be used by the consumer]
If applicable	
Registration	[The trade register in which the creditor is entered and his registration number or an equivalent means of identification in that register]
If applicable The supervisory authority	
(b) concerning the credit agreement	
Right of withdrawal	Yes/no
<i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i> If applicable Exercise of the right of withdrawal	[Practical instructions for exercising the right of withdrawal indicating, inter alia, the address to which notification of exercise of the right of withdrawal should be sent and the consequences of non-exercise of that right]

^a This information is optional for the creditor.

Status: This is the original version (as it was originally adopted).

If applicable The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	
If applicable	
Clause stipulating the law applicable to the credit agreement and/or the competent court	[Relevant clause to be set out here]
If applicable	
Language regime	Information and contractual terms will be supplied in [specific language]. With your consent, we intend to communicate in [specific language/languages] during the duration of the credit agreement.
(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	[Whether or not there is an out-of-court complaint and redress mechanism for the consumer who is party to the distance contract and, if so, the methods of access to it]
a This information is optional for the creditor.	