#### **INBANK PAYMENT METHODS**

#### Indivy – Buy now, pay later

With the Indivy payment method, you can divide the purchase amount into up to six equal parts. There is no interest, no contract fee, no down payment. You will get purchase confirmation in just a few minutes.

### Indivy – pay in 3 parts:

- Amount 75 2500 €
- Period 3 or 6 months
- First payment is due only a month later
- Down payment 0 €
- Interest rate 0%
- Contract fee 0 €
- Administration fee 0 €

You will receive an answer to your application **immediately**.

### Why use Indivy?

- Indivy is an innovative payment solution that will help you pay for purchases with even greater convenience.
- Indivy gives you the option to divide the purchase amount into 3 equal instalments easy and with no additional expenses.
- Indivy is the smart way to get everything you need right away without sacrificing choice.
- Indivy is always free there are no interest, contract fees or down payments.

# Inbank hire purchase

Inbank hire purchase allows you to split a large one-time expense into small monthly payments. Spread the purchase sum over up to 6 years. The first payment is due only a month later.

# Advantages of Inbank hire purchase:

- Flexible solution for large expenses
- You choose the instalment amount
- You choose the instalment payment period
- You choose the payment date
- Response to an application within a minute

# Financing terms:

- Financing amount 100 10 000 €
- Period 3 72 months
- Interest rate 9.9%
- Down payment 0 €
- Administration fee 1.9 €/ month
- Contract fee 20 €

The cost rate of the Inbank hire purchase is 28,20% per annum under the following sample conditions: price of the object of the contract when paid immediately (net price) 800 euros, loan amount 800 euros, down payment 0 euros, contract period 24 months, annual fixed interest rate 9.9% of the purchase amount, contract fee 20 euros, monthly management fee 1.9 euros. Monthly fee total 42.76 euros. The total repayable loan amount is 1026.24 euros. The financial service is provided by AS Inbank Finance. Before concluding the agreement, read the terms of the financial service and, if necessary, consult with a professional.