General Information about Riverty Credit Agreements

General information about Riverty credit agreements, so you can compare products and decide what suits you. Your personal terms are always in your agreement. Please read them before you accept them.

1. Who provides the credit

Riverty Bank S.A., a credit institution registered in Luxembourg (B 297.797).

Address: 43, Boulevard Pierre Frieden, L-1543 Luxembourg.

Supervisory authority: CSSF, L-2991 Luxembourg, direction@cssf.lu. In Finland, the Consumer Ombudsman and the FCCA (KKV) also supervise.

Country	Phone	Email
Austria	+43 720 815 901 +43 19282581 *(only for users of Riverty credit Agreement on Amazon)*	customercare@riverty.de kaufaufrechnung@riverty.de *(only for users of Riverty credit Agreement on Amazon)*
Germany	+49 30 7623 9239	customercare@riverty.de
Finland	+358 40 123 4567	paybyinvoice-fi@riverty.de (only for users of Riverty credit Agreement on Amazon)
Sweden	+46 11 444 71 48	paybyinvoice@riverty.se (only for users of Riverty credit Agreement on Amazon)
Denmark	+45 70 72 67 66	paybyinvoice-dk@riverty.de (only for users of Riverty credit Agreement on Amazon)
Netherlands	+31 20 723 0270	customercare@riverty.nl

2. What you can use it for

You can use Riverty credit to pay for goods and services, after delivery. It cannot be used for cash withdrawals.

- **Austria and Germany:** at merchants that offer Riverty at checkout.
- Netherlands: for Flex usage
- **Finland, Sweden and Denmark:** at Amazon only.

Products

Product	How it works	Available in

Invoice	Pay for one purchase after delivery. Due 14 or 30 days after the invoice is provided to you (Germany: 30 days). Your term is shown at checkout and on the invoice.	All countries
Pay in 3	Split one purchase into three equal payments: at shipment, 30 days later and 60 days later. With some merchants: 30, 60 and 90 days after purchase.	Austria, Germany
Consolidated Invoice (Finland, Sweden, Denmark: Monthly Invoice)	Several purchases are collected, typically over one month, into one statement sent at the start of the next month. Due 14 days after the statement is provided.	All countries
Instalment Credit	Pay for one specific purchase in fixed monthly instalments with interest. The number of available installments: 3, 6, 9, 12, 24. You apply separately for each purchase.	Austria, Germany
Flex	Pay several purchases in flexible instalments with interest. The number of available installments varies from 2 to 12 (Germany) 24 (Netherlands). Several purchases are combined under the same installment plan. The monthly repayment amount is allowed to be changed.	Netherlands, Germany

Under your Riverty credit agreement, you are given a credit limit that you can use to pay for purchases with Riverty's available credit payment methods, such as Invoice, Pay in 3 or Consolidated Invoice. As you repay the credit you have used, that amount becomes available to you again for new purchases. The payment methods available may vary by merchant and are shown at checkout.

3. How long it lasts

- **Credit limit products** (Invoice, Pay in 3, Consolidated Invoice): The credit agreement is valid indefinitely until terminated either by you or by the creditor. You can terminate at any time without giving a reason, and it ends one month later. Riverty can terminate your credit agreement with two months' notice. Riverty may also immediately stop you from using the credit for new purchases where there are objectively justified reasons to do so. Termination does not affect your obligation to repay any credit already used according to the agreed payment terms.
- **Instalment Credit:** a fixed term equal to the number of instalments in your agreement, unless you repay early or Riverty terminates because of payment default.
- **Flex:** In Germany, the credit agreement has no minimum term and continues until terminated. You can terminate it with one month's notice and Riverty can terminate it with two months' notice. In the Netherlands, the credit agreement has a maximum duration of 48 months. You can add new purchases during the first 24 months, after that, you can only repay the credit

already used. You can terminate the agreement with one month's notice and Riverty can terminate with two months' notice.

4. Interest rate

- **Invoice, Pay in 3, Consolidated Invoice:** No interest and no fees as long as you pay on time. APR 0.00%.
- **Instalment Credit:** a fixed interest rate, shown in your agreement, charged on the amount you still owe. It does not change during the agreement. Each instalment is the same amount (the last can be lower) and includes repayment and interest. Over time more of each instalment is repayment and less is interest. If you pay late, the amount due or the number of instalments can increase. If you pay more than agreed, the total you pay goes down.
- Riverty does not offer a variable rate on these products.

5. Representative example

Interest-free products, assuming every payment is made on time (illustrative amounts):

Product	Total amount of credit	Total cost of credit	Total amount payable	APR
Invoice	EUR 100	EUR 0	EUR 100	0.00%
Pay in 3	EUR 300	EUR 0	EUR 300 (3 payments of EUR 100)	0.00%
Consolidated Invoice	EUR 200	EUR 0	EUR 200	0.00%

Instalment Credit:

Total amount of credit	Fixed interest rate	Instalments	Total cost of credit	Total amount payable	APR
[300 EUR]	4.09% a year	6 x EUR 50.72	EUR 4.32	EUR 304.32	5.03%

The credit amount equals the cash price of your purchase.

Flex Germany

Total amount of credit	Nominal interest rate	Instalments	Total cost of credit	Total amount payable	APR
[200 EUR]	12,74% a year	10 x EUR 20 1 x EUR 12,60	12,60 EUR	212,60 EUR	13.51%

Flex the Netherlands

Total amount of credit	Fixed interest rate	Instalments	Total cost of credit	Total amount payable	APR

[200 EUR]	11,38 % a year	10 x EUR 20 1 x EUR 11,20	11,20 EUR	211,20 EUR	11,99%

6. Other costs

These are not part of the total cost of credit. They arise only if you pay late or a payment fails.

Country	Late payment interest	Reminder fee
Austria	Statutory interest	EUR 2.50 per reminder
Germany	Statutory interest	EUR 2.40 per reminder
Finland	7 percentage points above the reference rate under the Finnish Interest Act	EUR 5 per reminder
Sweden	8% plus the applicable reference rate	SEK 60 per reminder
Denmark	Danmarks Nationalbank lending rate plus 8 percentage points	DKK 100 per remidner

- **Instalment Credit (Austria, Germany):** EUR 4.50 may be charged if a direct debit is returned. You may show the loss was lower or that there was none.
- If the debt is referred to a debt collection agency, additional costs may apply.

7. Repayment options

You must repay the credit you have used by the due dates applicable to your chosen credit payment method. You will receive a payment notice before each due date by email, text message link or post. In Austria and Germany your payment notices are also available in the Riverty App and in Finland, Sweden and Denmark in your Amazon customer account. You can request a payment plan showing the amounts and due dates at any time, free of charge. **How you can pay**

- Austria, Denmark, Netherlands, Finland and Germany: direct debit, bank transfer.
- Sweden: bank transfer.

Instalment Credit: the first instalment is due one month after the agreement is concluded, then on the same day each month. Instalments are paid by SEPA direct debit, so you must give Riverty a SEPA direct debit mandate. If you withdraw the mandate, give a new one or contact customer service to pay by bank transfer, to avoid late payment charges.

8. Repaying early

You can repay all or part of the credit early at any time, free of charge. If you pay Instalment Credit early you are also entitled to a reduction in the total cost of the credit for the remaining term. Contact customer service for the exact amount.

9. Your right of withdrawal

You can withdraw from your Riverty credit agreement within 14 days, without giving a reason. The period starts when the agreement is concluded or, if later, when you receive your copy of the agreement with the required information. In Germany, the withdrawal period starts only after you have received all mandatory information.If missing mandatory information is provided to you later, the withdrawal period is one month.

To withdraw, use the withdrawal function in the FAQ , available in the Riverty App in Austria and Germany and at support.riverty.com in Finland, Sweden and Denmark. You can also withdraw using the other contact methods specified in your credit agreement. It is sufficient to send your withdrawal notice before the applicable withdrawal period expires.

If you have already used the credit, you must repay the amount used within 30 days after notifying Riverty of your withdrawal. No interest or other costs are charged for exercising your right of withdrawal.

Instalment Credit and your purchase:

Additional rules apply to Instalment Credit in Austria and Germany. If the merchant gives you more than 14 days to return the financed goods for a full refund, your period for withdrawing from the Instalment Credit is extended until the end of that return period.

- Austria: If you withdraw from the Instalment Credit, you may also withdraw from the related purchase within one week after giving notice of withdrawal from the Instalment Credit by notifying the merchant. If you withdraw from the related purchase under applicable consumer protection rules, you are also no longer bound by the Instalment Credit.
- Germany: If you withdraw from the Instalment Credit, you are also no longer bound by the related purchase. If you validly withdraw from the related purchase, you are also no longer bound by the Instalment Credit.

Further details about your right of withdrawal and how to exercise it are provided in your credit agreement.

10. Extra services you need

You are not required to purchase any ancillary services, such as insurance, to obtain Riverty credit. For Instalment Credit you must have a bank account and provide a SEPA direct debit mandate so that the instalments can be collected.

11. If you don’t comply with your credit agreement

Failure to comply with your obligations under the credit agreement may have serious legal and financial consequences.

Late or missed payments may result in interest, fees and debt collection costs. They may also negatively affect your creditworthiness, make it more difficult or more expensive to obtain credit in the future and, where permitted by applicable law, be reported to credit reference agencies or credit registers.

Late or missed payments or other non-compliance may also prevent you from using your credit for new purchases. If the applicable conditions are met, Riverty may terminate your credit agreement and require early repayment of the credit you have used.

Further details about the consequences of non-compliance and the applicable conditions are provided in your credit agreement.