

## ANNEX I

### **CALCULATION OF THE ANNUAL PERCENTAGE RATE OF CHARGE (APRC)**

#### II. Additional assumptions for the calculation of the APRC

- (i) In the case of an overdraft facility, the total amount of credit shall be deemed to be drawn down in full and for the whole duration of the credit agreement. If the duration of the overdraft facility is not known, the APRC shall be calculated on the assumption that the duration of the credit is three months.