

Standard European Consumer Credit Information

FlexiCash consumer loan – THE ZERO-COST LOAN: no fees, no hidden costs!

Form reference: DB-RET-SECCI-07, version 3.2 (October 2026)

Prepared for: Applicant: [Customer name] | Application no.: DEMO-2026-004517

Date of issue: [date of issue] – this information is binding on the bank for 10 days from the date of issue

1. Identity and contact details of the creditor

Item	Details
Creditor	Demo Bank d.d. (fictional)
Address	Demo Square 1, 1000 Ljubljana, Slovenia
Telephone	+386 1 000 0000 (demo number)
E-mail	loans@demobank.example
Website	www.demobank.example
Credit intermediary	Not applicable – the loan is offered directly by the bank

2. Description of the main features of the credit product

Item	Details
Type of credit	Unsecured consumer loan (FlexiCash), repayable in equal monthly instalments
Total amount of credit	EUR 10,000.00 – the ceiling or total sum made available under the credit agreement
Conditions governing the drawdown	Single payment to the customer's current account at Demo Bank d.d. after the contract is signed
Duration of the credit agreement	60 months
Instalments and order of allocation	60 monthly instalments of EUR 188.25, due on the 18th day of each month. Payments are allocated first to costs, then to interest, then to principal.
Sureties required	None
Repayments do not give rise to immediate amortisation of capital	Not applicable

3. Costs of the credit

Item	Details
Borrowing rate	4.90% per year, fixed for the whole duration of the agreement
Annual percentage rate of charge (APR)	Calculated individually; available from your relationship manager on request.
Total cost of credit and total amount payable	Interest and costs will be shown in the repayment plan delivered with the contract.
Is it compulsory to obtain an ancillary service?	A current account at Demo Bank d.d. is required to receive the loan and to pay instalments. Payment protection insurance is optional.
Related costs	Processing fee: 1% of the total amount of credit (EUR 100.00), deducted from the amount disbursed. Current account maintenance fee: EUR 3.50 per month for the whole duration of the loan, according to the bank's general price list. These costs can change in line with the general price list.
Costs in the case of late payments	Statutory default interest on overdue amounts. Reminder fee: EUR 10.00 per written reminder (at most one per month).
Consequences of missing payments	Missing payments could have severe consequences for you (for example forced sale of assets through enforcement) and make obtaining credit more difficult. Late payments are reported to the SISBON credit register.

4. Other important legal aspects

Item	Details
Conclusion of the agreement	The credit agreement becomes final and binding on both parties on signature.
Early repayment	You may repay the loan early, in full or in part, with the prior written consent of

	the bank. An early repayment fee of 3% of the amount repaid early applies to every early repayment.
Consultation of a database	The bank consults the SISBON credit register before deciding. If your application is rejected on the basis of that consultation, you will be informed immediately and free of charge of the result and of the database consulted.
Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This does not apply if, at the time of the request, the bank is unwilling to proceed to the conclusion of the agreement with you.
Period during which the creditor is bound	This information is valid for 10 days from the date of issue.

5. Complaints and out-of-court redress

Complaints may be submitted in the branch, by letter to Demo Bank d.d., Complaints Office, Demo Square 1, 1000 Ljubljana, or by e-mail to complaints@demobank.example. The bank acknowledges a complaint within 5 working days and answers within 15 working days.

If you are not satisfied with the answer, you may refer the dispute to the out-of-court dispute resolution body for banking services named on the bank's website (demo reference), without prejudice to your right to go to court.

6. Supervisory authority

Demo Bank d.d. is supervised by Banka Slovenije (Bank of Slovenia).

7. Additional information (not part of the standard form)

- The decision on your application is usually given within one working day once your application is complete.
- Payment protection insurance is offered by a partner insurer; it is optional and is not a condition for the loan or for the conditions offered.
- Further information on the FlexiCash loan is available at www.demobank.example/flexicash.

Customer acknowledgement

I confirm that I have received this information on [date] and that the relationship manager has explained it to me.

Signature of the customer: _____ Relationship manager: _____