

**STANDARDEUROPEANCONSUMERCREDITINFORMATIONFORM
WITHRESPECTTOTHERABOBANKSTUDENTPCLOAN**

1. Identityandcontactdetailsof thepartyoffering/intermediatingin respectofthecredit	
Creditor	CoöperatieveRabobankEindhoven-VeldhovenU.A.
Address	Kronehoefstraat87,5612HLEindhoven
Telephonenumber	(040)2936000
E-mailaddress	info@eindhoven-veldhoven.rabobank.nl
Fax	(040)2936010
2. Keyfeaturesofthecredit product	
The type of credit	Non-revolving credit
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement</i>	EUR 780
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	After the agreement is concluded you will have access to your credit within two working days.
The duration of the credit agreement	The credit will end no later than 36 months after it is provided.
Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay the following: EUR 21.66 per month for a term of 36 months. Interest and/or charges will be payable in the following manner: You will not pay any interest or charges.
The total amount you will have to pay <i>This means the amount of borrowed capital of credit plus interest and possible costs related to your credit.</i>	EUR 780
3. Costs of the credit	
The borrowing rate or, if applicable, different borrowing rates which apply to the credit	The effective interest is 0% per annum.
Annual Cost Ratio (ACR) <i>This is the total cost expressed as a percentage of the total amount of credit. The ACR helps you compare different offers.</i>	The ACR is 0%. In calculating the annual cost ratio and the total amount to be paid the creditor has assumed: <ul style="list-style-type: none"> • that the credit will be paid back in 36 months; • that the debit interest and the costs of the

	<p>credit will remain the same during that period;</p> <ul style="list-style-type: none"> • the entire credit will be taken out as a lump sum; • there will be no new withdrawals or redemptions during that period; • the monthly instalments are paid on time
<p>Is it compulsory, in order to obtain the credit to obtain it on the terms and conditions marketed, to take out</p> <ul style="list-style-type: none"> • an insurance policy securing the credit, or • another ancillary service contract? <p><i>If the costs of these services are not known by the creditor they are not included in the ACR</i></p>	<p>The customer must maintain a (free) student account at the bank.</p>
Related costs	
<p>Costs in the case of late payments</p> <p><i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i></p>	<p>You will be charged 0% interest for missing payments. However, in the event of missing payments you will be reported to the Dutch Central Credit Registration Office in Tiel.</p>
4. Other important legal aspects	
Right of withdrawal	No
<p>Early repayment</p> <p><i>You have the right to repay the credit early at any time in full or partially.</i></p>	<p>You have the right to repay the credit early in full or partially.</p>
<p>Consultation of a database</p> <p><i>The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</i></p>	<p>The creditor will conduct a check with the Dutch Central Credit Registration Office in Tiel.</p>
<p>Right to a draft credit agreement</p> <p><i>You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</i></p>	<p>You have the right to obtain a copy of the draft credit agreement upon request.</p>
<p>The period of time during which the creditor is bound by the pre-contractual information</p>	<p>The information is valid from <Huidige Datum> to <Huidige Datum+14 dagen>.</p>

5. Additional information in the case of distance marketing of financial services	
a) concerning the creditor	
The supervisory authority	The Netherlands Authority for the Financial Markets (<i>Autoriteit Financiële Markten</i> (AFM)), Vijzelgracht 50, 1017 HS Amsterdam.
b) concerning the credit agreement	
Exercise of the right of withdrawal	You may reverse the creditor an increase in the credit within 14 days after it is taken out. You must notify the creditor in writing in this respect. If you reverse the credit you must pay back the used credit to the creditor within 30 days. You will not be required to pay any extra costs. If you do not pay within 30 days the creditor will charge extra costs, such as statutory interest and collection costs.
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	The agreement is governed by Dutch law.
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	If you submit a conflict to the court then that must be a Dutch court.
Language regime	Information and contractual conditions will be provided in Dutch.
c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	<p>The creditor has a complaints procedure. Rabobank Eindhoven-Veldhoven is the first contact for any complaints.</p> <p>If you are not satisfied with how your complaint is handled, send a letter to:</p> <p>Rabobank Nederland Complaints Service Antwoordnummer 10043 5600 VB Eindhoven</p> <p>(no postage required within the Netherlands).</p> <p>If you would like more information about our complaints procedure, click on the 'Customer Service' link on our website.</p>

If you are not satisfied with how Rabobank Nederland handles your complaint you can submit it to:

The Financial Services Ombudsman
PO Box 93257
2509 AG The Hague.

You can find more information about how complaints are handled by the Dutch Financial Services Complaints Authority at www.kifid.nl (in Dutch).

If you have a complaint about the Dutch Central Credit Registration Office and you are not satisfied about how Rabobank Nederland has handled that complaint you can submit it to:

Dutch Central Credit Registration Office
Dispute Committee
De Lairesestraat 155(1)
1075 HK Amsterdam

You can find more information about the handling of complaints by the Dutch Central Credit Registration Office Dispute Committee at www.bkr.nl (in Dutch).