

Standard European Consumer Credit Information *Part Payments*

This is an English translation. The Swedish original version can be found on www.getpfc.com. Should there be any discrepancies between the Swedish version and the English translation, the Swedish version shall prevail.

1	Identity and contact details of the creditor																		
	Creditor	PFC Technology AB ("we" or " us") 556851-3112																	
	Address	Box 55983, SE-102 16 Stockholm																	
	E-mail address	hello@getpfc.com																	
	Web address	www.getpfc.com																	
2	Description of the main features of the credit product																		
	The type of credit	The credit is an overdraft facility which means that you can convert one or several transactions to part pay them over a number of months.																	
	The total amount of credit <i>This means the ceiling of the total sums made available under the credit agreement.</i>	The credit limit is 10 000 SEK.																	
	The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	You use the credit when you have made a transaction from you P.F.C. account and wish to convert the transaction to part pay it over a number of months instead. You must actively choose to convert a transaction to part pay.																	
	The duration of the credit agreement	The credit is valid until further notice.																	
	Instalments and, where appropriate, the order in which instalments will be allocated.	Instalments are made in accordance with the payment plan chosen by you when you convert the transaction to part payments. The number of part payments and the size of them is demonstrated to you in the process of converting a specific transaction to part payments. In the regular payment plan, amortization and standard fees are included. The credit is repaid as an annuity in equal repayments monthly. The size of the monthly amount is dependent on the original amount of the transaction converted and the number of months of which you choose to repay over. The deduction is made in the following order: capital, monthly fee, reminder fee and thereafter interest on overdue payment.																	
	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>	The total amount to be paid is demonstrated to you in the process of converting a specific transaction to part payments. Interest and fees will be included in the total amount. The size of the total amount is dependent on the original amount of the transaction converted and the number of months of which you choose to repay over. At a fully used credit of 10 000 SEK repaid during 12 months, the total amount to be paid is 10 960 SEK.																	
3	Costs of the credit																		
	The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	No interest is charged for Part Payments, instead you will be charged a monthly fixed fee. The size of the fee depends on the size of the transaction that you convert to part payments. These are the applicable fees: <table><tr><td>Original amount of transaction</td><td>Up to 1000 SEK</td><td>1001-2000 SEK</td><td>2 001-4000 SEK</td><td>4001-6000 SEK</td><td>6001 -10 000 SEK</td></tr><tr><td>Monthly fee per converted transaction</td><td>10 SEK</td><td>20 SEK</td><td>40 SEK</td><td>60 SEK</td><td>80 SEK</td></tr></table>						Original amount of transaction	Up to 1000 SEK	1001-2000 SEK	2 001-4000 SEK	4001-6000 SEK	6001 -10 000 SEK	Monthly fee per converted transaction	10 SEK	20 SEK	40 SEK	60 SEK	80 SEK
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<p>Annual Percentage Rate of Charge (APR)</p> <p><i>This is the total cost expressed as an annual percentage of the total amount of credit.</i></p> <p><i>The APR is there to help you compare different offers.</i></p>	<p>A fully used credit of 10 000 SEK used to convert a transaction to a repayment over 12 months, gives the annual percentage rate of charge of 18,71%.</p> <p>Other ways of using the credit may result in a higher annual percentage rate of charge.</p> <p>Examples of annual percentage rate of charge based on different sizes of transactions converted and repayment period.</p> <table><tr><th>Original amount of transaction</th><th>1 000 SEK</th><th>2 000 SEK</th><th>4 000 SEK</th><th>6 000 SEK</th><th>10 000 SEK</th></tr><tr><td>Monthly fee per converted transaction</td><td>10 SEK</td><td>20 SEK</td><td>40 SEK</td><td>60 SEK</td><td>80 SEK</td></tr><tr><td colspan="6">Annual percentage rate of charge at different times of repayment</td></tr><tr><td>3 months</td><td>19,46%</td><td>19,46%</td><td>19,46%</td><td>19,46%</td><td>15,32%</td></tr><tr><td>6 months</td><td>22,29%</td><td>22,29%</td><td>22,29%</td><td>22,29%</td><td>17,54%</td></tr><tr><td>12 months</td><td>23,70%</td><td>23,70%</td><td>23,70%</td><td>23,70%</td><td>18,71%</td></tr><tr><td colspan="6">Total repayment for different times of repayment</td></tr><tr><td>3 months</td><td>1 030 SEK</td><td>2 060 SEK</td><td>4 120 SEK</td><td>6 180SEK</td><td>10 240 SEK</td></tr><tr><td>6 months</td><td>1 060 SEK</td><td>2 120 SEK</td><td>4 240 SEK</td><td>6 360 SEK</td><td>10 480 SEK</td></tr><tr><td>12 months</td><td>1 120 SEK</td><td>2 240 SEK</td><td>4 480 SEK</td><td>6 720 SEK</td><td>10 960 SEK</td></tr></table>	Original amount of transaction	1 000 SEK	2 000 SEK	4 000 SEK	6 000 SEK	10 000 SEK	Monthly fee per converted transaction	10 SEK	20 SEK	40 SEK	60 SEK	80 SEK	Annual percentage rate of charge at different times of repayment						3 months	19,46%	19,46%	19,46%	19,46%	15,32%	6 months	22,29%	22,29%	22,29%	22,29%	17,54%	12 months	23,70%	23,70%	23,70%	23,70%	18,71%	Total repayment for different times of repayment						3 months	1 030 SEK	2 060 SEK	4 120 SEK	6 180SEK	10 240 SEK	6 months	1 060 SEK	2 120 SEK	4 240 SEK	6 360 SEK	10 480 SEK	12 months	1 120 SEK	2 240 SEK	4 480 SEK	6 720 SEK	10 960 SEK
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<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <p>— an insurance policy securing the credit, or</p>	<p>No, we do not require any specific insurance.</p>																																																												
<p>— another ancillary service contract?</p> <p><i>If the costs of these services are not known by the creditor, they are not included in the APR.</i></p>	<p>Yes, you have to enter into an agreement with us for use of the P.F.C. App. You also need to enter into an agreement with us and Svea Bank AB regarding use of the P.F.C. card. These contracts do not come with any direct extra cost at a normal use and can only cause costs if you do an unarranged overdraft.</p>																																																												
<p>Related costs</p>	<p>No.</p>																																																												
<p>Maintaining one or more accounts is required for recording both payment transactions and drawdowns</p>	<p>You must have a P.F.C. account (payment account) to be able to use the credit and to be able to amortize and repay the credit.</p>																																																												
<p>Costs in the case of late payments.</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 payment is not made in time, we will send you a reminder and you will be charged a statutory reminder fee, currently 60 SEK. If the debt is sent for debt collection you will be charged statutory collection fees and other costs that we have in order for us to be able to make collections and get paid. The standard monthly fees we charge you is capitalized after Interest on overdue payment is charged based on the capital.</p> <p>In addition to the costs mentioned above, we will charge you interest rate on late payment of the reference rate (Sw. referensräntan) with a surcharge of 24 percentage points.</p>																																																												
<p>4 Other important legal aspects</p>																																																													
<p>Right of withdrawal</p> <p><i>You have the right to withdraw from the credit</i></p>	<p>Yes, you have the right to withdrawal within 14 calendar days.</p>																																																												

	<i>agreement within a period of 14 calendar days.</i>	
	Early repayment <i>You have the right to repay the credit early at any time in full or partially</i>	You have the right to repay your credit at any time. You can do that in the App when you do your regular monthly payment. You can always contact our customer support at hello@getpfc.com if you want to fully repay the credit and haven't received any invoice in the App.
	The creditor is entitled to compensation in the case of early repayment	No. You only have to pay for costs and interest up until the full repayment of the credit.
	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 your application is rejected based on the results of a search of an external database the creditor will, without any cost, inform you of the result of the search.
	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, contact our customer support at hello@getpfc.com for more information.
	The period of time during which the creditor is bound by the pre-contractual information	This form does not constitute any legally binding offer.
5	Additional information in the case of distance marketing of financial services	
	a) concerning the creditor	
	Registration	The creditor is registered in the Swedish Companies Registration Office's Trade Register (Bolagsverket) 851 81 Sundsvall under reg. no. 556851-3112. The Creditor is a payment institution registered by the Swedish the Financial Supervisory Authority (Finansinspektionen).
	The supervisory authority	As a financial company, we are under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen). They can be contacted at the visiting address Brunnsgatan 3 in Stockholm and postal address Box 7821, SE-103 97 Stockholm. The phone number is 08-787 80 00 and the email address is finansinspektionen@fi.se. Our business with credits to consumers is under the supervision of the Swedish Consumer Agency with address Konsumentverket/KO, Box 48, SE-651 02 Karlstad. The phone number is +46 (0)771-42 33 00.

b) Concerning the credit agreement		
	Right of withdrawal	Yes.
	Exercise of the right of withdrawal	<p>You have a right to withdraw from a credit agreement. The period of withdrawal is 14 days from the day of the conclusion of the credit agreement, however not until you have received the agreement and the terms and conditions. The right of withdrawal can be exercised by sending us a message about your request, preferably by contact with our customer support.</p> <p>If you do not use the right of withdrawal within the period stated above, you lose the right to withdraw from the credit agreement. If you use your right of withdrawal, you shall within 30 days of the message about withdrawal to us, pay the amount you have received from us and interest and fees for the period of which you have had the credit. For avoidance of doubt, the right to withdrawal refers to the credit agreement and not the service or product that you have used the credit for. If the credit is not fully repaid within 30 days, you will be obligated to pay default interest and possible extra costs/fees.</p>
	The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	Swedish law.
	Clause stipulating the governing law applicable to the credit agreement and/or the competent court	The Credit Agreement shall be governed by the substantive law of Sweden. Any dispute arising in connection to the Credit Agreement shall be settled in Swedish general court.
	Language regime	<p>Swedish.</p> <p>Many of our terms and conditions are available in English as a service to the customers. The creditor is however not obligated to provide any information in English.</p>
c) Concerning redress		
	Existence of and access to out-of-court complaint and redress mechanism	<p>Complaints are made either via our chat or via an email to hello@getpfc.com with "Complaints" in the subject line. If you are not satisfied with how your complaint is handled by us you can contact the Swedish National Board for Consumer Complaints (Sw. Allmänna reklamationsnämnden "ARN"), Box 174, 101 23 Stockholm, www.arn.se. The notification to ARN must be made in writing. In order for ARN to examine the case, there are, among other things, certain value, and time limits. You can also get guidance on financial issues from the Swedish Consumers' Banking and Finance Bureau tel. +46 (0)200 - 22 58 00, and through the municipal consumer guidance.</p>