

## Standard European consumer credit information

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

Creditor Address	OP Retail Customers plc (hereinafter OP) Gebhardinaukio 1, 00510 Helsinki
Credit intermediary Address	OP COOPERATIVE BANK

### 2 Description of the main features of the credit product

Type of credit	Revolving credit, OP Gold credit card
Total amount of credit This means the ceiling or the total sums made available under the credit agreement.	The amount of credit is 2,000 euros
Conditions governing the drawdown This means how and when you will obtain the money.	The credit may not be drawn down unless the borrower has signed a credit agreement, and any other conditions for full or partial drawdown have been fulfilled.  When the conditions have been fulfilled, the credit can be drawn down by using, say, a credit card, or on OP-mobile or the op.fi service.
Duration of the credit agreement	The agreement is effective until further notice. The agreement ends when either party terminates it.
Instalments	You will have to pay the following: The credit is paid back in monthly instalments of 181.00 euros, comprising repayment of the borrowed capital, interest payment and the account service fee.
Total amount you will have to pay This means the amount of borrowed capital plus interest and possible costs related to your credit.	The estimated total amount payable is 2,173.91 euros, which includes an interest of 100.01 euros and costs of 73.90 euros.

### 3 Costs of the credit

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	The borrowing rate is 3-month (365) Euribor + a margin of 8.95 percentage points. When calculating the borrowing rate, the reference rate must always be at least 0. The total borrowing rate is 10.995% as of 1 October 2025.
Annual percentage rate of charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit.  The APR is provided here to help you compare different offers.	The APR is 17.8506%.  The APR has been calculated on the credit agreement date on the assumption that the credit is in use in its entirety, the borrowing rate and charges and fees remain unchanged throughout the credit period and the credit will be repaid in 12 equal monthly instalments.  This calculation also takes account of typical charges related to the establishment and drawdown of credit and to the repayment of the credit under the agreement. The calculation does not include a possible service charge for sending a paper bill, or a monthly charge for the additional services of OP Gold.
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out – an insurance policy, or – another ancillary service contract?  If the costs of these services are not known by the creditor, they are not included in the APR.	No

## Related costs

Amount of costs for using a specific means of payment (such as a credit card).	<p>We will debit a monthly charge of 2.95 euros for using the credit card.</p> <p>We will debit a charge based on our list of charges and fees for using the credit facility at ATMs or on OP's digital services.</p>
Any other costs deriving from the credit agreement	<p>Other charges related to the credit agreement:</p> <ul style="list-style-type: none"> <li>– The monthly account service charge is 3.50 euros if the bill includes interest-bearing credit</li> <li>– Additional services of OP Gold card cost 4.80 euros per month</li> <li>– The paper bill surcharge is 3.00 euros per bill if you have outstanding balance on your credit facility</li> </ul> <p>If the borrower and OP jointly agree on any changes to the credit agreement or on other services, OP has the right to charge for them according to the list of charges and fees.</p> <p>The full list of charges and fees is available in the op.fi service and at OP cooperative bank branches.</p>
Conditions under which the above-mentioned costs related to the credit agreement can be changed.	OP has the right to change its charges and fees. We will inform the cardholder of any changes to charges and fees in permanent form, in other words, on OP's digital services or by letter. The change will take effect from the date indicated by us, but no earlier than two months of the date of sending such notification to the cardholder.
<p>Costs in the case of late payments</p> <p>Missing payments could have severe consequences for you (such as forced sale of property) and make obtaining credit more difficult.</p>	<p>If your payment is late, you will be charged penalty interest according to the Interest Act, plus 5.00 euros for a reminder letter.</p> <p>You must pay any reasonable expenses incurred due to the collection of any overdue amounts as laid down in the Act on the Collection of Debts.</p>

## 4 Other important legal aspects

<p>Right of withdrawal</p> <p>You have the right to withdraw from the credit agreement within 14 days.</p>	Yes
<p>Early repayment:</p> <p>You have the right to repay the credit early at any time, in full or in part.</p>	
<p>Consultation of a database</p> <p>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.</p>	
<p>Right to a draft credit agreement</p> <p>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision will not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit card agreement with you.</p>	

## 5 Additional information in the case of distance marketing of financial services

a) concerning the creditor	
Registration	OP Retail Customers plc is entered in the Trade Register maintained by the Finnish Patent and Registration Office. Business ID 0751699-0
Supervisory authority	Finnish Financial Supervisory Authority <a href="http://www.finanssivalvonta.fi/en">www.finanssivalvonta.fi/en</a>

b) concerning the credit agreement	
Exercise of the right of withdrawal	<p>With regard to distance selling, the consumer has the right of withdrawal.</p> <p>Such a right can be exercised up to 14 days from the date when the distance selling contract was signed or when the consumer customer has, or can be reasonably considered to have, received prior information and the terms and conditions of the agreement.</p> <p>Consumers wishing to exercise their right of withdrawal must notify the service provider of it. The notification must be made to the service provider in writing on OP's digital services or to the postal address of the account-holding bank or OP Retail Customers plc. In the notification, the consumer must specify the agreement from which they wish to withdraw.</p> <p>When making the agreement, the service provider will state in the terms and conditions of agreement the charges and fees (or the basis of their determination) which the consumer must pay when exercising their right of withdrawal. The consumer must also refund to the service provider, within 30 days of the notice of withdrawal, any payments received from the service provider under the agreement.</p> <p>If the consumer does not follow these instructions, the withdrawal becomes void.</p>
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement	We will provide prior information in accordance with Finnish legislation. We will apply the laws of Finland to distance selling contracts.
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	<p>The borrower may bring an action against OP concerning any disputes that arise from this debt relationship in the district court of the jurisdiction in which the bank is domiciled or its management is mainly based, or in the district court of the Finnish municipality which has jurisdiction over where the borrower resides or has a permanent residence.</p> <p>If the borrower is not a resident of Finland, any disputes will be submitted to the district court of the jurisdiction in which OP is domiciled or its management is mainly based.</p> <p>The laws of Finland shall apply to this credit agreement.</p>
Language regime	Information and the terms and conditions of the agreement will be supplied in Finnish, Swedish or English. With your consent, we intend to communicate in Finnish, Swedish or English during the duration of the credit agreement.
c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism.	<p>We instruct the borrower to always primarily contact the creditor, in other words, OP in questions arising from the credit agreement and its terms and conditions.</p> <p>If the borrower, after contacting OP, is dissatisfied with OP's decision, the borrower can submit the matter in writing to OP's customer ombudsman (<a href="http://op.fi/customer-ombudsman">op.fi/customer-ombudsman</a>). The customer ombudsman is a fast and free-of-charge complaint-handling body, which handles complaints independently of any previous decision.</p> <p>The borrower may also submit any disputes arising from the credit terms and conditions or the credit agreement to the Finnish Financial Ombudsman Bureau (Fine, <a href="http://www.fine.fi">www.fine.fi</a>) or the Banking Complaints Board within the Bureau, or to the Consumer Disputes Board (<a href="http://www.kuluttajariita.fi">www.kuluttajariita.fi</a>).</p>