

Basis for calculating APR

	Standard fee	OPERA	OPERA PLUS	Green Code 12-18	Green Code Study	Green Code Job
Debit rate	9%	8%	8%	9%	5%	5%
Statement of account	4 €	4 €	4 €	0 €	0 €	0 €

Annual rates for payment cards

V PAY	15 €	15 €	0 €	0 €	0 €	15 €
Mastercard Web	12 €	12 €	12 €	0 €	0 €	12 €
Mastercard Blue	12 €	12 €	12 €	not available*	12 €	12 €
Mastercard Gold	55 €	55 €	0 €	not available*	55 €	55 €
Visa Classic	18 €	18 €	18 €	not available*	0 €	18 €
Visa Premier	99 €	99 €	99 €	not available*	99 €	99 €

APR for overdrafts related to payment cards

	Standard fee	OPERA	OPERA PLUS	Green Code 12-18	Green Code Study	Green Code Job
V PAY	12,20%	11,09%	9,75%	not applicable**	5,17%	6,46%
Mastercard Web	not applicable**	not applicable**	not applicable**	not applicable**	not applicable**	not applicable**
Mastercard Blue	11,92%	10,82%	10,82%	not available*	6,20%	6,20%
Mastercard Gold	15,92%	14,78%	9,75%	not available*	9,99%	9,99%
Visa Classic	12,47%	11,36%	11,36%	not available*	5,17%	6,72%
Visa Premier	20,20%	19,02%	19,02%	not available*	14,05%	14,05%

Assumptions:

In order to facilitate the calculation of the APR, we did not take any temporary benefits into account (e.g. free card for a given time) but based ourselves on the most unfavourable pricing terms and conditions for each client category. We do not indicate the APR for so-called "company" cards as the APR must only be communicated to consumer clients.

The APR is calculated over a period of 3 months (90 days) at the interest rate indicated for each client category and for an overdraft facility of 1,250 € fully drawn down.

* This product is not marketed to that particular rate group

** No overdraft is offered for this product