

Norway

Enclosure I: Standard European Consumer Credit Information (SECCI-from)
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1. Identity and contact details of the creditor/credit intermediary

Creditor Address Telephone number (*) Fax number (*) Web address (*)	Resurs Bank AB (publ), Head Office P.O. Box 222 09 Ekslingan 9, SE-250 24 Helsingborg, Sverige Switchboard +46 (0)42 38 20 00 +46 (0)42 20 29 72 www.resursbank.se
Credit intermediary Address	KLM Henrik Ibsens gate 20, 0255 OSLO, Norway

2. Description of the main features of the credit product

The type of credit	KLM Classic, credit card with Mastercard														
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement</i>	Will depend on the credit check. If granted, the credit will be from NOK 5 000 and upwards. Obtainable ceiling amount up to 150 000 NOK.														
The conditions governing the drawdown <i>This means how and when you will obtain the money</i>	Credit agreement must be signed and the conditions of the credit agreement must be met.														
The duration of the credit agreement	Until further notice.														
Instalments and, where appropriate, the order in which instalments will be allocated.	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="width: 20%;">Payment plan options</th> <th style="width: 15%;">1 mnd</th> <th style="width: 15%;">3 mnd</th> <th style="width: 15%;">1/20</th> <th style="width: 15%;">1/30</th> </tr> </table>	Payment plan options	1 mnd	3 mnd	1/20	1/30									
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<p>No payment is due for the month that purchases or withdrawals from the account are made. Thereafter the drawdown amount shall be repaid in accordance with one of the above payment options. (The customer is deemed to have chosen the payment plan that corresponds with the paid amount, i.e. the payment plan for which the payment exceeds the minimum monthly payment obligation for that payment plan).</p> <p>The monthly amount consists of the monthly instalment and interest. This amount assumes that the interest rate and fees are unchanged throughout the credit period. Any administrative fees and arrangement fees are in addition, depending on the selected payment option. See point 3 below - "Associated Costs". The arrangement fee is due for payment the month after the choice of payment option as been NOK 1 500 is required.</p> <p>Relevant payment plans with corresponding amounts for payment are usually stated on account statements/payment giro. Interest and fees are set out in the respective payment plans. Advance payments will not reduce future monthly payment obligations, but reduces the total repayment period. It is possible to select an account option with lower monthly payments for one or more months, and to utilise any instalment-free periods in accordance with the account statement. (Please note that the interest and fees will accrue if an instalment-free option is selected). Interest and fees in accordance with the general account terms (Basic Account – Norw. <i>Basiskonto</i>) will be imposed if the special account terms are breached. In order to return to a special account option (repayment plan) with a larger monthly payment, payment shall be made in accordance with bank statement/payment form.</p> <p>The minimum monthly amount is currently NOK 150 including any administrative fees.</p>															
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>	<p>The total amount to pay will be set out in monthly account statements and invoice. The total amount will depend on the actual drawdown, repayment alternative and maturity period.</p> <p>REPRESENTATIVE EXAMPLE The example assumes a purchase of goods in the amount of NOK 15 000</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <th style="width: 10%;">Nominal interest rate</th> <th style="width: 15%;">Total credit amount</th> <th style="width: 15%;">Effective interest rate</th> <th style="width: 15%;">Cost of credit</th> <th style="width: 15%;">Amount to be paid for 1st month instalment</th> <th style="width: 15%;">Amount to be paid for 2nd month instalment</th> <th style="width: 10%;">Total amount</th> </tr> <tr> <td>0 % (3 mths)</td> <td>15 000 NOK</td> <td>15,42 %</td> <td>1 393 NOK</td> <td>5 000 NOK</td> <td>5 142 NOK</td> <td>16 393 NOK</td> </tr> </table> <p>* Repayment period: 12 months.</p>	Nominal interest rate	Total credit amount	Effective interest rate	Cost of credit	Amount to be paid for 1st month instalment	Amount to be paid for 2nd month instalment	Total amount	0 % (3 mths)	15 000 NOK	15,42 %	1 393 NOK	5 000 NOK	5 142 NOK	16 393 NOK
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3. Costs of the credit

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="width: 20%;">Payment option</th> <th style="width: 15%;">1 month</th> <th style="width: 15%;">3 month</th> <th style="width: 15%;">1/20</th> <th style="width: 15%;">1/30</th> </tr> <tr> <td>Current nominal interest rate per annum (%)</td> <td>0 %</td> <td>0 %</td> <td>16,80 %</td> <td>19,80 %</td> </tr> </table> <p>Interest is charged the account on a monthly basis based on the current drawdown amount.</p>	Payment option	1 month	3 month	1/20	1/30	Current nominal interest rate per annum (%)	0 %	0 %	16,80 %	19,80 %
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Annual Percentage Rate of Charge (APR) <i>This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</i>	<table border="1" style="width: 100%; text-align: center;"> <tr> <th style="width: 20%;">Credit</th> <th style="width: 15%;">1 month</th> <th style="width: 15%;">3 month</th> <th style="width: 15%;">1/20</th> <th style="width: 15%;">1/30</th> </tr> <tr> <td>15 000 NOK</td> <td>0 %</td> <td>15,42 %</td> <td>30,02 %</td> <td>33,69 %</td> </tr> </table> <p>Repayment period: 12 months. Flying Blue Classic (annual fixed fee NOK 395): Effective interest rate with NOK 15 000 credit/12 month repayment: 15,42 %. Total amount NOK 16 393.</p>	Credit	1 month	3 month	1/20	1/30	15 000 NOK	0 %	15,42 %	30,02 %	33,69 %
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It is compulsory, in order to obtain											

the credit or to obtain it on the terms and conditions marketed, to take out <ul style="list-style-type: none"> - An insurance policy securing the credit, or - another ancillary service contract ? 	No No																																
Related costs If applicable Maintaining one or more accounts is required for recording both payment transactions and drawdowns	<table border="1"> <thead> <tr> <th>Payment option</th> <th>1 month</th> <th>3 month</th> <th>1/20</th> <th>1/30</th> </tr> </thead> <tbody> <tr> <td>Administrative fee/month (current)</td> <td>0 NOK</td> <td>45 NOK</td> <td>45 NOK</td> <td>45 NOK</td> </tr> <tr> <td>Arrangement fee (current)</td> <td>0 NOK</td> <td>97 NOK*</td> <td>0 NOK</td> <td>0 NOK</td> </tr> </tbody> </table> <p>*The arrangement fee is debited when total purchase/withdrawal exceeding 3 000 NOK.</p>	Payment option	1 month	3 month	1/20	1/30	Administrative fee/month (current)	0 NOK	45 NOK	45 NOK	45 NOK	Arrangement fee (current)	0 NOK	97 NOK*	0 NOK	0 NOK																	
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If applicable Conditions under which the abovementioned costs related to the credit agreement can be changed If applicable Obligation to pay notarial fees	<p>RB may increase interest rates, fees and other credit charges when this has a justifiable basis in decisions from the Central Bank of Norway (Norges Bank), changes in bond interest rates and other credit policy decision, changes in the general level of interest rates for borrowing, RB's long term earning capacity, restructuring of RBs borrowings or similar conditions, follow-up on government views on the bank's interest rate policies or changes in individual circumstances related to the credit or the account holder resulting in an increased risk to RB</p>																																
Costs in the case of late payments <i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i>	<p>Incoming payment late accrue statutory interest on arrears. The delay interest shall not be less than the interest rate at any time runner in the credit relationship. Upon written reminder incurred a late fee. Over Usually requirement for debt collection, legal collection costs incurred. When enforcement costs applicable to enforcement. On the basis of the rates per. 1 January 2014, these costs can be estimated as follows:</p> <p>Statutory late payment interest will apply to any late payments. The late payment interest shall however not be less than the prevailing interest rate at any time applicable to the relevant credit. A reminder fee is charged in case of written payment reminder. If the claim is submitted for debt collection, debt collection costs will also incur to the extent allowed by law. Enforcement costs will be charged in if enforcement proceedings are necessary. Based on the applicable rates per. 1. January 2014, these costs can be estimated as follows:</p> <table border="1"> <tbody> <tr> <td>Reminder fee</td> <td>64 NOK</td> </tr> <tr> <td>Written payment reminder</td> <td>64 NOK</td> </tr> <tr> <td>Notice of debt collection</td> <td>64 NOK</td> </tr> <tr> <td colspan="2">Debt collection costs (VAT excl.)</td> </tr> <tr> <td>Claims up to (and including) 2 500 NOK</td> <td>620 NOK</td> </tr> <tr> <td>Claims up to (and including) 10 000 NOK</td> <td>1 240 NOK</td> </tr> <tr> <td>Claims up to (and including) 50 000 NOK</td> <td>2 480 NOK</td> </tr> <tr> <td>Claims up to (and including) 250 000 NOK</td> <td>4 960 NOK</td> </tr> <tr> <td>Above 250 000 NOK</td> <td>9 920 NOK</td> </tr> <tr> <td colspan="2">Enforcement costs</td> </tr> <tr> <td>Petition for distraint</td> <td>1 591 NOK</td> </tr> <tr> <td>Petition for other enforcement measure than distraint</td> <td>1 806 NOK</td> </tr> <tr> <td>Additional fee for compulsory sale of goods</td> <td>2 580 NOK</td> </tr> <tr> <td>Additional fee for appropriation of goods subject to seller's chattel mortgage</td> <td>1 720 NOK</td> </tr> <tr> <td>Additional fee for appropriation of securities, claims etc.</td> <td>860 NOK</td> </tr> <tr> <td>Additional fee for appropriation of real estate, ship/airplanes, title documents</td> <td>7 740 NOK</td> </tr> </tbody> </table>	Reminder fee	64 NOK	Written payment reminder	64 NOK	Notice of debt collection	64 NOK	Debt collection costs (VAT excl.)		Claims up to (and including) 2 500 NOK	620 NOK	Claims up to (and including) 10 000 NOK	1 240 NOK	Claims up to (and including) 50 000 NOK	2 480 NOK	Claims up to (and including) 250 000 NOK	4 960 NOK	Above 250 000 NOK	9 920 NOK	Enforcement costs		Petition for distraint	1 591 NOK	Petition for other enforcement measure than distraint	1 806 NOK	Additional fee for compulsory sale of goods	2 580 NOK	Additional fee for appropriation of goods subject to seller's chattel mortgage	1 720 NOK	Additional fee for appropriation of securities, claims etc.	860 NOK	Additional fee for appropriation of real estate, ship/airplanes, title documents	7 740 NOK
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4. Other important legal aspects

Right of withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i>	Yes
Early repayment You have the right to repay the credit early at any time in full or partially.	Yes
Consulation of a database	All credit applicants will routinely be checked by lender and/or with a authorised credit reporting agency.

<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 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.</p>	<p>The account holder will receive the general terms and conditions in electronic or physical form. The account holder may upon request, at any time and without charge, request a copy of the current terms and conditions.</p>
<p>If applicable</p> <p>The period of timing during which the creditor is bound by the pre-contractual information</p>	<p>This information is valid from 01.01.2014 until further notice, and provided that there are no changes to interest rates or applicable charges during the period.</p>

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

a) Concerning the creditor	
<p>Representative of the creditor in your Member State of residence</p>	<p>Resurs Bank AB (publ) NUF, Postboks 979 Sentrum, NO-0104 OSLO</p> <p>Tel no. 22 56 37 33 (weekdays 8.15-17.00) E-mail: kundetjeneste@resursbank.no Fax : +47 22 54 86 03 www.resursbank.no</p>
<p>Registration</p>	<p>Bolagsverket, SE-851 81 Sundsvall Resurs Banks organisation number 516401-0208</p>
<p>The supervisory authority</p>	<p>Finansinspektionen, Box 7821, SE-103 97 Stockholm</p>
b) Concerning the credit agreement	
<p>Exercise of the right of withdrawal</p>	<p>Contact lender on the address specified above</p>
<p>The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract</p>	<p>Norwegian law</p>
<p>Clause stipulating the governing law applicable to the credit agreement and/or the competent court</p>	<p>Norwegian law and Norwegian courts</p>
<p>Language regime</p>	<p>Norwegian</p>
c) Concerning redress	
<p>Existence of and access to out-of-court complaint and redress mechanism</p>	<p>In case of complaints, contact lender through Resurs Customer Service: Tel no. 22 56 37 33 (weekdays 8.15-17.00) Fax: 22 54 86 03 E-mail: kundetjeneste@resursbank.no Consumers can also consult the Norwegian Consumer Council (Forbrukerrådet) (Tel. 03737 / www.forbrukerradet.no) for assistance in connection with a complaint.</p>