

## FREQUENTLY ASKED QUESTIONS ABOUT INVOICES

# Equal-payment purchase

The price of the purchase you make is divided into monthly recurring equal instalments. The number of the payments is agreed on with the vendor at the time of purchase. The equal payments agreement concerns a purchase made under a promotion campaign at the vendor. If you use the credit for other purposes, you will pay interest and fees in accordance with the agreement terms and conditions.



1.

### If you have made other purchases, made credit transfers or cash withdrawals using credit in addition to making equal-payment purchases:

- The minimum payment will consist of one monthly instalment on the equal-payment purchase in addition to the agreed minimum instalment percentage on your other transactions.
- The total sum of the invoice includes all transactions made during the invoicing period (any payments, purchases and the monthly instalment on equal-payment purchases). The total sum includes any interest and fees up to the due date of the invoice. However, it does not include uninvoiced monthly instalments on equal-payment purchases or deferred-payment purchases.
  - If you want to pay off purchases on which interest is accrued but leave the equal-payment purchases on the credit, use this amount.

2.

### If you make an extra payment and your credit includes only one equal-payment purchase:

- The extra payment will reduce the amount of your equal-payment purchase by one monthly instalment every month until the extra payment you made has been used up.
- If you made an extra payment on the previous invoice, the minimum payment will be marked as "XX", which means you don't have to pay anything this month.
- You will see a negative amount under the total sum of the invoice if you have made a payment that exceeds the minimum on the previous invoice.

3.

### If you make an extra payment and your credit includes more than one equal-payment purchase:

- The extra payment will reduce the amount of every equal-payment purchase by one monthly instalment every month until the extra payment you made has been used up.
- If you made an extra payment on the previous invoice, the minimum payment will be marked as "XX", which means you don't have to pay anything this month.
- You will see a negative amount under the total sum of the invoice if you have made a payment that exceeds the minimum on the previous invoice.

4.

### If you make an extra payment and your credit includes an equal-payment purchase as well as other purchases, credit transfers or cash withdrawals:

- The extra payment will reduce the outstanding credit balance in the following order:
  1. The interest and fees on the invoice falling due.
  2. The monthly instalment on the equal-payment purchase.
  3. Other purchases, cash transfers or cash withdrawals made with the card in accordance with the agreed instalment percentage.
- If you see "XX" under the minimum payment amount, you don't need to pay anything this month.
- You will see a negative amount under the total sum of the invoice if you have made a payment that exceeds the minimum on the previous invoice.
- The minimum payment will consist of one monthly instalment on the equal-payment purchase in addition to the agreed minimum instalment percentage on your other transactions.
- The total sum of the invoice usually includes all transactions made during the invoicing period (any payments, purchases and the monthly instalment on equal-payment purchases). The total sum includes any interest and fees up to the due date of the invoice. However, it does not include uninvoiced monthly instalments on equal-payment purchases or deferred-payment purchases.