

Applicable rates payment cards

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	5 €	5 €	0 €	0 €	0 €	5 €

Annual rates for payment cards

V PAY	17 €	17 €*	0 €	0 €	0 €	17 €
Visa Basic	17 €	17 €*	17 €	not available**	Basic or Classic 0 € Otherwise: 17 €	17 €
Visa Classic	22 €	22 €*	22 €	not available**	Basic or Classic 0 € Otherwise: 22 €	22 €
Visa Gold	65 €	65 €*	Gold 0 € or Platinum 54 € Otherwise: 65 €	not available**	65 €	65 €
Visa Platinum	120 €	120 €*	Gold 0 € or Platinum 54 € Otherwise: 120 €	not available**	120 €	120 €

APR for overdrafts related to payment cards

	Standard fee	OPERA	OPERA PLUS	Green Code 12-18	Green Code Study	Green Code Job
V PAY	12,74%	11,63%	8,36%	not applicable***	5,17%	8,35%
Visa Basic	12,74%	11,63%	9,87%	not available**	Basic or Classic 5,17% Otherwise: 6,63%	8,35%
Visa Classic	13,20%	12,08%	10,32%	not available**	Basic or Classic 5,17% Otherwise: 7,06%	8,79%
Visa Gold	17,25%	16,10%	Gold 8,36% or Platinum 13,24% Otherwise: 14,27%	not available**	10,90%	12,69%
Visa Platinum	22,70%	21,50%	Gold 8,36% or Platinum 13,24% Otherwise: 19,58%	not available**	16,06%	17,93%

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.

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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.

\* Payment with Opera points possible

\*\* This product is not marketed to that particular rate group

\*\*\* No overdraft is offered for this product

\*\*\*\* Opera Plus free of charge for 2 years (max. until 30 years old). In the case, Opera Plus conditions apply.