

GRANTING A CREDIT CARD
Representative example

CARD TYPE	MASTERCARD CREDIT CLASSIC	MASTERCARD CREDIT GOLD
Annual Interest Rate	12.50%	12.50%
Type of interest	Fixed	Fixed
Annual Subscription - Primary Card	€ 5	€ 45
Annual Subscription - Supplementary Card	0	€ 17
Assumed Credit Limit	€ 1,000	€ 5,000
Annual Percentage Rate of Charge ^v *(APRC)	13.59% *	14.83% **
Duration	12 months	12 months
Total amount paid	€ 1,072.28	€ 5,381.16
Installment amount	€ 88.94	€ 444.68

* The calculation of the Annual Percentage Rate of Charge (APR) for the Credit Card Classic, is based on the assumption that the amount granted is €1.000,- with repayment period of one year, without securities.

** The calculation of the Annual Percentage Rate of Charge (APR) for the Credit Card Gold, is based on the assumption that the amount granted is €5.000,- with repayment period of one year, without securities.

The APR may be altered in the event of change in the interest rate, time, amount or frequency of the monthly installments and in the event of amendment and/or imposition of c