

Your Barclaycard credit

Mr

<FIRST NAME> <SURNAME>

<STREET> <HOUSE NO>

<POSTCODE> <CITY>

<Loan Amount>

<PPI Single Premium>

<Death & Disability Element of PPI Single Premium>

<Unemployment Element of PPI Single Premium>

<Insurance Tax on Unemployment Element>

<Total Amount of Credit> (Loan Amount + PPI Single Premium)

<Interest>

<Total Loan Cost>

<Total PPI Cost>

<Interest Charged on PPI Single Premium>

<Monthly Repayment Date>

<Monthly Repayment Amount>

<Loan Duration / Term>

<Last Monthly Repayment Amount>

<Effective Interest Rate>

<Nominal Interest Rate (fixed)>

<IBAN Number>

<Bank Name>

Credit calculation and payment plan

Payment amount	€ 18,000.00
+ Single premium security package	€ 1,535.66
which lump sum death 1) 2) and disability 1) 2)	€ 1,159.42
including one-off payment of unemployment 3)	€ 376.24
insurance tax contained therein (currently 19 %)	€ 60.07
= Total amount of credit (net of transaction costs)	€ 19,535.66
+ Interest	€ 1,155.04
= Total amount of	€ 20,690.70

The total amount includes the total repayment amount incl . Interest and cost. He is in monthly installments on each 15th of the month and for the first time in June 2015 payable .

Installment amount	€ 689.70
Number of rates	30
Last installment	€ 689.40
Effective interest rate	4.59%
Nominal interest rate (fixed)	4.50%

Information for single premium for the security package :

The single premium security package already included in the rates and part of the Loan thus fall on that amount also bear interest .

The total cost of the security package therefore amount to € 1,626.46 , consisting of the Single premium of € 1,535.66 and a Interest share of € 90.80 assemble .

The interest element is already in the next mentioned amount of interest included .

1) gem. § 4 no . 5 VersStG from insurance tax
free 2) VersSt no. Cardif
Life insurance: 9116/801/01150
3) VersSt no. Cardif General insurance: 9116/801/00693

Debit Mandate

I authorize Barclaycard Barclays Bank PLC , payments from my bank account to collect by direct debit. At the same time I instruct my bank , the Barclaycard Barclays Redeem Bank PLC , drawn on my account debits. I can within eight weeks from the debit date , a refund of the debited amount demand . Apply it agreed with my bank conditions.

IBAN: DE413001070000000123456

Bank Name: The Bank of Tokyo - Mitsubishi UFJ

Mandate reference : BC1139156503014143660000001

Barclaycard creditor identification number: DE04ZZZ00000001740