

Your Personal Loan Agreement

Fixed Sum Loan Agreement regulated by the Consumer Credit Act 1974

Account No.

Creditor: Ikano Bank AB (publ), Waterfront House, Waterfront Plaza, Station Street, Nottingham NG2 3DQ

Your details:
 «CustomerAddressLine1»
 «CustomerAddressLine2»
 «CustomerAddressLine3»
 «CustomerAddressLine4»
 «CustomerAddressLine5»
 «CustomerAddressLine6»

APR:	«APR»%
Rate of interest:	«InterestRate»% per annum

Amount of Credit:	£ «CreditAmount»	
Total charge for credit:	£ «TCC»	
Total amount payable:	£ «TotalRepayable»	
Minimum Duration	«TermInMonths»	Months

A total of «NumberOfPayments» monthly payments comprised of «TermLessOne» payments of £«MonthlyPaymentAmt» followed by 1 payment of £«FinalPaymentAmt». In your application you have selected a day of the month for your payments to be made on and they will be made on that date in each month (or the next banking day if that day is not a banking day).

We will write to you to confirm the date of your first monthly repayment, which will be after your account has been activated. If your first selected payment day will be less than 30 days after your account has been activated then payments will commence from the selected date in the following month. If this happens the total amount you will need to repay may be more than that set out above to reflect the extra period of interest on your balance. The number of repayments may also increase. The interest rate and APR remains the same.

Interest is charged at the fixed interest rate on the outstanding balance on your account. Interest is calculated from the date the loan is debited to the account until the balance is paid in full. Unpaid interest will itself be added to the outstanding balance and have interest charged on it from the date it becomes overdue. Interest will continue to be charged at the rate under the agreement after any court judgment.

PAYMENTS: Every month, you must pay your monthly instalment by direct debit.

CHARGES: Default Charges: £25 or such other amount as we may notify you of for late payments. £12 for cheques marked refer to drawer and unpaid direct debits. £25 if we have to trace your address if you have moved without telling us. We can vary charges and introduce new charges to reflect changes in our costs in a reasonable and proportionate manner. See Condition 5. You may also have to pay any other reasonable costs we incur or loss we sustain as a result of your breach of this Agreement.

MISSING PAYMENTS: Missing payments or paying less than the minimum amount could make obtaining credit more difficult in the future and have severe consequences which include (a) registering of a default against you at credit reference agencies and (b) possible legal proceedings which may include a charging order against your home.

RIGHT OF WITHDRAWAL: You have a right to withdraw from the Agreement for a period of 14 days starting on the day after the day we notify you that the agreement is executed. You need not give any reason for withdrawing from the Agreement. You may exercise your right verbally by telephone on 0371 781 3058* or in writing to us at Customer Services, Ikano Bank , PO Box 10081, Nottingham, NG2 9LX and you will then have 30 calendar days to repay the amount of credit. If you inform us verbally we will tell you how and when you must pay during our call with you. If you notify us in writing, we will provide this information in writing to you.

EARLY REPAYMENT: You may repay your loan early in full or in part at any time. If you wish to do this you must contact Ikano Bank AB (publ) on the telephone number above to obtain a settlement figure and make your payment. See Condition 3.

STATEMENTS OF ACCOUNT: You have a right to receive, on request and free of charge, at any time throughout the duration of the Agreement under section 77B of the Consumer Credit Act 1974 a statement in the form of a table showing (a) the details of each instalment owing under the Agreement; (b) the date on which each repayment is due and the amount and any conditions relating to the payment of the instalment; (c) a breakdown of each instalment showing how much comprises:- (i) capital repayment; (ii) interest payment; and (iii) if applicable, any other charges.

IMPORTANT: Please see the 'TERMS AND CONDITIONS' section below which apply to and form part of this Agreement.

You have the right to know how we will use your personal information. Please read the "YOUR INFORMATION" section below.

Signed for and on behalf of Ikano Bank AB (publ):

Signature

«CoSignedBy»

Date of signature « E « E « E s i

CUSTOMER DECLARATION & CONSENT

I confirm that all the details given in the application are true and complete and that I am over 18 years of age. Details may be verified. I also confirm that I have read and understood the section entitled "Your Information" and I agree that you can use my information in that way. This is a Credit Agreement regulated by the Consumer Credit Act 1974.

I acknowledge that approval of my loan application will not be completed until you have received satisfactory results from the searches referred to in "YOUR INFORMATION" section above.

Customer Signature

This box will be ticked automatically when you submit this agreement

Date of signature « E « E « E s i

TERMS AND CONDITIONS

1 Interpretation. In this agreement, 'we', 'us' and 'our' means Ikano Bank AB (publ). 'You' and 'your' refer to the person named under 'Your details'. 'Amount of Credit' means the amount shown next to those terms. 'Loan' means the credit facility provided under this Agreement

2 Agreement. We agree to provide the loan under these terms. This agreement will only become binding when it is signed on our behalf and we have received satisfactory search results. We may reject any application. We will provide the loan by releasing the Amount of Credit shown by electronic transfer to the bank account you have nominated.

3 Payments. You agree to repay the loan plus interest and charges by monthly payments as shown. You must make the payments by Direct Debit from an account you maintain with a bank or building society in the United Kingdom. You must notify us immediately if you change your bank or building society account. Credit card and Debit card payments will only be accepted at our discretion. Where we agree to accept payment by credit card we may make a charge for this. If you repay early in full or in part, your settlement amount will reflect a limited rebate of the interest on the amount paid early for the rest of the loan term based on a formula calculated under the Consumer Credit Act 1974. If you repay early or in part the monthly payments will stay the same but your loan term will reduce. Your final monthly payment may vary to reflect the actual interest due. This will never result in it increasing beyond the amount shown unless default and other charges have been applied. If the total amount outstanding at the date of the final monthly payment is larger than the standard monthly payment, then further payments will be collected on the same date each month, until the total amount outstanding is repaid.

4 Change of contact details. You must notify us immediately if you change any of your contact details we hold, for example, address, contact telephone number(s) or e-mail address.

5 Additional charges. We may make extra charges for handling your account from time to time. You authorise us to add these charges to your account. You can ask us for details of these charges. You may also have to pay any other reasonable costs we incur or loss we sustain as a result of your breach of any term of this agreement.

6 Passing on information. We can pass on information about your account to anyone if it will help us to carry out our business, including companies based outside the European Economic Area (EEA).

We will make sure that any information released outside the EEA will have the same level of protection as in the EEA. In particular, we may need to pass on information to our agents and sub-contractors. We may also pass information to other companies in the group of companies we belong to and credit reference agencies who contact us.

See "YOUR INFORMATION" section.

7 Ending the Agreement. You may end this agreement at any time by making full early repayment as described elsewhere in the Agreement

8 Default. We may demand repayment of the full amount you owe us if:

- You fail to pay on its due date any amount payable to us under this agreement; or
- You fail to comply with any of the other terms of this agreement; or
- We discover that any material information which you provided in the course of applying for the credit is incomplete, inaccurate or untrue; or
- You become insolvent or any steps are taken by or against you for your bankruptcy or any proposal is made for a voluntary or other arrangement or composition with, or assignment for the benefit of, all or any of your creditors

Before demanding full repayment, we will send you a notice under the Consumer Credit Act 1974. You may be liable for costs incurred if we take any action against you to recover any amount under the agreement.

9 Enforcement. If we do not enforce, or delay in enforcing, any of these terms, this will not affect our right to enforce that or any other term under this agreement at the time or in the future.

10 Transferring our rights. We may assign or transfer our rights under this agreement to any bank, financial institution or company and may disclose your personal information to any bank, financial institution or company to whom we may assign or transfer those rights. Your rights under this agreement and your legal rights (including under the Consumer Credit Act 1974) will not be affected.

11 How to contact us. You can write to us at Customer Services, Ikano Bank, PO Box 10081, Nottingham, NG2 9LX. Or you can call us on 0371 781 3058*. Contact details can also be found on our website: www.ikano.co.uk.

12 The Lending Code. Ikano Bank AB (publ) is a member of the Finance and Leasing Association (FLA) and follow the FLA Lending Code. This code sets out standards of good practice for the finance industry and provides you, the customer, with reassurance that you are dealing with a reputable organisation. Copies of the FLA Lending Code are available upon request from us or at www.fla.org.uk.

13 Complaints procedure. Ikano Bank AB (publ) has a complaints procedure which aims to resolve customer issues, a summary of which is available on request. If the complaint is not resolved using this process you are entitled to refer the matter to the Financial Ombudsman Service (see: www.financial-ombudsman.org.uk).

14 Law. This agreement is governed by the laws of England and Wales which will also govern the relationship between us and you before the conclusion of this agreement. The courts of England will have non-exclusive jurisdiction for any related disputes.

15 Supervisory authority. Although the Financial Conduct Authority is the supervisory authority under the Consumer Credit Act, Ikano Bank AB (publ) is an EEA authorised firm in the UK on the Financial Conduct Authority register, and is authorised in Sweden by Finansinspektionen - the regulator for Banks in Sweden.

YOUR INFORMATION

We will make searches about you at credit reference and fraud prevention agencies who will supply us with information, for use in the assessment of credit products, as well as information from the Electoral Register, for the purpose of verifying your identity. The agencies will record details of the search type, credit or identification, whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and or the credit reference agencies about you and those with whom you are linked financially may be used by us and other companies if credit decisions are made about you, or other members of your household. Any of this information may also be used for identification purposes, debt tracing, debt recovery and the prevention of money laundering as well as the management of your account.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related accounts or facilities
- Recovering debt
- Checking details on proposals and claims for all types of insurance
- Checking details of job applicants and employees

Please contact us on 0344 856 5735* if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use the information recorded by fraud prevention agencies from other countries.

Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records.

We may make periodic searches of credit reference and fraud prevention agencies to manage your account with us, to take decisions regarding credit, including whether to make further credit available or to continue or extend existing credit.

Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt.

You have the right of access to your personal records held by credit and fraud agencies. If you would like to have details of the agencies we use please telephone us on 0344 856 5735*.

For account management purposes from time to time we may want to communicate with you by SMS or e-mail if you have provided us with these contact details. We would also like to use your details and information about your transactions and your account to keep you up date with offers and information through mail, telephone, e-mail or SMS. If you do not wish to receive this information, please write to Ikano Bank, PO Box 10081, Nottingham, NG2 9LX. We may also pass on your details (whether your application is successful or not) to other carefully selected companies so that they can send you details by mail or telephone of offers and other services which we think may be of interest to you.

If you do not want your details to be passed to other companies please write to the address detailed above.

Ikano Bank is a trading name of the UK branch of Ikano Bank AB (publ), which is registered with branch number BR016253. The registered office of the UK branch of Ikano Bank AB (publ) is Waterfront House, Waterfront Plaza, Station Street, Nottingham, NG2 3DQ.

* Calls cost the same as a standard "01" or "02" landline number even when calling from a mobile phone. Calls are also included in any bundled minutes or free talk time that covers landline calls. Where calls are made outside of a bundle you will be charged at national call rates. Calls may be recorded for training and monitoring purposes.

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Ikano Bank AB (publ) will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Ikano Bank AB (publ) to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Ikano Bank AB (publ) or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when Ikano Bank AB (publ) asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.