

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION ("SECCI") FOR KBC CREDIT CARD

Name and Contact details of the Creditor	
Creditor	KBC Bank Ireland plc
Address	Sandwith Street, Dublin 2, Ireland
Telephone	01 664 6000
Fax Number	01 664 6100
Web Address	www.kbc.ie

Description of the main features of the credit product	
Type of Credit	Credit Card Facility – An open ended credit agreement subject to an agreed credit limit.
Total amount of credit <i>The total sums made available under the credit agreement.</i>	€ 1500 The above figure is representative and may not be your actual credit limit.
The conditions governing the drawdown <i>This means how and when you will obtain the money</i>	On receipt of your Credit Card and Personal Identification Number (PIN) you may use your credit card to carry out transactions or to withdraw cash within the agreed credit limit. You will be able to immediately transfer a balance with another credit card provider to KBCI of up to 95% of the Credit Limit allocated to you. Your credit card will be activated when you carry out your first transaction using the Credit Card and PIN together.
The duration of the credit agreement	The duration of the credit agreement is indefinite, subject to termination in accordance with the conditions of the credit agreement.
Instalments and, where appropriate, the order in which Instalments will be allocated	You will have to pay the following: Each month the minimum payment you must make will be: <ul style="list-style-type: none"> • 5% of the balance shown on your latest statement or €5, whichever is greater; or • If the new balance is less than €5, you must pay the new balance in full. Payments received will be applied to the account in the following order: <ul style="list-style-type: none"> • fees, the oldest first • Interest in relation to cash advances, purchases and then balance transfers • cash advances from previous statements • purchases from previous statements • balance transfer amounts from previous statements • cash advances on the current statement • purchases on the current statement • balance transfers on the current statement
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>	€1661.51 The above figure assumes that: <ul style="list-style-type: none"> • You make purchases to the full extent of a €1,500 credit limit plus Government Stamp Duty charge of €30.00. • You repay 12 monthly repayments of €138.46. • Interest rates remain the same. Interest charged is €131.51. Remember, this is just an example and the total amount you might have to pay could vary.

Cost of Credit		
Different borrowing rates which apply to the credit agreement	Transaction Type: Purchases Balance transfers (for first 6 months introductory period) Balance transfers after the end of the introductory period Cash Advances	Annual Rate 14% 0% 14% 20% These rates are variable and may be subject to change.
Annual Percentage Rate of Charge (APR) <i>This is the total cost expressed as an annual percentage of the total amount of credit.</i> <i>The APR is there to help you compare different offers.</i>	APR 18.25% This APR is based on: <ul style="list-style-type: none"> • a credit limit of €1,500 including Government Stamp Duty • 12 monthly Instalments to repay the limit plus interest in full. Your payments will vary from month to month in accordance with the number of days interest accrued during that month.	
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out <ul style="list-style-type: none"> - An insurance policy securing the credit, or - Another ancillary service contract <i>If the costs of these services are not known by the creditor they are not included in the APR.</i>	No	

Related Costs	
Any other costs deriving from the credit agreement	The following charges are payable – Cash Advance – Within Euro Zone: 1.5% of the amount of the Advance (or minimum charge of €1.90, no maximum charge) of the transaction value. Cash Advance – Outside Euro Zone: Administration levy equivalent to 2% of the transaction value plus 1.5% handling charge (minimum charge €1.90, no maximum charge) of the transaction value. Purchases – Outside Euro Zone: Administration levy equivalent to 2% of the transaction value. Government Duty payable on credit cards: €30 per annum. Duplicate statement You will be charged €5.00 each time an additional copy of a statement is requested by you. Credit Card Replacement A charge of €6.00 will apply for replacement credit cards (replacement of stolen cards is excluded from this fee). Cheque Processing You will be charged €1.00 each time you pay by cheque. Late Payment Fee Should payment not be made in accordance with the Agreement, a Late Payment Fee of €7.00 will be debited to the card account. Over Limit Fee The Over Limit Fee of €7.00 will apply, the first time your balance exceeds your credit limit in each statement period. Returned Payment Fee Should any payment either by cheque or direct debit be returned unpaid, a Returned Payment Fee of €7.00 will be debited to the card account.

Conditions under which the above mentioned costs related to the credit agreement can be changed	<p>We may change the rate(s) of interest or any fee or charge from time to time (and may introduce a new fee or charge)</p> <p>However, we will give you at least 60 days' notice in writing or by email before the change takes effect.</p> <p>You can avoid being charged any increased rate of interest, fee or charge by notifying us of your intention to close the account within 60 days of the notice provided to you.</p>
<p>Costs in the case of late payments.</p> <p><i>Missing payments could have severe consequences (e.g. forced sale) and make obtaining credit more difficult.</i></p>	<p>Where missed or late payments result in the minimum payment not being paid on time, we will continue to charge the usual borrowing rates.</p> <p>You will also be charged:</p> <ul style="list-style-type: none"> • €7.00 if you go over your credit limit • €7.00 if you make a late payment

Other important legal aspects

<p>Right of withdrawal</p> <p><i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i></p>	Yes
<p>Early repayment</p> <p><i>You have the right to repay the credit at any time in full or partially.</i></p>	Yes
<p>Consultation of a database.</p> <p><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 a 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>	The bank will inform you without delay if your credit application is rejected on the basis of a consultation with a database.
<p>Right to a draft credit agreement</p> <p><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>	Together with this SECCI, you will receive the credit card application form, terms and conditions and fees and charges booklet. These documents comprise the draft credit agreement. You have the right, upon request, to a further copy of the draft credit agreement free of charge.

Additional information to be given in the case of distance marketing or financial services

(a) Concerning the creditor	
Registration	KBC Bank Ireland plc is registered as a public limited company under company number 40537
The supervisory authority	KBC Bank Ireland plc's principle office of business is located on Sandwith Street in Dublin 2. Our VAT number is IE8F86824G. KBC Bank Ireland is regulated by the Central Bank of Ireland
(b) Concerning the credit agreement.	
Exercise of the right of withdrawal	<p>Yes</p> <p>You may withdraw from the credit agreement within 14 days after you enter the credit agreement by sending a signed written instruction to KBC Bank Ireland plc, Sandwith Street, Dublin 2, quoting details of the agreement. If you cancel the agreement you will be required to repay the full balance, including any interest or fees, within 30 days.</p> <p>If you do not exercise your right of withdrawal the terms of this Agreement will continue to apply.</p>
The law taken by the creditor as the basis for the establishment of relations with you before the conclusions of the credit contract.	KBC Bank Ireland plc's relationship with you is governed by Irish Law.
Clause stipulating the governing law applicable to the credit agreement and/or the competent court.	The credit agreement is covered by Irish law and the Courts of Ireland have jurisdiction to resolve any matter that may arise from it.

Language Regime	Information and contractual terms will be supplied in English. With your consent we intend to communicate in English during the duration of the credit agreement.
(c) Concerning Redress	
Existence of and access to out-of-court complaint and redress mechanism	<p>If you wish to make a complaint you may do so in writing. Please address your complaint to KBC Bank Ireland, Sandwith Street, Dublin 2.</p> <p>In the event that you are not satisfied with our response you may refer the matter to the Financial Services Ombudsman.</p> <p>The details for the Financial Services Ombudsman are: Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House Lincoln Place, Dublin 2.</p> <p>Telephone number: 01- 6620899 Lo-call: 1890 88 20 90 Email Address: enquiries@financialombudsman.ie Website address: www.financialombudsman.ie</p>