

ONLINE PERSONAL LOAN APPLICATION: PRE-CONTRACTUAL INFORMATION

The personal loan application (hereinafter “the loan application”) is addressed to Banque Raiffeisen, société coopérative, having its registered office at 4, rue Léon Laval, L-3372 Leudelange, registered in the trade and companies register under number B. 20128, with which you already have a business relationship (hereinafter referred to as the “credit institution”). The VAT number of the credit institution is LU 18974800. The credit institution is authorised and regulated by the Commission for the Supervision of the Financial Sector (*Commission de Surveillance du Secteur Financier - CSSF*), 283, route d’Arlon, L-1150 Luxembourg.

Tel: (+352) 26 25 1 - 1 (switchboard)

Fax: (+352) 26 25 1 - 2601

The credit institution may be contacted by:

Tel: (+352) 2450-1

Fax: (+352) 227541

E-mail: info@raiffeisen.lu

1. Online loan application via www.raiffeisen.lu

The loan application is made via the website www.raiffeisen.lu. The credit institution requires certain information which must be transmitted via the website, in order to process your loan application.

By making an online loan application, you are deemed to fully accept this pre-contractual information and the general terms of lending.

The pre-contractual information, as well as the general terms of lending shall be available to you in PDF format, which can be printed and downloaded, during the loan application process. The general terms of lending may also be consulted on the website www.raiffeisen.lu.

The credit institution will inform you of its decision on your loan application either by letter or any other means of communication of its choice. The credit institution may also ask you, by any means, for any additional documents or information that it deems appropriate.

It may refuse the loan application without having to give reasons for its decision.

The loan application documents shall be retained by the credit institution and you will be able to access a copy by written request.

2. Key characteristics of the loan

Type of loan:	Personal loan
Total amount of the loan:	Minimum amount: EUR 5,000 Maximum amount: EUR 50,000
Drawdown conditions:	The loan funds shall be drawn down in a single amount to a current account held at the credit institution.
The term of the loan agreement:	The minimum term is 6 months and the maximum term is 60 months.
The repayment frequency:	Monthly repayments debited from an account held at the credit institution.
Method for calculating interest and fees:	Interest paid is calculated on the basis of amounts owed and the exact number of days, the year considered to have 360 days.
The total amount you will pay:	This is the amount of borrowed capital plus interest and any possible costs related to your loan.
Interest rate:	Fixed The final interest rate will be stated in the loan agreement.
The annual percentage rate (APR):	This is the total cost expressed as an annual percentage of the total loan amount. Example: A loan of EUR 10,000 repayable over 48 months with an interest rate of 2.05% per year results in 48 monthly repayments of EUR 217.33. The APR (annual percentage rate) is 2.10% per year. Total amount owed by the borrower: EUR 10,431.89 (excluding insurance and any possible handling charges).

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<p>Are either of the following required in order to be granted the loan or by the terms and conditions of business:</p> <ul style="list-style-type: none"> - insurance for the loan or - another additional service? 	<p>No, unless specifically indicated in the loan offer. No</p>
<p>Related costs Maintaining one or more accounts if required for recording both payment transactions and withdrawals:</p>	<p>Periodic repayments must be made by debiting a current account held at the credit institution. You may choose between opening a specific current account without fees, which is destined solely</p>

Costs in the event of late payment:	<p>for this purpose, and making the repayments from your regular current account. You authorise the credit institution to regularly debit the agreed periodic repayments from the current account of your choice.</p> <p>In the event that the credit institution terminates this loan facility, the balance of the account will be subject to the lending conditions applied to this loan, increased by 2% and, in addition, damages will be payable, fixed at ten percent of the outstanding amount, with a minimum amount of EUR 300.</p>
Right of withdrawal:	<p>You have the right, for a period of 14 calendar days, to withdraw in writing from the loan agreement by any durable medium, without giving any reason, in accordance with the provisions of the Consumer Code (<i>Code de la Consommation</i>), and you are obliged to refund the amount received, plus interest due until the day of repayment in accordance with the terms and deadlines set out in the Consumer Code.</p> <p>If you do not exercise your right of withdrawal in writing by the end of that 14 calendar day period, the loan agreement will be final.</p> <p>The withdrawal request has to be addressed to: Banque Raiffeisen ONLINE BRANCH 4, rue Léon Laval L-3372 Leudelange</p>
Early repayment:	<p>You are entitled, at any time, to fully or partially discharge your obligations under the loan agreement. In this case, you are entitled to a reduction in the total cost of the loan, which corresponds to the interest and costs owed for the remaining term of the agreement. If you wish to make an early repayment, you must notify the credit institution in writing, and the credit institution will immediately inform you of the amount to be repaid.</p>
Compensation for early repayment:	<p>In the event of early repayment of the loan, the credit institution is entitled to loan compensation. This compensation may not exceed 1% of the amount of the loan subject to early repayment if the period between the early repayment and the end date of the loan agreement agreed therein is greater than one year. If the period does not exceed one year, the compensation may not exceed 0.5% of the amount of the loan subject to early repayment. However, compensation is only payable if the early repayment exceeds EUR 10,000 in a 12-month period. However, the credit institution has the right to claim higher compensation if its actual loss exceeds the amount determined under paragraph 2 above. Similarly, you can claim a reduction in this compensation if the credit institution's actual loss is less than the compensation thus determined.</p> <p>In this case, the loss consists of the difference between the interest rate initially agreed upon and the interest rate that the credit institution will receive on the amount owed at the time of the early repayment by reinvesting in high-quality government bonds or a comparable investment with the same degree of security and takes into account the impact of early repayment on administrative costs.</p> <p>The compensation may not exceed the amount of interest you would have paid during the period between the early repayment and the agreed end date of the loan.</p>
Right to a draft loan agreement:	<p>You have the right to obtain, free of charge and on request, a copy of the draft loan agreement.</p>

3. Language

Any person making an application via www.raiffeisen.lu must have perfect command of one of the languages offered, namely French, German and English. The language of the contractual conditions and communication is that

which you choose amongst these languages offered. However this applies only for the products/contracts for which the contractual documentation exists in the language you choose at the time of the application. In the event of divergence between the French version and other languages, only the French version shall be taken into account.

4. Settlement of disputes and applicable law

Contractual relationships, as well as those relative to the loan application, are subject to Luxembourg law. Any dispute arising or which may arise in this context shall be subject to the exclusive jurisdiction of the courts of and in Luxembourg.

5. Extra-judicial appeal

Without prejudice to any recourse to the court, any complaints may be addressed to:

Banque Raiffeisen S.C.
Fonction Compliance
4, rue Léon Laval
L-3372 Leudelange.

However, if the processing of the complaint by the relevant person at the credit institution has not provided you with a satisfactory response, you may apply to the *Commission de Surveillance du Secteur Financier* (<http://www.cssf.lu/consommateur/reclamations/>) for an out-of-court settlement of these complaints:

CSSF
Département Juridique II
283, route d'Arlon
L-1150 Luxembourg
Tel. (+352) 26 25 1 - 1
Fax (+352) 26 25 1 - 601
<http://www.cssf.lu>
reclamation@cssf.lu