

Laki, jonka nojalla luotonantaja luo asiakassuhteen teihin ennen luottosopimuksen tekoa:	Suomen laki
Luottosopimukseen sovellettavaa lainsäädäntöä ja/tai toimivaltaista tuomioistuinta koskeva lauseke:	Luotonsaaja voi nostaa tästä-luottosopimuksesta aiheutuvia riitaisuuksia koskevan kanteen Helsingin käräjäoikeudessa tai sen Suomessa sijaitsevan paikkakunnan käräjäoikeudessa, jonka tuomiopiirissä luotonsaajalla on kotipaikka tai vakituinen asuinpaikka. Luotonmyöntäjä voi nostaa tästä kuluttajaluottosopimuksesta aiheutuvia riitaisuuksia koskevan kanteen Helsingin käräjäoikeudessa tai luotonsaajan kotipaikan tai vakituisen asuinpaikan mukaisessa yleisessä alioikeudessa. Ellei luotonsaajalla ole asuinpaikkaa Suomessa, riitaisuudet käsitellään Helsingin käräjäoikeudessa.

c) oikeussuojan osalta	
Tuomioistuimen ulkopuolisten valitus- ja oikeussuojamenettelyjen olemassaolo:	<p>Luotonsaajalla on oikeus saattaa luottosuhteesta johtuvat erimielisyydet Kuluttajariitalautakunnan (<a href="http://www.kuluttajariita.fi">www.kuluttajariita.fi</a>) käsiteltäväksi. Ennen asian viemistä kuluttajariitalautakunnan käsittelyyn luotonsaajan tulee olla yhteydessä kuluttajaneuvontaan (<a href="http://www.kuluttajaneuvonta.fi">www.kuluttajaneuvonta.fi</a>).</p> <p>Kuluttajariitalautakunnan osoite on Hämeentie 3, PL 306, 00531 Helsinki, <a href="mailto:kril@oikeus.fi">kril@oikeus.fi</a>.</p>

## Standard European consumer credit information

### 1. Identity and contact details of the creditor

Creditor: Address: Telephone: Email: Website:	Saldo Bank UAB Suomen sivuliike, 3273394-6 Lautatarhankatu 10, 00580 Helsinki 010 190100 asiakaspalvelu@saldo.com www.saldo.com
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### 2. Description of the main features of the credit product

Type of credit:	Revolving credit facility on a credit card
Total amount of credit <i>This refers to the credit limit or the total amount made available under the credit agreement.</i>	At the most 3 000 €
Withdrawal conditions: <i>This means how and when you will obtain the money.</i>	The credit granted is immediately available for withdrawal by the borrower, in whole or in part, into the borrower's bank account. The withdrawn funds shall be paid into the bank account within two (2) working days of the withdrawal.
Duration of the credit agreement:	This agreement is effective until further notice.
Installments and, where appropriate, the order in which installments will be allocated:	To be paid:  The credit is repaid in monthly installments, which include the repayment, interest on the unpaid capital and other payments under the contract. The monthly installment amount is 3,8% of the open capital at the time of invoicing.  For example, if the open capital is 1 500 euros and the repayment percentage is 3,8%, the monthly installment is 57,00 euros.  Interest and/or other payments must be paid as follows: In connection with the installment on the agreed upon due date.
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 for the credit depends on the use of the credit, its repayment and the validity period of the credit agreement.  Example of loan repayment: The effective annual interest rate for a loan of €1,500 is 26.62%. The calculation takes into account an interest rate of 17.5% and a loan management fee of an average of €4.56 per month. The total amount of the loan and loan costs is €1,700.64, with 12 installments and an installment amount of €141.72 per month. The calculation has taken into account the costs related to the establishment of the loan, withdrawal, and repayment according to the agreement.
Sureties required: <i>This is a description of the security to be provided by you in relation to the credit agreement.</i>	The credit is unsecured

### 3. Costs of the credit

<p>The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement:</p>	<p>Example of loan interest:</p> <p>The loan interest rate is variable. The loan interest consists of the margin 15% and the reference rate referred to in section 12 of the Interest Rate Act added to it, which is 2,5 % at the time of calculation. At the time of calculation 01.07.2025 the interest rate according to the example is 17,5 %.</p> <p>The interest rate is always at least 0%, even if the reference rate is negative.</p> <p>At the start of the credit relationship, the latest available reference interest quote is used as the value of the reference interest rate. The value of the reference interest rate will be adjusted on a half-yearly basis, on interest rate adjustment dates in accordance with the terms and conditions.</p>
<p>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></p>	<p>The annual percentage rate of the revolving credit, taking account of expenses, is 26,62 %.</p> <p>In the calculation, 1 500 € of available credit has been used, and the calculation has taken into account the interest on the credit and the loan maintenance fee of 4,56 € per month.</p> <p>The annual percentage rate of charge is influenced by the amount of credit, the interest rate charged on the credit, the number of installments, and the fees associated with establishing and repaying the credit.</p>

<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out:</p> <ul style="list-style-type: none"> <li>- an insurance policy securing the credit, or</li> <li>- another ancillary service contract</li> </ul> <p>If the costs of these services are not known by the creditor they are not included in the APR.</p>	<p>No</p> <p>No</p>
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**Related costs**

Any other costs deriving from the credit agreement:	<ul style="list-style-type: none"> <li>- Loan maintenance fee of 0,01% per day for the amount of the granted credit, however, no more than 150 €/year.</li> <li>- Interest rate and balance statement at the request of the customer. First one 0,00 €. Next ones min. 35 € or 70 €/hour/statement.</li> <li>- Report requested by customer min. 35 € or 70 €/hour</li> <li>- Returning overpayments made 10,00 €</li> <li>- Resolvment of payments made without a reference 10,00 €</li> </ul> <p>The lender has the right to change the service price list in accordance with the terms of the agreement. An up-to-date service price list can be found on the lender's website.</p>
Conditions under which the above-mentioned costs related to the credit agreement can be changed:	<p>The creditor has the right to change payment and fees. The creditor may increase or decrease the fees or fees charged for the credit in accordance with the credit agreement based on an official decision or order or on the basis of a change in legislation, corresponding to the change in costs, if the basis for the change directly applies to the credit agreement in question. The increase in the payment or fee must not be greater than the actual increase in costs incurred by the creditor, due to which the fee or fee is charged according to the credit agreement. However, it is sufficient that the change in payment corresponds approximately to the increase in the amount of actual costs.</p> <p>The creditor's right to the above-mentioned increase ceases when the basis for it has been removed.</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>In case of delay in payment, the borrower is charged annual interest on late payment in accordance with the Interest Act from the due date to the payment date. However, the late payment interest is always at least as large as the interest on the debt interest charged at any given time.</p> <p>Payment reminder for delayed performance is 5,00 €/reminder. In addition, according to the creditor's terms and conditions and the law, the borrower is obliged to compensate the creditor for other collection costs arising from the collection of the claim according to the price list. Collection costs consist of costs and fees.</p> <p>If the creditor has assigned the collection matter to a lawyer, collection agency or other agent, the agent's billing is also included in the collection costs.</p>

**4. Other important legal aspects**

Right of cancellation (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: <i>You have the right to repay the credit early at any time in full or partially.</i>	Yes

<p>Consultation of a database: Haku tietokannasta:  <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 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></p>	<p>The lender uses the applicant's personal credit information when granting and monitoring the loan. Credit information is obtained from Suomen Asiakastieto Oy or Dun&amp;Bradstreet Finland Oy credit information register or from other reliable data sources.</p>
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<p>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></p>	<p>Yes</p>
<p>Period of time during which the creditor is bound by the pre-contractual information::</p>	<p>This information is not binding on the lender.</p>

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

a) concerning the creditor	
<p>Registration:</p>	<p>Saldo Bank UAB Suomen sivuliike is entered in the trade register maintained by the Finnish Patent and Registration Office under the business-ID 3273394-6.</p>
<p>Supervisory authority:</p>	<p>The operation of the Saldo Bank UAB Suomen sivuliike is supervised by</p> <p>Bank of Lithuania (lt. Lietuvos bankas), Gedimino pr. 6, LT-01103 Vilnius, Totorių g. 4, LT-01121 Vilnius (correspondence), telephone (for international callers) +370 5 251 2763, info@lb.lt</p> <p>In consumer matters, consumer ombudsman, Competition and Consumer Agency, PO Box 5, 00531 Helsinki Visiting address: Lintulahdenkuja 2, 00530 Helsinki, telephone 029 505 3000 (switchboard), kirjaamo@kkv.fi.</p> <p>Within the scope of its authority, also the Financial Supervisory Authority, PO Box 103, Snellmaninkatu 6, 00101 Helsinki, telephone 09 183 51, kirjaamo@finanssivalvonta.fi.</p>
b) concerning the credit agreement	

Exercise of the right of withdrawal:	<p>The borrower has the right to cancel the loan agreement within 14 days from the creation of the agreement or from the later time when the borrower has permanently received advance information regarding the credit and the terms of the agreement.</p> <p>You can make a cancellation notice within the deadline</p> <ul style="list-style-type: none"> <li>- by letter: Saldo Bank UAB Finland branch, PL 50, 00580 Helsinki</li> <li>- by email: askaspalvelu@saldo.com</li> </ul> <p>The cancellation must be personalized and must contain at least the following information:</p> <ul style="list-style-type: none"> <li>- Title - withdrawal</li> <li>- debtor's name,</li> <li>- personal identity number,</li> <li>- number of the loan agreement,</li> <li>- date and place of the notice, and</li> <li>- the debtor's own signature in written form.</li> </ul> <p>Funds received on the basis of the loan agreement must be returned without delay and no later than 30 days after sending the cancellation notice, otherwise the cancellation will expire. The necessary information on returning the loan funds can be obtained from the creditor's customer service.</p>
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The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract:	Finnish law
Clause stipulating the governing law applicable to the credit agreement and/or the competent court:	<p>The borrower can file a lawsuit regarding disputes arising from this loan agreement in the district court of Helsinki or in the district court of the locality in Finland in whose jurisdiction the borrower has domicile or permanent residence. The lender can file a lawsuit regarding disputes arising from this consumer credit agreement in the Helsinki District Court or in the general lower court of the borrower's domicile or permanent residence. If the borrower does not have a place of residence in Finland, disputes are handled in the Helsinki district court.</p>

c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism:	<p>The borrower has the right to submit disputes arising from the credit relationship to the Consumer Disputes Board. Before taking the case to the Consumer Disputes Board, the consumer should contact the consumer advisory service (<a href="http://www.kuluttajaneuvonta.fi">www.kuluttajaneuvonta.fi</a>).</p> <p>Consumer Disputes Board Hämeentie 3, PL 306, 00531 Helsinki, <a href="mailto:kril@oikeus.fi">kril@oikeus.fi</a>.</p>