# Annual percentage rates of Inbank products under sample conditions 

Here you can view examples of annual percentage rates (APR), which allow you to conveniently assess the estimated costs of a loan product you are interested in, calculated on the example of an average agreement. If you contact us with a specific loan request, we will calculate the annual percentage rate charge on the basis of the conditions offered to you, which may differ from the rates given here.

Please be advised that every loan is a financial obligation and you should carefully consider your decision, read the loan terms and conditions and consult experts where necessary before entering into a loan agreement.

## Inbank Finance AS

Small loan has an annual percentage rate of $21,27 \%$ on the following sample conditions: loan amount $3800 €$, 45 payments, fixed interest rate $16,90 \%$, contract fee $2 \%$, monthly maintenance fee $3,90 €$, monthly repayment $121,52 €$. Total cost of credit and total repayments $5346,88 €$.

Green energy loan has an annual percentage rate of $9,86 \%$ on the following sample conditions: loan amount 10900 €, 87 payments, unfixed interest rate $6 \%+6$ months' EURIBOR per year (in the case of a negative EURIBOR the value of EURIBOR is considered to be 0 ; on 29.12 .2023 the 6 months' EURIBOR was $3,86 \%$ a year, EURIBOR may change every 6 months), contract fee $1 \%$, monthly maintenance fee $0 €$, monthly repayment is $178,37 €$. Total cost of credit and total repayments 15 529,09 €.
Renovation loan has an annual percentage rate of $14,72 \%$ on the following sample conditions: loan amount 8200 €, 55 payments, fixed interest rate $11,80 \%$, contract fee $2 \%$, monthly maintenance fee $3,90 €$, monthly repayment $202,16 €$. Total cost of credit and total repayments $11123,58 €$.
Mini loan has an annual percentage rate of $39,63 \%$ on the following sample conditions: loan amount 1000 €, 23 payments, fixed interest rate $24 \%$, contract fee $0 \%$, monthly maintenance fee $4,90 €$, monthly repayment $59,74 €$. Total cost of credit and total repayments $1374,86 €$.

Car loan has an annual percentage rate of $16,09 \%$ on the following sample conditions: loan amount $7600 €, 54$ payments, fixed interest rate $12,90 \%$, contract fee $2 \%$, monthly maintenance fee $3,90 €$, monthly repayment is $194,54 €$. Total cost of credit and total repayments $10510,22 €$.
Car loan Plus has an annual percentage rate of $14,26 \%$ on the following sample conditions: loan amount $10100 € 62$ payments, fixed interest rate $11,70 \%$, contract fee $2,50 \%$, monthly maintenance fee $3,90 €$, monthly repayment $198,31 €$, residual value $25 \%$. Total cost of credit and total repayments 14 822,17€.

Car leasing has an annual percentage rate of $11,36 \%$ on the following sample conditions: loan amount $21500 €, 77$ payments, unfixed interest rate $6 \%$ +6 months' EURIBOR per year (in the case of a negative EURIBOR the value of EURIBOR is considered to be 0, on 29.12 .2023 the 6 months' EURIBOR was $3,86 \%$ a year,, EURIBOR may change every 6 months), contract fee $1,50 \%$, monthly maintenance fee $3,90 €$, monthly repayment is $338,87 €$, residual value $25 \%$. Total cost of credit and total repayments $31486,16 €$.
auto24 loan has an annual percentage rate of $15,05 \%$ on the following sample conditions: loan amount $6350 €, 60$ payments, fixed interest rate $11,90 \%$, contract fee $2 \%$, monthly maintenance fee $3,90 €$, monthly payment is $148,15 €$. Total cost of credit and total repayments $8889 €$.
auto24 leasing has an annual percentage rate of $10,02 \%$ on the following sample conditions: loan amount $21000 €$, 68 payments, unfixed interest rate $4,90 \%+6$ months' EURIBOR per year year (in the case of a negative EURIBOR the value of EURIBOR is considered to be 0 , on 29.12 .2023 the 6 months' EURIBOR was $3,86 \%$ a year,, EURIBOR may change every 6 months), contract fee $1,50 \%$ monthly maintenance fee 3,90 €, monthly repayment is 343,22 $€$, residual value $25 \%$. Total cost of credit and total repayments 28 588,96 €.
auto24 hire-purchase has an annual percentage rate of $47,78 \%$ on the following sample conditions: price of the goods when paid immediately (net price) $400 €, 12$ payments, fixed interest rate $19,90 \%$ calculated on the purchase amount, contract fee $0 €$, monthly maintenance fee $0,90 €$, monthly repayment is $40,96 €$. Total cost of credit and total repayments $491,5 €$.

Hire-purchase has an annual percentage rate of $29,94 \%$ on the following sample conditions: price of the goods when paid immediately (net price) $700 €$, credit amount $700 €$, 19 payments, fixed interest rate $8,90 \%$ calculated on the purchase amount, contract fee $10 €$, monthly maintenance fee $2,90 €$, monthly instalment $45,53 €$. The total amount of credit and the amount of repayments are $865,1 €$.

Inbank AS
Inbank Pay Standard credit card has an annual percentage rate of $26.71 \%$ per annum on the following example conditions: credit limit $1000 €$, fixed interest rate $18 \%$, card opening fee $0 €$, card monthly fee $2,50 €$, interest-free period 35 days, repayment sum of $1123,82 €$ assuming that the limit is used immediately, in its full amount and returned in the course of one year in equal monthly instalments.

