Nordea

# FlexiCredit

FlexiCredit is an unsecured one-time loan you can use to finance a variety of needs.

You can use FlexiCredit for larger household purchases, home improvements, car repairs, travel or unexpected expenses, for example. You do not need to provide separate collateral or a guarantor for the loan.

With FlexiCredit, you can borrow between 2,000 and 50,000 euros You repay the loan monthly on a payment date of your choice. You can easily make changes to your repayment schedule later in Nordea Mobile or Netbank.

## Repayment period

We will agree on a repayment amount that suits your finances. The amount of your monthly payment affects the repayment period. The repayment period depends on the amount of your monthly payment and the interest rate.

## Interest rate

The interest rate is variable and consists of a customer-specific margin of 2.9–8.9% and a reference rate. The margin remains unchanged throughout the loan period, while the reference rate varies according to market conditions. The reference rate is the 3-month Euribor, which is determined for the first time on the first banking day of the month in which the loan is drawn down.

An increase in the reference rate extends the repayment period, while a decrease shortens it.

## Repayment method

FlexiCredit is repaid monthly in fixed equal payments, so you know the amount of your monthly payment in advance. The repayment amount must at least cover the interest. The number of monthly payments depends on the repayment period. If you wish, you can select two instalment-free months a year.

## Credit costs

The account management fee is 0.01% of the credit amount granted per day. The account management fee is charged monthly in arrears based on the number of calendar days and is capped at 12.50 euros per month.

## FlexiCredit example

The interest rate, or nominal interest rate, on FlexiCredit is the 3-month Euribor quoted on the first banking day of the month in which the credit application is signed, plus a margin of 8.9%. The annual percentage rate (APR) for a loan of 8,000 euros is 15.6% (10/2026), assuming a nominal interest rate of 11.489% and a repayment period of 78 months. The total amount of the loan and credit costs is 12,401.88 euros, assuming 78 monthly payments, no loan opening fee and an account management fee of 12.50 euros per month.

The loan period and the credit and interest amounts are a representative example calculated for FlexiCredit offered by Nordea. The example is indicative and may not correspond to the actual APR of the credit granted.

TTL073 11.2026
Nordea Bank Abp, Satamaradankatu 5, FI-00020 NORDEA, Finland, domicile Helsinki, Business ID 2858394-9

## Other possible costs

In addition to the interest and credit-related charges included in the credit costs, you may have to pay other fees, such as 17.00 euros per hour or part of an hour for written investigations, 10.00 euros per copy for copies of invoices and receipts, 10.00 euros per statement for an interest or balance statement and 5.00 euros per payment reminder for an overdue payment.

## Early repayment

You can repay more than the agreed monthly amount or pay off the loan in full without any additional charges at any time.

## Your right to withdraw from the credit agreement

You are entitled to withdraw from the credit agreement within 14 days of the date on which you received a copy of the credit agreement with its terms and conditions and the pre-contractual information concerning distance selling. If there are joint borrowers, withdrawal by one of the borrowers applies to the entire credit agreement.

You can submit a notice of withdrawal using the cancellation function in the loan details in Nordea Mobile or Nordea Netbank, by sending us a message in Nordea Mobile, Nordea Netbank or Nordea Omaposti, by calling us on 0200 70 000 (local rates apply), by post or in-branch. We will confirm receipt of your notice of withdrawal through Nordea Omaposti.

If you withdraw from the credit agreement, we will charge interest for the period during which the loan was available to you. You must repay the funds you have received, together with interest, within 30 days of submitting the notice of withdrawal. Otherwise, the withdrawal from the credit agreement will become null and void and the agreement will remain in effect.

## Additional services

You do not need to opt in for any additional services to obtain the loan on the advertised terms and conditions.

## Warning about the consequences of missing a payment

If you fail to make a payment under the credit agreement in full or in part, the creditor is entitled, in accordance with the credit terms and conditions, to take measures including charging default interest, accelerating the credit for immediate repayment, initiating debt collection measures or reporting the missed payment to credit information registers.

## Creditor and contact details

The loan is granted by Nordea Finance Finland Ltd, Aleksis Kiven katu 9, 00020 NORDEA.

You can reach us by:

- sending us a message in Nordea Mobile or Netbank or Nordea Omaposti (nordea.fi/omaposti)
- contacting our Customer Service via chat or
- calling us on 0200 70 000 (local rates apply).

## Financing when you need it

Apply for FlexiCredit online or contact us. We will help you find a financing solution that suits your needs.


Nordea Bank Abp, Satamaradankatu 5, FI-00020 NORDEA, Finland, domicile Helsinki, Business ID 2858394-9