



PRICES AND TERMS AND CONDITIONS

Flying Blue Classic – price list as of 11 Nov 2014

Annual fee	NOK 295
Extra card	NOK 150
Purchase fee, domestic/international	NOK 0
Cash withdrawal from cash machine	4 %, NOK 50 minimum
Overdraft fee	NOK 125
Arrangement fee (for 3-month interest-free credit)	NOK 97
Administration fee	NOK 45
Foreign currency transaction fee	1.75 %
Late payment fee	NOK 63
Replacement PIN code	NOK 0
Replacement card	NOK 100
Interest-free deferred payment	Up to 60 days
Flying Blue Miles	10/NOK 100
Nominal interest rate per month	1.40 %
Nominal interest rate per year	16.80 %

Effective APR 15.42 %, so the total payment on NOK 15 000 over 12 months will be NOK 16 393.