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**NOTE**

From:	General Secretariat of the Council
To:	Delegations
Subject:	Proposal for a DIRECTIVE OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on consumer credits - 4-column table

Delegations will find attached the separate document with EP's amendments on the annex .

**Proposal for a DIRECTIVE OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL on consumer credits****2021/0171(COD)****DRAFT [Final Draft EP 6th September 2022]****ANNEXES**

	Commission Proposal	EP Mandate	Council Mandate	Draft Agreement
Annex I, first heading				
583	STANDARD EUROPEAN CONSUMER CREDIT INFORMATION	STANDARD EUROPEAN CONSUMER CREDIT INFORMATION	STANDARD EUROPEAN CONSUMER CREDIT INFORMATION	
Annex I, point (1)				
583a			<b>1 Key elements of the credit</b>  [Some of the text below has been moved from Annex II, with changes]	
Annex I, point (2)				
583b			<b>The total amount of credit</b> <b>This means the ceiling or the</b>	

			total sums made available in accordance with the credit agreement.	
Annex I, point (3)				
583c			The duration of the credit agreement	
Annex I, point (4)				
583d			<p>Annual percentage rate of charge (APR) and the total amount you will have to pay</p> <p>The APR is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</p> <p>The total amount you will have to pay means the amount of borrowed capital plus interest and possible costs related to your credit.</p> <p>[Sum of total amount of credit and total cost of credit]</p>	
Annex I, point (5)				
583e			<p>Where applicable</p> <p>The credit is granted in the form</p>	

			of a deferred payment for a good or service or is linked to the supply of specific goods or the provision of a service Name of good/service Cash price	
Annex I, point (6)				
583f			Instalments and, where appropriate, the order in which instalments will be allocated You will have to pay the following: [The amount, number and frequency of payments to be made by the consumer] Interest and/or charges will be payable in the following manner:	
Annex I, point (7)				
583g			Costs of late payments Missing payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to get credit in the future. You will be charged [... (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.	

Annex I, point (8)				
583h			<p><b>Existence or absence of right of withdrawal</b>  <b>[Yes / No]</b>  <b>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</b></p> <p><b>Where applicable - Exercise of the right of withdrawal</b>  <b>[Practical instructions for exercising the right of withdrawal indicating, inter alia, the address to which notification of exercise of the right of withdrawal should be sent and the consequences of not exercising the right of withdrawal]</b></p>	
Annex I, 1				
584	1 1. Identity and contact details of the creditor, credit intermediary or of the provider of crowdfunding credit services	1 1. Identity and contact details of the creditor, credit intermediary or of the provider of crowdfunding credit services	1 4.—Identity and contact details of the creditor <b>or</b> , credit intermediary or of the provider of crowdfunding credit services	
Annex I, Table 1, Column 1, Row 1				
585	Where applicable	Where applicable	Where applicable	

Annex I, Table 1, Column 1, Row 2				
586	Creditor	Creditor	Creditor	
Annex I, Table 1, Column 1, Row 3				
587	Address Telephone number Email address Fax number (*) Web address (*)	Address Telephone number Email address Fax number (*) Web address (*)	Address Telephone number  Email address <del>Fax number (*)</del>  Web address (*)	
Annex I, Table 1, Column 1, Row 4				
588	Where applicable	Where applicable	Where applicable	
Annex I, Table 1, Column 1, Row 5				
589	Credit intermediary	Credit intermediary	Credit intermediary	
Annex I, Table 1, Column 1, Row 6				
590	Address Telephone number Email address	Address Telephone number Email address	Address Telephone number	

	Fax number (*) Web address (*)	Fax number (*) Web address (*)	Email address <del>Fax number (*)</del> Web address (*)	
Annex I, Table 1, Column 1, Row 7				
591	Where applicable	Where applicable	Where applicable	
Annex I, Table 1, Column 1, Row 8				
592	Provider of crowdfunding credit services	Provider of crowdfunding credit services	<del>Provider of crowdfunding credit services</del>	
Annex I, Table 1, Column 1, Row 9				
593	Address Telephone number Email address Fax number (*) Web address	Address Telephone number Email address Fax number (*) Web address	<del>Address Telephone number Email address Fax number (*) Web address</del>	
Annex I, Table 1, Column 1, Row 10				
594	(*) This information is optional.	(*) This information is optional.	(*) This information is optional.	
Annex I, Table 1, Column 2, Row 1				
595				

Annex I, Table 1, Column 2, Row 2				
596	[Identity]	[Identity]	[Identity]	
Annex I, Table 1, Column 2, Row 3				
597	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	
Annex I, Table 1, Column 2, Row 4				
598				
Annex I, Table 1, Column 2, Row 5				
599	[Identity]	[Identity]	[Identity]	
Annex I, Table 1, Column 2, Row 6				
600	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	
Annex I, Table 1, Column 2, Row 7				
601				
Annex I, Table 1, Column 2, Row 8				



602	[Identity]	[Identity]	[Identity]	
Annex I, Table 1, Column 2, Row 9				
603	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	
Annex I, 1, first paragraph				
604	Wherever ‘where applicable’ is indicated, the creditor or the provider of crowdfunding credit services must fill in the box if the information is relevant to the credit, or delete the information or the entire row where the information is not relevant for the type of credit concerned.	Wherever ‘where applicable’ is indicated, the creditor or the provider of crowdfunding credit services must fill in the box if the information is relevant to the credit, or delete the information or the entire row where the information is not relevant for the type of credit concerned.	Wherever ‘where applicable’ is indicated, the creditor or the provider of crowdfunding credit services must fill in the box if the information is relevant to the credit <b>product</b> , or delete the information or the entire row where the information is not relevant for the type of credit concerned.	
Annex I, 1, second paragraph				
605	Indications between square brackets provide explanations for the creditor or the provider of crowdfunding credit services and must be replaced with the corresponding information.	Indications between square brackets provide explanations for the creditor or the provider of crowdfunding credit services and must be replaced with the corresponding information.	Indications between square brackets provide explanations for the creditor or the provider of crowdfunding credit services and must be replaced with the corresponding information.	
Annex I, 1, point (1)				
605a				

			The above-mentioned information must be displayed on one page at the beginning of the Standard European Consumer Credit Information form, be prominent, clearly legible and adapted to take into account the technical constraints of media on which it is displayed.	
Annex I, 2				
606	2 2. Description of the main features of the credit product	2 2. Description of the main features of the credit product	2 2.— Description of the main features of the credit product (in addition to the information displayed on the first page)	
Annex I, Table 2, Column 1, Row 1				
607	The type of credit	The type of credit	The type of credit	
Annex I, Table 2, Column 1, Row 2				
608	The total amount of credit This means the ceiling or the total sums made available in accordance with the credit agreement or with the agreement for the provision of crowdfunding credit services.	<del>The total amount of credit This means the ceiling or the total sums made available in accordance with the credit agreement or with the agreement for the provision of crowdfunding credit services.</del> <del>deleted</del>	<del>The total amount of credit This means the ceiling or the total sums made available in accordance with the credit agreement or with the agreement for the provision of crowdfunding credit services.</del> moved to row 583b	

Annex I, Table 2, Column 1, Row 3				
609	The conditions governing the drawdown This means how and when you will obtain the money.	The conditions governing the drawdown This means how and when you will obtain the money.	The conditions governing the drawdown This means how and when you will obtain the money.	
Annex I, Table 2, Column 1, Row 4				
610	The duration of the credit agreement or of the agreement for the provision of crowdfunding credit services	<del>The duration of the credit agreement or of the agreement for the provision of crowdfunding credit services</del> <u>deleted</u>	The duration of the credit agreement or of the agreement for the provision of crowdfunding credit services  moved up	
Annex I, Table 2, Column 1, Row 5				
611	Instalments and, where appropriate, the order in which instalments will be allocated	Instalments and, where appropriate, the order in which instalments will be allocated	<del>Instalments and, where appropriate, the order in which instalments will be allocated</del>	
Annex I, Table 2, Column 1, Row 6				
612	The total amount you will have to pay This means the amount of borrowed capital plus interest and	The total amount you will have to pay This means the amount of borrowed capital plus interest and	<del>The total amount you will have to pay This means the amount of borrowed capital plus interest and</del>	

	possible costs related to your credit.	possible costs related to your credit.	possible costs related to your credit.	
Annex I, Table 2, Column 1, Row 7				
613	Where applicable The credit is granted in the form of a deferred payment for a good or service or is linked to the supply of specific goods or the provision of a service Name of good/service Cash price	<del>Where applicable</del> <del>The credit is granted in the form of a deferred payment for a good or service or is linked to the supply of specific goods or the provision of a service</del> <del>Name of good/service</del> <del>Cash price</del> <del>deleted</del>	<del>Where applicable</del> <del>The credit is granted in the form of a deferred payment for a good or service or is linked to the supply of specific goods or the provision of a service</del> <del>Name of good/service</del> Cash price	
Annex I, Table 2, Column 1, Row 8				
614	Where applicable Sureties required This is a description of the security to be provided by you in relation to the credit agreement.	Where applicable Sureties required This is a description of the security to be provided by you in relation to the credit agreement.	Where applicable Sureties required This is a description of the security to be provided by you in relation to the credit agreement.	
Annex I, Table 2, Column 1, Row 9				
615	Where applicable Repayments do not give rise to immediate amortisation of the capital.	Where applicable Repayments do not give rise to immediate amortisation of the capital.	Where applicable Repayments do not give rise to immediate amortisation of the capital.	

Annex I, Table 2, Column 1, Row 10				
616	Where applicable The price was personalised on the basis of automated decision-making.	Where applicable The price was personalised on the basis of automated decision-making.	Where applicable The price was personalised on the basis of automated decision-making.	
Annex I, Table 2, Column 2, Row 1				
617				
Annex I, Table 2, Column 2, Row 2				
618				
Annex I, Table 2, Column 2, Row 3				
619				
Annex I, Table 2, Column 2, Row 4				
620				
Annex I, Table 2, Column 2, Row 5				
621				

	You will have to pay the following: [The amount, number and frequency of payments to be made by the consumer] Interest and/or charges will be payable in the following manner:	You will have to pay the following: [The amount, number and frequency of payments to be made by the consumer] Interest and/or charges will be payable in the following manner:	<del>You will have to pay the following: [The amount, number and frequency of payments to be made by the consumer] Interest and/or charges will be payable in the following manner:</del>	
Annex I, Table 2, Column 2, Row 6				
622	[Sum of total amount of credit and total cost of credit]	[Sum of total amount of credit and total cost of credit]	<del>[Sum of total amount of credit and total cost of credit]</del>	
Annex I, Table 2, Column 2, Row 7				
623				
Annex I, Table 2, Column 2, Row 8				
624	[Kind of sureties]	[Kind of sureties]	[Kind of sureties]	
Annex I, Table 2, Column 2, Row 9				
625				
Annex I, Table 2, Column 2, Row 10				
626				

Annex I, 3				
627	3 3. Costs of the credit	3 3. Costs of the credit	3 3. Costs of the credit (in addition to the information displayed on the first page)	
Annex I, Table 3, Column 1, Row 1				
628	The borrowing rate or, where applicable, different borrowing rates that apply to the credit agreement or to the agreement for the provision of crowdfunding credit services.	<del>The borrowing rate or, where applicable, different borrowing rates that apply to the credit agreement or to the agreement for the provision of crowdfunding credit services.</del> <del>deleted</del>	The borrowing rate or, where applicable, different borrowing rates that apply to the credit agreement <b>The conditions governing the application of the borrowing rate or of each borrowing rate when different borrowing rates apply in different circumstances and, where available, any index or reference rate applicable to each initial borrowing rate, as well as the periods, conditions and procedures for changing each borrowing rate or to the agreement for the provision of crowdfunding credit services.</b>	
Annex I, Table 3, Column 1, Row 2				
629	Annual percentage rate of charge (APR)	<del>Annual percentage rate of charge (APR)</del>	<b>A representative example illustrating the annual percentage</b>	

	<p>This is the total cost expressed as an annual percentage of the total amount of credit.</p> <p>The APR is there to help you compare different offers.</p>	<p><del>This is the total cost expressed as an annual percentage of the total amount of credit.</del></p> <p><del>The APR is there to help you compare different offers.</del> <u>deleted</u></p>	<p>rate of charge (APR)</p> <p>This is <b>and</b> the total cost expressed as an annual percentage of the total amount of credit.</p> <p>The APR is there to help you compare different offers. <b>amount payable by the consumer, mentioning all the assumptions used for calculating the annual percentage rate of charge</b></p>	
Annex I, Table 3, Column 1, Row 3				
630	<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <ul style="list-style-type: none"> <li>— an insurance policy securing the credit, or</li> <li>— another ancillary service contract?</li> </ul> <p>If the costs of these services are not known by the creditor, the credit intermediary or the provider of crowdfunding credit services they are not included in the APR.</p>	<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <ul style="list-style-type: none"> <li>— an insurance policy securing the credit, or</li> <li>— another ancillary service contract?</li> </ul> <p>If the costs of these services are not known by the creditor, the credit intermediary or the provider of crowdfunding credit services they are not included in the APR.</p>	<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <ul style="list-style-type: none"> <li>— an insurance policy securing the credit, or</li> <li>— another ancillary service contract?</li> </ul> <p>If the costs of these services are not known by the creditor, <del>the credit intermediary or the provider of crowdfunding credit services</del> they are not included in the APR.</p>	
Annex I, Table 3, Column 1, Row 4				
631	Related costs	Related costs	Related costs	
Annex I, Table 3, Column 1, Row 5				



632	Where applicable Maintaining one or more accounts is required for recording both payment transactions and drawdowns	Where applicable Maintaining one or more accounts is required for recording both payment transactions and drawdowns	Where applicable Maintaining one or more accounts is required for recording both payment transactions and drawdowns	
Annex I, Table 3, Column 1, Row 6				
633	Where applicable Amount of costs for using a specific means of payment (e.g. a credit card)	Where applicable Amount of costs for using a specific means of payment (e.g. a credit card)	Where applicable Amount of costs for using a specific means of payment (e.g. a credit card)	
Annex I, Table 3, Column 1, Row 7				
634	Where applicable Any other costs deriving from the credit agreement or from the agreement for the provision of crowdfunding credit services	Where applicable Any other costs deriving from the credit agreement or from the agreement for the provision of crowdfunding credit services	Where applicable Any other costs deriving from the credit agreement <del>or from the agreement for the provision of crowdfunding credit services</del>	
Annex I, Table 3, Column 1, Row 8				
635	Where applicable Conditions under which the abovementioned costs related to the credit agreement or to the	Where applicable Conditions under which the abovementioned costs related to the credit agreement or to the	Where applicable Conditions under which the abovementioned costs related to the credit agreement <del>or to the</del>	

	agreement for the provision of crowdfunding credit services can be changed	agreement for the provision of crowdfunding credit services can be changed	agreement for the provision of crowdfunding credit services can be changed	
Annex I, Table 3, Column 1, Row 9				
636	Where applicable Obligation to pay notarial fees	Where applicable Obligation to pay notarial fees	Where applicable Obligation to pay notarial fees	
Annex I, Table 3, Column 1, Row 10				
637	Costs of late payments Missing payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to get credit in the future.	<del>Costs of late payments Missing payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to get credit in the future.</del> <u>deleted</u>	Costs of late payments Missing payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to get credit in the future.	
Annex I, Table 3, Column 2, Row 1				
638	[ % — fixed, or — variable (with the index or reference rate applicable to the initial borrowing rate), — periods]	<del>[ % — fixed, or — variable (with the index or reference rate applicable to the initial borrowing rate), — periods]</del> <u>deleted</u>	[ % — fixed, or — variable (with the index or reference rate applicable to the initial borrowing rate), — periods]	
Annex I, Table 3, Column 2, Row 2				

639	[ % A representative example mentioning all the assumptions used for calculating the annual percentage rate of charge to be set out here]	<del>[ % A representative example mentioning all the assumptions used for calculating the annual percentage rate of charge to be set out here]</del> <del>deleted</del>	[ % A representative example mentioning all the assumptions used for calculating the annual percentage rate of charge to be set out here]	
Annex I, Table 3, Column 2, Row 3				
640	Yes/no [if yes, specify the kind of insurance] Yes/no [if yes, specify the kind of ancillary service]	Yes/no [if yes, specify the kind of insurance] Yes/no [if yes, specify the kind of ancillary service]	Yes/no [if yes, specify the kind of insurance] Yes/no [if yes, specify the kind of ancillary service]	
Annex I, Table 3, Column 2, Row 5				
641				
Annex I, Table 3, Column 2, Row 6				
642				
Annex I, Table 3, Column 2, Row 7				
643				

Annex I, Table 3, Column 2, Row 8				
644				
Annex I, Table 3, Column 2, Row 9				
645				
Annex I, Table 3, Column 2, Row 10				
646	You will be charged [... (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.	<del>You will be charged [... (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.</del> <u>deleted</u>	You will be charged [... (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.	
Annex I, 4				
647	4 4. Other important legal aspects	4 4. Other important legal aspects	4 4. Other important legal aspects	
Annex I, Table 4, Column 1, Row 1				
648	Right of withdrawal You have the right to withdraw from the credit agreement or from	<del>Right of withdrawal You have the right to withdraw from the credit agreement or from</del>	Right of withdrawal You have the right to withdraw from the credit agreement or from	

	the agreement for the provision of crowdfunding credit services within a period of 14 calendar days.	<del>the agreement for the provision of crowdfunding credit services within a period of 14 calendar days.</del> <u>deleted</u>	the agreement for the provision of crowdfunding credit services within a period of 14 calendar days.	
Annex I, Table 4, Column 1, Row 2				
649	Early repayment You have the right to repay the credit early at any time fully or partially.	<del>Early repayment You have the right to repay the credit early at any time fully or partially.</del> <u>deleted</u>	Early repayment You have the right to repay the credit early at any time fully or partially.	
Annex I, Table 4, Column 1, Row 3				
650	Where applicable The creditor is entitled to compensation in the case of early repayment	Where applicable The creditor is entitled to compensation in the case of early repayment	Where applicable The creditor is entitled to compensation in the case of early repayment	
Annex I, Table 4, Column 1, Row 4				
651	Consultation of a database The creditor, the credit intermediary or the provider of crowdfunding credit services must inform you immediately and without charge of the result of consulting a database, if a credit application is rejected on the basis	Consultation of a database The creditor, the credit intermediary or the provider of crowdfunding credit services must inform you immediately and without charge of the result of consulting a database, if a credit application is rejected on the basis	Consultation of a database The creditor, <del>the credit intermediary or the provider of crowdfunding credit services</del> must inform you <b>without delay</b> <del>immediately</del> and without charge of the result of consulting a database, if a credit application is rejected on	

	of such a consultation. This does not apply if the provision of such information is prohibited by Union law or contrary to public policy or public security objectives.	of such a consultation. This does not apply if the provision of such information is prohibited by Union law or contrary to public policy or public security objectives.	the basis of such a consultation. This does not apply if the provision of such information is prohibited by Union law or contrary to public policy or public security objectives.	
Annex I, Table 4, Column 1, Row 5				
652	Right to a draft credit agreement or draft agreement for the provision of crowdfunding credit services You have the right, upon request, to obtain a copy of the draft credit agreement or draft agreement for the provision of crowdfunding credit services free of charge. This provision does not apply if the creditor or the provider of crowdfunding credit services is, at the time of your request, unwilling to proceed to the conclusion of the credit agreement or of an agreement for the provision of crowdfunding services with you.	Right to a draft credit agreement or draft agreement for the provision of crowdfunding credit services You have the right, upon request, to obtain a copy of the draft credit agreement or draft agreement for the provision of crowdfunding credit services free of charge. This provision does not apply if the creditor or the provider of crowdfunding credit services is, at the time of your request, unwilling to proceed to the conclusion of the credit agreement or of an agreement for the provision of crowdfunding services with you.	Right to a draft credit agreement or <del>draft agreement for the provision of crowdfunding credit services</del>  You have the right, upon request, to obtain a copy of the draft credit agreement <del>or draft agreement for the provision of crowdfunding credit services</del> free of charge. This provision does not apply if the creditor <del>or the provider of crowdfunding credit services</del> is, at the time of your request, unwilling to proceed to the conclusion of the credit agreement <del>or of an agreement for the provision of crowdfunding services with you.</del>	
Annex I, Table 4, Column 1, Row 6				
653	Where applicable The period of time during which	Where applicable The period of time during which	Where applicable The period of time during which	

	the creditor or the provider of crowdfunding credit services is bound by the pre-contractual information	the creditor or the provider of crowdfunding credit services is bound by the pre-contractual information	the creditor or the provider of crowdfunding credit services is bound by the pre-contractual information	
Annex I, Table 4, Column 1, Row 7				
654	Concerning redress You have the right to access an out-of-court complaint and redress mechanism	Concerning redress You have the right to access an out-of-court complaint and redress mechanism	Concerning redress You have the right to access an out-of-court complaint and redress mechanism	
Annex I, Table 4, Column 2, Row 1				
655				
Annex I, Table 4, Column 2, Row 2				
656				
Annex I, Table 4, Column 2, Row 3				
657	[Determination of the compensation (calculation method) in accordance with the provisions implementing Article 29 of Directive ...]	[Determination of the compensation (calculation method) in accordance with the provisions implementing Article 29 of Directive ...]	[Determination of the compensation (calculation method) in accordance with the provisions implementing Article 29 of Directive ...]	

Annex I, Table 4, Column 2, Row 4				
658				
Annex I, Table 4, Column 2, Row 5				
659				
Annex I, Table 4, Column 2, Row 6				
660	This information is valid from ... until ...	This information is valid from ... until ...	This information is valid from ... until ...	
Annex I, Table 4, Column 2, Row 7				
661	[The out-of-court complaint and redress mechanism for the consumer and how to access it]	[The out-of-court complaint and redress mechanism for the consumer and how to access it]	[The out-of-court complaint and redress mechanism for the consumer and how to access it]	
Annex I, 4, first paragraph				
662	Where applicable	Where applicable	Where applicable	
Annex I, 5				
663	5 5. Additional information in the case of the distance marketing of financial services	5 5. Additional information in the case of the distance marketing of financial services	5 5. Additional information in the case of the distance marketing of financial services	



Annex I, Table 5, Column 1, Row 1				
664	(a) Concerning the creditor or provider of crowdfunding credit services	(a) Concerning the creditor or provider of crowdfunding credit services	(a) Concerning the creditor or provider of crowdfunding credit services	
Annex I, Table 5, Column 1, Row 2				
665	Where applicable Representative of the creditor or of the provider of crowdfunding credit services in your Member State of residence Address Telephone number Email address Fax number (*) Web address (*)	Where applicable Representative of the creditor or of the provider of crowdfunding credit services in your Member State of residence Address Telephone number Email address Fax number (*) Web address (*)	Where applicable Representative of the creditor or of the provider of crowdfunding credit services in your Member State of residence Address Telephone number Email address <del>Fax number (*)</del> Web address (*)	
Annex I, Table 5, Column 1, Row 3				
666	Where applicable Registration	Where applicable Registration	Where applicable Registration	
Annex I, Table 5, Column 1, Row 4				
667	Where applicable	Where applicable	Where applicable	

	The supervisory authority	The supervisory authority	The supervisory authority	
Annex I, Table 5, Column 1, Row 5				
668	(b) Concerning the credit agreement or the agreement for the provision of crowdfunding credit services	(b) Concerning the credit agreement or the agreement for the provision of crowdfunding credit services	(b) Concerning the credit agreement or the agreement for the provision of crowdfunding credit services	
Annex I, Table 5, Column 1, Row 6				
669	Where applicable Exercise of the right of withdrawal	Where applicable Exercise of the right of withdrawal	Where applicable Exercise of the right of withdrawal	
Annex I, Table 5, Column 1, Row 7				
670	Where applicable The law taken by the creditor or by the provider of crowdfunding credit services as a basis for the establishment of relations with you before the conclusion of the credit contract	Where applicable The law taken by the creditor or by the provider of crowdfunding credit services as a basis for the establishment of relations with you before the conclusion of the credit contract	Where applicable The law taken by the creditor or by the provider of crowdfunding credit services as a basis for the establishment of relations with you before the conclusion of the credit contract	
Annex I, Table 5, Column 1, Row 8				
671	Where applicable Clause stipulating the governing	Where applicable Clause stipulating the governing	Where applicable Clause stipulating the governing	

	law applicable to the credit agreement or to the crowdfunding credit services and/or the competent court	law applicable to the credit agreement or to the crowdfunding credit services and/or the competent court	law applicable to the credit agreement or to the crowdfunding credit services and/or the competent court	
Annex I, Table 5, Column 1, Row 9				
672	Where applicable Language regime	Where applicable Language regime	Where applicable Language regime	
Annex I, Table 5, Column 1, Row 10				
673	(c) Concerning redress	(c) Concerning redress	(c) Concerning redress	
Annex I, Table 5, Column 1, Row 11				
674	Access to an out-of-court complaint and redress mechanism	Access to an out-of-court complaint and redress mechanism	Access to an out-of-court complaint and redress mechanism	
Annex I, Table 5, Column 1, Row 12				
675	(*) This information is optional for the creditor or the provider of crowdfunding credit services.	(*) This information is optional for the creditor or the provider of crowdfunding credit services.	(*) This information is optional for the creditor or the provider of crowdfunding credit services.	
Annex I, Table 5, Column 2, Row 1				
676				

Annex I, Table 5, Column 2, Row 2				
677	[Identity] [Geographical address to be used by the consumer]	[Identity] [Geographical address to be used by the consumer]	[Identity] [Geographical address to be used by the consumer]	
Annex I, Table 5, Column 2, Row 3				
678	[The trade register in which the creditor or the provider of crowdfunding credit services is entered and their registration number or an equivalent means of identification in that register]	[The trade register in which the creditor or the provider of crowdfunding credit services is entered and their registration number or an equivalent means of identification in that register]	[The trade register in which the creditor or the provider of crowdfunding credit services is entered and their registration number or an equivalent means of identification in that register]	
Annex I, Table 5, Column 2, Row 4				
679				
Annex I, Table 5, Column 2, Row 5				
680				
Annex I, Table 5, Column 2, Row 6				

681	[Practical instructions for exercising the right of withdrawal indicating, inter alia, the period for exercising the right, the address to which notification of exercise of the right of withdrawal should be sent and the consequences of not exercising the right of withdrawal]	[Practical instructions for exercising the right of withdrawal indicating, inter alia, the period for exercising the right, the address to which notification of exercise of the right of withdrawal should be sent and the consequences of not exercising the right of withdrawal]	[Practical instructions for exercising the right of withdrawal indicating, inter alia, the period for exercising the right, the address to which notification of exercise of the right of withdrawal should be sent and the consequences of not exercising the right of withdrawal]	
Annex I, Table 5, Column 2, Row 7				
682				
Annex I, Table 5, Column 2, Row 8				
683	[Relevant clause to be set out here]	[Relevant clause to be set out here]	[Relevant clause to be set out here]	
Annex I, Table 5, Column 2, Row 9				
684	Information and contractual terms will be supplied in [specific language]. With your consent, we intend to communicate in [specific language/languages] for the duration of the credit agreement or of the crowdfunding credit services.	Information and contractual terms will be supplied in [specific language]. With your consent, we intend to communicate in [specific language/languages] for the duration of the credit agreement or of the crowdfunding credit services.	Information and contractual terms will be supplied in [specific language]. With your consent, we intend to communicate in [specific language/languages] for the duration of the credit agreement or of the crowdfunding credit services.	
Annex I, Table 5, Column 2, Row 10				

685				
Annex I, Table 5, Column 2, Row 11				
686	[The out-of-court complaint and redress mechanism for the consumer who is party to the distance contract and how to access it]	[The out-of-court complaint and redress mechanism for the consumer who is party to the distance contract and how to access it]	[The out-of-court complaint and redress mechanism for the consumer who is party to the distance contract and how to access it]	
Annex I, 5a				
686a		<u>5a. Main information to be provided at the beginning of the Standard European Consumer Credit Information form</u>		
Annex I, Table 5a, Column 1, Row 1				
686b		<u>The total amount of credit This means the ceiling or the total sums made available in accordance with the credit agreement or with the agreement for the provision of crowdfunding credit services</u>		
Annex I, Table 5a, Column 1, Row 2				
686c		<u>The duration of the credit agreement or of the agreement for the provision of crowdfunding credit services</u>		
Annex I, Table 5a, Column 1, Row 3				

686d		<u>The borrowing rate, or all borrowing rates if different borrowing rates apply in different circumstances; in the case of credits with a variable borrowing rate, a simulation of the impact on the cost of the credit of reasonable upward changes in the borrowing rate</u>		
Annex I, Table 5a, Column 1, Row 4				
686e		<u>Annual percentage rate of charge (APR)</u> <u>This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</u>		
Annex I, Table 5a, Column 1, Row 5				
686f		<u>Legal and financial consequences of missing or late payments, including related costs</u>  <u>Missing payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to get credit in the future.</u>		
Annex I, Table 5a, Column 1, Row 6				
686g		<u>Early repayment</u>  <u>You have the right to repay the credit early at any time fully or</u>		

		<u>partially.</u>  <u>Where applicable,</u> <u>You have the right to</u> <u>compensation.</u>		
Annex I, Table 5a, Column 2, Row 1				
686h				
Annex I, Table 5a, Column 2, Row 2				
686i				
Annex I, Table 5a, Column 2, Row 3				
686k		<u>[ %</u> <u>— fixed, or</u> <u>— variable (with the index or</u> <u>reference rate applicable to the</u> <u>initial borrowing rate),</u> <u>— periods]</u>		
Annex I, Table 5a, Column 2, Row 4				
686l		<u>[ % A representative example</u> <u>mentioning all the assumptions</u> <u>used for calculating the annual</u> <u>percentage rate of charge to be set</u> <u>out here]</u>		
Annex I, Table 5a, Column 2, Row 5				
686m		<u>You will be charged</u> <u>[...(applicable interest rate and</u> <u>arrangements for its adjustment</u> <u>and, where applicable, default</u> <u>charges)] for late payments.</u>		
Annex I, Table 5a, Column 2, Row 6				



686n		<u><i>[Example of the way in which that compensation will be determined]</i></u>		
Annex I, Table 5a, paragraph 1				
686o		<u><i>Wherever 'where applicable' is indicated, the creditor or the provider of crowdfunding credit services must fill in the box if the information is relevant to the credit product, or delete the information or the entire row where the information is not relevant for the type of credit concerned.</i></u>		
Annex I, Table 5a, paragraph 2				
686p		<u><i>Indications between square brackets provide explanations for the creditor or the provider of crowdfunding credit services and must be replaced with the corresponding information.</i></u>		
Annex I, Table 5a, paragraph 3				
686q		<u><i>This form must be displayed in the beginning of the Standard European Consumer Credit Information form, be clearly legible and be adapted to take into account the technical constraints of media on which it is displayed.</i></u>		
Annex II, first heading				
687	STANDARD EUROPEAN	<del>STANDARD EUROPEAN</del>	STANDARD EUROPEAN	

	CONSUMER CREDIT OVERVIEW	<del>CONSUMER CREDIT OVERVIEW</del> <u>deleted</u>	CONSUMER CREDIT OVERVIEW [The text has been moved to Annex I, with changes]	
Annex II, Table 6, Column 1, Row 1				
688	The total amount of credit This means the ceiling or the total sums made available in accordance with the credit agreement or with the agreement for the provision of crowdfunding credit services.	<del>The total amount of credit This means the ceiling or the total sums made available in accordance with the credit agreement or with the agreement for the provision of crowdfunding credit services.</del> <u>deleted</u>	[The text has been moved to Annex I, with changes]	
Annex II, Table 6, Column 1, Row 2				
689	The duration of the credit agreement or of the crowdfunding credit services	<del>The duration of the credit agreement or of the crowdfunding credit services</del> <u>deleted</u>	[The text has been moved to Annex I, with changes]	
Annex II, Table 6, Column 1, Row 3				
690	The borrowing rate or, where applicable, different borrowing rates which apply to the credit agreement or to the crowdfunding credit services	<del>The borrowing rate or, where applicable, different borrowing rates which apply to the credit agreement or to the crowdfunding credit services</del> <u>deleted</u>	[The text has been moved to Annex I, with changes]	

Annex II, Table 6, Column 1, Row 4				
691	<p>Annual percentage rate of charge (APR)</p> <p>This is the total cost expressed as an annual percentage of the total amount of credit.</p> <p>The APR is there to help you compare different offers.</p>	<p><del>Annual percentage rate of charge (APR)</del></p> <p><del>This is the total cost expressed as an annual percentage of the total amount of credit.</del></p> <p><del>The APR is there to help you compare different offers.</del> <u>deleted</u></p>	[The text has been moved to Annex I, with changes]	
Annex II, Table 6, Column 1, Row 5				
692	<p>Where applicable</p> <p>The credit is granted in the form of a deferred payment for a good or service or is linked to the supply of specific goods or the provision of a service</p> <p>Name of good/service</p> <p>Cash price</p>	<p><del>Where applicable</del></p> <p><del>The credit is granted in the form of a deferred payment for a good or service or is linked to the supply of specific goods or the provision of a service</del></p> <p><del>Name of good/service</del></p> <p><del>Cash price</del> <u>deleted</u></p>	[The text has been moved to Annex I, with changes]	
Annex II, Table 6, Column 1, Row 6				
693	<p>Costs of late payments</p> <p>Missing payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to get credit in the future.</p>	<p><del>Costs of late payments</del></p> <p><del>Missing payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to get credit in the future.</del> <u>deleted</u></p>	[The text has been moved to Annex I, with changes]	

Annex II, Table 6, Column 2, Row 1				
694				
Annex II, Table 6, Column 2, Row 2				
695				
Annex II, Table 6, Column 2, Row 3				
696	[ % — fixed, or — variable (with the index or reference rate applicable to the initial borrowing rate), — periods]	<del>f % — fixed, or — variable (with the index or reference rate applicable to the initial borrowing rate), — periods]</del> <u>deleted</u>	[The text has been moved to Annex I, with changes]	
Annex II, Table 6, Column 2, Row 4				
697	[ % A representative example mentioning all the assumptions used for calculating the annual percentage rate of charge to be set out here]	<del>f % A representative example mentioning all the assumptions used for calculating the annual percentage rate of charge to be set out here]</del> <u>deleted</u>	[The text has been moved to Annex I, with changes]	
Annex II, Table 6, Column 2, Row 5				
698				

Annex II, Table 6, Column 2, Row 6				
699	You will be charged [...] (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.	<i>You will be charged [...] (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments. <u>deleted</u></i>	[The text has been moved to Annex I, with changes]	
Annex II, first paragraph				
700	Wherever 'where applicable' is indicated, the creditor or the provider of crowdfunding credit services must fill in the box if the information is relevant to the credit product, or delete the information or the entire row where the information is not relevant for the type of credit concerned.	<i>Wherever 'where applicable' is indicated, the creditor or the provider of crowdfunding credit services must fill in the box if the information is relevant to the credit product, or delete the information or the entire row where the information is not relevant for the type of credit concerned. <u>deleted</u></i>	[The text has been moved to Annex I, with changes]	
Annex II, second paragraph				
701	Indications between square brackets provide explanations for the creditor or the provider of crowdfunding credit services and must be replaced with the corresponding information.	<i>Indications between square brackets provide explanations for the creditor or the provider of crowdfunding credit services and must be replaced with the corresponding information. <u>deleted</u></i>	[The text has been moved to Annex I, with changes]	
Annex II, third paragraph				

702	The Standard European Consumer Credit Overview must be displayed on one page on top of the Standard European Consumer Credit Information form, be clearly legible and be adapted to take into account the technical constraints of media on which it is displayed.	<del>The Standard European Consumer Credit Overview must be displayed on one page on top of the Standard European Consumer Credit Information form, be clearly legible and be adapted to take into account the technical constraints of media on which it is displayed.</del> <u>deleted</u>	[The text has been moved to Annex I, with changes]	
Annex III, first heading				
703	EUROPEAN CONSUMER CREDIT INFORMATION	EUROPEAN CONSUMER CREDIT INFORMATION	EUROPEAN CONSUMER CREDIT INFORMATION	
Annex III, first paragraph				
704	Consumer credit offered by certain credit organisations (Article 2(5) of Directive ...)	Consumer credit offered by certain credit organisations (Article 2(5) of Directive ...)	Consumer credit offered by certain credit organisations (Article 2(5) of Directive ...)	
Annex III, second paragraph				
705	Debt conversion	Debt conversion	Debt conversion	
Annex III, Part -1				
705a			<b>1. Key elements of the credit product</b>	

Annex III, point (1)				
705b			<p><b>The total amount of credit</b>  <b>This means the ceiling or the total sums made available in accordance with the credit agreement.</b></p>	
Annex III, point (2)				
705c			<p><b>The duration of the credit agreement</b></p>	
Annex III, point (3)				
705d			<p><b>Where applicable</b>  <b>The annual percentage rate of charge (APR) and the total amount you will have to pay</b>  <b>The APR is the total cost of credit expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</b>  <b>[Sum of total amount of credit and total cost of credit]</b></p> <p><b>The total amount you will have to pay means the amount of borrowed capital plus interest and possible costs related to your credit.</b></p>	

Annex III, point (4)				
705e			<p><b>Where applicable</b>  <b>The credit is granted in the form of a deferred payment for a good or service or is linked to the supply of specific goods or the provision of a service</b>  <b>Name of good/service</b>  <b>Cash price</b></p>	
Annex III, point (5)				
705f			<p><b>Instalments and, where appropriate, the order in which instalments will be allocated.</b>  <b>You will have to pay the following:</b>  <b>[Representative example of an instalment table including the amount, number and frequency of payments to be made by the consumer]</b></p>	
Annex III, point (6)				
705g			<p><b>Costs of late payments</b>  <b>Missing payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to get credit in the future.</b>  <b>You will be charged [...]</b></p>	



			(applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.	
Annex III, 1				
706	1 1. Identity and contact details of the creditor or credit intermediary	1 1. Identity and contact details of the creditor or credit intermediary	1 1. Identity and contact details of the creditor or credit intermediary	
Annex III, Table 7, Column 1, Row 1				
707	Creditor	Creditor	Creditor	
Annex III, Table 7, Column 1, Row 2				
708	Address Telephone number Email address Fax number (*) Web address (*)	Address Telephone number Email address Fax number (*) Web address (*)	Address Telephone number Email address <del>Fax number (*)</del> Web address (*)	
Annex III, Table 7, Column 1, Row 3				
709	Where applicable	Where applicable	Where applicable	
Annex III, Table 7, Column 1, Row 4				

710	Credit intermediary	Credit intermediary	Credit intermediary	
Annex III, Table 7, Column 1, Row 5				
711	Address Telephone number Email address Fax number (*) Web address (*)	Address Telephone number Email address Fax number (*) Web address (*)	Address Telephone number  Email address <del>Fax number (*)</del>  Web address (*)	
Annex III, Table 7, Column 1, Row 6				
712	(*) This information is optional.	(*) This information is optional.	(*) This information is optional.	
Annex III, Table 7, Column 2, Row 1				
713	[Identity]	[Identity]	[Identity]	
Annex III, Table 7, Column 2, Row 2				
714	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	
Annex III, Table 7, Column 2, Row 3				
715				

Annex III, Table 7, Column 2, Row 4				
716	[Identity]	[Identity]	[Identity]	
Annex III, Table 7, Column 2, Row 5				
717	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	[Geographical address to be used by the consumer]	
Annex III, 1, first paragraph				
718	Wherever ‘where applicable’ is indicated, the creditor must fill in the box if the information is relevant to the credit product, or delete the information or the entire row if the information is not relevant for the type of credit concerned.	Wherever ‘where applicable’ is indicated, the creditor must fill in the box if the information is relevant to the credit product, or delete the information or the entire row if the information is not relevant for the type of credit concerned.	Wherever ‘where applicable’ is indicated, the creditor must fill in the box if the information is relevant to the credit product, or delete the information or the entire row if the information is not relevant for the type of credit concerned.	
Annex III, 1, second paragraph				
719	Indications between square brackets provide explanations for the creditor and must be replaced with the corresponding information.	Indications between square brackets provide explanations for the creditor and must be replaced with the corresponding information.	Indications between square brackets provide explanations for the creditor and must be replaced with the corresponding information.	

Annex III, 1, second paragraph a				
719a			<b>The above-mentioned information must be displayed on one page at the beginning of the European Consumer Credit Information form, be prominent, clearly legible and adapted to take into account the technical constraints of media on which it is displayed.</b>	
Annex III, 2				
720	2 2. Description of the main features of the credit product	2 2. Description of the main features of the credit product	2 2.— Description of the main features of the credit product <b>(in addition to the information displayed on the first page)</b>	
Annex III, Table 8, Column 1, Row 1				
721	The type of credit	The type of credit	The type of credit	
Annex III, Table 8, Column 1, Row 2				
722	The total amount of credit This means the ceiling or the total sums made available in accordance with the credit agreement.	The total amount of credit This means the ceiling or the total sums made available in accordance with the credit agreement.	<del>The total amount of credit This means the ceiling or the total sums made available in accordance with the credit agreement.</del>	
Annex III, Table 8, Column 1, Row 3				

723	The duration of the credit agreement	The duration of the credit agreement	The duration of the credit agreement	
Annex III, Table 8, Column 1, Row 4				
724	Where applicable You may be requested to fully repay the amount of credit at any time.	Where applicable You may be requested to fully repay the amount of credit at any time.	Where applicable You may be requested to fully repay the amount of credit at any time.	
Annex III, Table 8, Column 1, Row 5				
725	Where applicable The price was personalised on the basis of automated decision-making.	Where applicable The price was personalised on the basis of automated decision-making.	Where applicable The price was personalised on the basis of automated decision-making.	
Annex III, Table 8, Column 2, Row 1				
726				
Annex III, Table 8, Column 2, Row 2				
727				
Annex III, Table 8, Column 2, Row 3				

728				
Annex III, Table 8, Column 2, Row 4				
729				
Annex III, Table 8, Column 2, Row 5				
730				
Annex III, 3				
731	3 3. Costs of the credit	3 3. Costs of the credit	3 3.— Costs of the credit (in addition to the information displayed on the first page)	
Annex III, Table 9, Column 1, Row 1				
732	The borrowing rate or, where applicable, different borrowing rates which apply to the credit agreement	The borrowing rate or, where applicable, different borrowing rates which apply to the credit agreement	The borrowing rate or, where applicable, different borrowing rates which apply to the credit agreement <b>The conditions governing the application of the borrowing rate or of each borrowing rate when different borrowing rates apply in different circumstances and, where available, any index or</b>	

			reference rate applicable to each initial borrowing rate , as well as the periods, conditions and procedures for changing each borrowing rate.	
Annex III, Table 9, Column 1, Row 2				
733	Where applicable The annual percentage rate of charge (APR) This is the total cost of credit expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	Where applicable The annual percentage rate of charge (APR) This is the total cost of credit expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	<del>Where applicable</del> <b>A representative example illustrating</b> the annual percentage rate of charge (APR) <del>This is the total cost of credit expressed as an annual percentage of the total amount of credit,</del> <b>mentioning all the assumptions used for calculating the APR is</b> there to help you compare different offers.	
Annex III, Table 9, Column 1, Row 3				
734	Where applicable Costs Where applicable The conditions under which those costs may be changed	Where applicable Costs Where applicable The conditions under which those costs may be changed	Where applicable Costs Where applicable The conditions under which those costs may be changed	
Annex III, Table 9, Column 1, Row 4				
735				

	Costs of late payments	Costs of late payments	Costs of late payments	
Annex III, Table 9, Column 2, Row 1				
736	[ % — fixed or, — variable (with the index or reference rate applicable to the initial borrowing rate)],	[ % — fixed or, — variable (with the index or reference rate applicable to the initial borrowing rate)],	[ % — fixed or, — variable (with the index or reference rate applicable to the initial borrowing rate)],	
Annex III, Table 9, Column 2, Row 2				
737	[ % A representative example mentioning all the assumptions used for calculating the annual percentage rate of charge to be set out here]	[ % A representative example mentioning all the assumptions used for calculating the annual percentage rate of charge to be set out here]	[ % A representative example mentioning all the assumptions used for calculating the annual percentage rate of charge to be set out here]	
Annex III, Table 9, Column 2, Row 3				
738	[The costs applicable from the time the credit agreement is concluded]	[The costs applicable from the time the credit agreement is concluded]	[The costs applicable from the time the credit agreement is concluded]	
Annex III, Table 9, Column 2, Row 4				
739	You will be charged [..... (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.	You will be charged [..... (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.	<del>You will be charged [..... (applicable interest rate and arrangements for its adjustment and, where applicable, default charges)] for late payments.</del>	



Annex III, 4				
740	4 4. Other important legal aspects	4 4. Other important legal aspects	4 4. Other important legal aspects	
Annex III, Table 10, Column 1, Row 1				
741	Termination of the credit agreement	Termination of the credit agreement	Termination of the credit agreement	
Annex III, Table 10, Column 1, Row 2				
742	Consultation of a database The creditor must inform you immediately and without charge of the result of consulting 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 EU law or contrary to public policy or security objectives.	Consultation of a database The creditor must inform you immediately and without charge of the result of consulting 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 EU law or contrary to public policy or security objectives.	Consultation of a database The creditor must inform you <b>without delay</b> immediately and without charge of the result of consulting 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 EU law or contrary to public policy or security objectives.	
Annex III, Table 10, Column 1, Row 3				
743	Where applicable	Where applicable	Where applicable	
Annex III, Table 10, Column 1, Row 4				

744	The period of time during which the creditor is bound by the pre-contractual information	The period of time during which the creditor is bound by the pre-contractual information	The period of time during which the creditor is bound by the pre-contractual information	
Annex III, Table 10, Column 2, Row 1				
745	[The conditions and procedure for terminating the credit agreement]	[The conditions and procedure for terminating the credit agreement]	[The conditions and procedure for terminating the credit agreement]	
Annex III, Table 10, Column 2, Row 2				
746				
Annex III, Table 10, Column 2, Row 3				
747				
Annex III, Table 10, Column 2, Row 4				
748	This information is valid from ... until...	This information is valid from ... until...	This information is valid from ... until...	
Annex III, 4, first paragraph				
749	Where applicable	Where applicable	Where applicable	
Annex III, 5				

750	5 5. Additional information	5 5. Additional information	5 5. Additional information	
Annex III, Table 11, Column 1, Row 1				
751	Instalments and, where appropriate, the order in which instalments will be allocated	Instalments and, where appropriate, the order in which instalments will be allocated	<del>Instalments and, where appropriate, the order in which instalments will be allocated</del>	
Annex III, Table 11, Column 1, Row 2				
752	The total amount you will have to pay	The total amount you will have to pay	<del>The total amount you will have to pay</del>	
Annex III, Table 11, Column 1, Row 3				
753	Early repayment You have the right to repay the credit early at any time fully or partially. Where applicable The creditor is entitled to compensation in the case of early repayment	Early repayment You have the right to repay the credit early at any time fully or partially. Where applicable The creditor is entitled to compensation in the case of early repayment	Early repayment You have the right to repay the credit early at any time fully or partially. Where applicable The creditor is entitled to compensation in the case of early repayment	
Annex III, Table 11, Column 1, Row 4				
754	Concerning redress You have the right to access an	Concerning redress You have the right to access an	Concerning redress You have the right to access an	

	out-of-court complaint and redress mechanism	out-of-court complaint and redress mechanism	out-of-court complaint and redress mechanism	
Annex III, Table 11, Column 2, Row 1				
755	You will have to pay the following: [Representative example of an instalment table including the amount, number and frequency of payments to be made by the consumer]	You will have to pay the following: [Representative example of an instalment table including the amount, number and frequency of payments to be made by the consumer]	<del>You will have to pay the following: [Representative example of an instalment table including the amount, number and frequency of payments to be made by the consumer]</del>	
Annex III, Table 11, Column 2, Row 2				
756				
Annex III, Table 11, Column 2, Row 3				
757	[Determination of the compensation (calculation method) in accordance with the provisions implementing Article 16 of Directive 2008/48/EC]	[Determination of the compensation (calculation method) in accordance with the provisions implementing Article 16 of Directive 2008/48/EC]	[Determination of the compensation (calculation method) in accordance with the provisions implementing Article 16 of Directive 2008/48/EC]	
Annex III, Table 11, Column 2, Row 4				
758	[The out-of-court complaint and redress mechanism for the consumer and how to access it]	[The out-of-court complaint and redress mechanism for the consumer and how to access it]	[The out-of-court complaint and redress mechanism for the consumer and how to access it]	

Annex III, 5, first paragraph				
759	Where applicable	Where applicable	Where applicable	
Annex III, 6				
760	6 6. Additional information to be given in the case of the distance marketing of financial services	6 6. Additional information to be given in the case of the distance marketing of financial services	6 6. Additional information to be given in the case of the distance marketing of financial services	
Annex III, Table 12, Column 1, Row 1				
761	(a) Concerning the creditor	(a) Concerning the creditor	(a) Concerning the creditor	
Annex III, Table 12, Column 1, Row 2				
762	Where applicable Representative of the creditor in your Member State of residence Address Telephone number Email address Fax number (*) Web address (*)	Where applicable Representative of the creditor in your Member State of residence Address Telephone number Email address Fax number (*) Web address (*)	Where applicable Representative of the creditor in your Member State of residence Address Telephone number Email address <del>Fax number (*)</del> Web address (✱)	
Annex III, Table 12, Column 1, Row 3				

763	Where applicable Registration	Where applicable Registration	Where applicable Registration	
Annex III, Table 12, Column 1, Row 4				
764	Where applicable The supervisory authority	Where applicable The supervisory authority	Where applicable The supervisory authority	
Annex III, Table 12, Column 1, Row 5				
765	(b) Concerning the credit agreement	(b) Concerning the credit agreement	(b) Concerning the credit agreement	
Annex III, Table 12, Column 1, Row 6				
766	Right of withdrawal You have the right to withdraw from the credit agreement within a period of 14 calendar days. Where applicable Exercise of the right of withdrawal	Right of withdrawal You have the right to withdraw from the credit agreement within a period of 14 calendar days. Where applicable Exercise of the right of withdrawal	<del>Right of withdrawal You have the right to withdraw from the credit agreement within a period of 14 calendar days. Where applicable Exercise of the right of withdrawal</del>	
Annex III, Table 12, Column 1, Row 7				
767	Where applicable The law taken by the creditor as a	Where applicable The law taken by the creditor as a	Where applicable The law taken by the creditor as a	

	basis for the establishment of relations with you before the conclusion of the credit contract	basis for the establishment of relations with you before the conclusion of the credit contract	basis for the establishment of relations with you before the conclusion of the credit contract	
Annex III, Table 12, Column 1, Row 8				
768	Where applicable Clause stipulating the law applicable to the credit agreement and/or the competent court	Where applicable Clause stipulating the law applicable to the credit agreement and/or the competent court	Where applicable Clause stipulating the law applicable to the credit agreement and/or the competent court	
Annex III, Table 12, Column 1, Row 9				
769	Where applicable Language regime	Where applicable Language regime	Where applicable Language regime	
Annex III, Table 12, Column 1, Row 10				
770	(c) Concerning redress Access to an out-of-court complaint and redress mechanism	(c) Concerning redress Access to an out-of-court complaint and redress mechanism	(c) Concerning redress Access to an out-of-court complaint and redress mechanism	
Annex III, Table 12, Column 1, Row 11				
771	(*) This information is optional for the creditor.	(*) This information is optional for the creditor.	(*) This information is optional for the creditor.	
Annex III, Table 12, Column 2, Row 1				

772				
Annex III, Table 12, Column 2, Row 2				
773	[Identity] [Geographical address to be used by the consumer]	[Identity] [Geographical address to be used by the consumer]	[Identity] [Geographical address to be used by the consumer]	
Annex III, Table 12, Column 2, Row 3				
774	[The trade register in which the creditor is entered and their registration number or an equivalent means of identification in that register]	[The trade register in which the creditor is entered and their registration number or an equivalent means of identification in that register]	[The trade register in which the creditor is entered and their registration number or an equivalent means of identification in that register]	
Annex III, Table 12, Column 2, Row 4				
775				
Annex III, Table 12, Column 2, Row 5				
776				
Annex III, Table 12, Column 2, Row 6				



777	[Practical instructions for exercising the right of withdrawal indicating, inter alia, the address to which notification of exercise of the right of withdrawal should be sent and the consequences of not exercising the right of withdrawal]	[Practical instructions for exercising the right of withdrawal indicating, inter alia, the address to which notification of exercise of the right of withdrawal should be sent and the consequences of not exercising the right of withdrawal]	<del>[Practical instructions for exercising the right of withdrawal indicating, inter alia, the address to which notification of exercise of the right of withdrawal should be sent and the consequences of not exercising the right of withdrawal]</del>	
Annex III, Table 12, Column 2, Row 7				
778				
Annex III, Table 12, Column 2, Row 8				
779	[Relevant clause to be set out here]	[Relevant clause to be set out here]	[Relevant clause to be set out here]	
Annex III, Table 12, Column 2, Row 9				
780	Information and contractual terms will be supplied in [specific language]. With your consent, we intend to communicate in [specific language/languages] for the duration of the credit agreement.	Information and contractual terms will be supplied in [specific language]. With your consent, we intend to communicate in [specific language/languages] for the duration of the credit agreement.	Information and contractual terms will be supplied in [specific language]. With your consent, we intend to communicate in [specific language/languages] for the duration of the credit agreement.	
Annex III, Table 12, Column 2, Row 10				
781	[The out-of-court complaint and redress mechanism for the	[The out-of-court complaint and redress mechanism for the	[The out-of-court complaint and redress mechanism for the	

	consumer who is party to the distance contract and how to access it]	consumer who is party to the distance contract and how to access it]	consumer who is party to the distance contract and how to access it]	
Annex IV, I				
782	I I. The basic equation expressing the equivalence of drawdowns on the one hand and repayments and charges on the other.	I I. The basic equation expressing the equivalence of drawdowns on the one hand and repayments and charges on the other.	I I. The basic equation expressing the equivalence of drawdowns on the one hand and repayments and charges on the other.	
Annex IV, I, first paragraph, introductory part				
783	The basic equation, which establishes the annual percentage rate of charge (APR), equates, on an annual basis, the total present value of drawdowns on the one hand and the total present value of repayments and payments of charges on the other hand, i.e.:	The basic equation, which establishes the annual percentage rate of charge (APR), equates, on an annual basis, the total present value of drawdowns on the one hand and the total present value of repayments and payments of charges on the other hand, i.e.:	The basic equation, which establishes the annual percentage rate of charge (APR), equates, on an annual basis, the total present value of drawdowns on the one hand and the total present value of repayments and payments of charges on the other hand, i.e.:	
Annex IV, I, first paragraph, first paragraph, introductory part				
784		<u><i>- The following original content is not supported by Trilogue Table Editor (TTE) at this moment. Please refer to the original document.</i></u>		
Annex IV, I, first paragraph, second paragraph, introductory part				
785				

	where:	where:	where:	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 1, Row 1				
786	— X	— X	— X	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 1, Row 2				
787	— m	— m	— m	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 1, Row 3				
788	— k	— k	— k	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 1, Row 4				
789	— Ck	— Ck	— Ck	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 1, Row 5				
790	— tk	— tk	— tk	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 1, Row 6				
791	— m'	— m'	— m'	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 1, Row 7				
792				

	— l	— l	— l	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 1, Row 8				
793	— DI	— DI	— DI	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 1, Row 9				
794	— sl	— sl	— sl	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 2, Row 1				
795	is the APR,	is the APR,	is the APR,	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 2, Row 2				
796	is the number of the last drawdown,	is the number of the last drawdown,	is the number of the last drawdown,	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 2, Row 3				
797	is the number of a drawdown, thus $1 \leq k \leq m$ ,	is the number of a drawdown, thus $1 \leq k \leq m$ ,	is the number of a drawdown, thus $1 \leq k \leq m$ ,	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 2, Row 4				
798	is the amount of drawdown k,	is the amount of drawdown k,	is the amount of drawdown k,	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 2, Row 5				

799	is the interval, expressed in years and fractions of a year, between the date of the first drawdown and the date of each subsequent drawdown, thus $t_1 = 0$ ,	is the interval, expressed in years and fractions of a year, between the date of the first drawdown and the date of each subsequent drawdown, thus $t_1 = 0$ ,	is the interval, expressed in years and fractions of a year, between the date of the first drawdown and the date of each subsequent drawdown, thus $t_1 = 0$ ,	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 2, Row 6				
800	is the number of the last repayment or payment of charges,	is the number of the last repayment or payment of charges,	is the number of the last repayment or payment of charges,	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 2, Row 7				
801	is the number of a repayment or payment of charges,	is the number of a repayment or payment of charges,	is the number of a repayment or payment of charges,	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 2, Row 8				
802	is the amount of a repayment or payment of charges,	is the amount of a repayment or payment of charges,	is the amount of a repayment or payment of charges,	
Annex IV, I, first paragraph, second paragraph, Table 13, Column 2, Row 9				
803	is the interval, expressed in years and fractions of a year, between the date of the first drawdown and the date of each repayment or payment of charges.	is the interval, expressed in years and fractions of a year, between the date of the first drawdown and the date of each repayment or payment of charges.	is the interval, expressed in years and fractions of a year, between the date of the first drawdown and the date of each repayment or payment of charges.	
Annex IV, I, first paragraph, second paragraph, first paragraph, introductory part				

804	Remarks	Remarks	Remarks	
Annex IV, I, first paragraph, second paragraph, first paragraph, point (a)				
805	(a) The amounts paid by both parties at different times shall not necessarily be equal and shall not necessarily be paid at equal intervals.	(a) The amounts paid by both parties at different times shall not necessarily be equal and shall not necessarily be paid at equal intervals.	(a) The amounts paid by both parties at different times shall not necessarily be equal and shall not necessarily be paid at equal intervals.	
Annex IV, I, first paragraph, second paragraph, first paragraph, point (b)				
806	(b) The starting date shall be that of the first drawdown.	(b) The starting date shall be that of the first drawdown.	(b) The starting date shall be that of the first drawdown.	
Annex IV, I, first paragraph, second paragraph, first paragraph, point (c), introductory part				
807	(c) Intervals between dates used in the calculations shall be expressed in years or in fractions of a year. A year is presumed to have 365 days (or 366 days for leap years), 52 weeks or 12 equal months. A month is presumed to have 30,41666 days (i.e. 365/12) regardless of whether or not it is a leap year.	(c) Intervals between dates used in the calculations shall be expressed in years or in fractions of a year. A year is presumed to have 365 days (or 366 days for leap years), 52 weeks or 12 equal months. A month is presumed to have 30,41666 days (i.e. 365/12) regardless of whether or not it is a leap year.	(c) Intervals between dates used in the calculations shall be expressed in years or in fractions of a year. A year is presumed to have 365 days (or 366 days for leap years), 52 weeks or 12 equal months. A month is presumed to have 30,41666 days (i.e. 365/12) regardless of whether or not it is a leap year.	
Annex IV, I, first paragraph, second paragraph, first paragraph, point (c), first paragraph, introductory part				

808	Where intervals between dates used in the calculations cannot be expressed as a whole number of weeks, months or years, the intervals shall be expressed as a whole number of one of those periods in combination with a number of days. When using days:	Where intervals between dates used in the calculations cannot be expressed as a whole number of weeks, months or years, the intervals shall be expressed as a whole number of one of those periods in combination with a number of days. When using days:	Where intervals between dates used in the calculations cannot be expressed as a whole number of weeks, months or years, the intervals shall be expressed as a whole number of one of those periods in combination with a number of days. When using days:	
Annex IV, I, first paragraph, second paragraph, first paragraph, point (c), first paragraph(i)				
809	(i) every day shall be counted, including weekends and holidays;	(i) every day shall be counted, including weekends and holidays;	(i) every day shall be counted, including weekends and holidays;	
Annex IV, I, first paragraph, second paragraph, first paragraph, point (c), first paragraph(ii)				
810	(ii) equal periods and then days shall be counted backwards to the date of the initial drawdown;	(ii) equal periods and then days shall be counted backwards to the date of the initial drawdown;	(ii) equal periods and then days shall be counted backwards to the date of the initial drawdown;	
Annex IV, I, first paragraph, second paragraph, first paragraph, point (c), first paragraph(iii)				
811	(iii) the length of the period of days shall be obtained excluding the first day and including the last day and shall be expressed in years by dividing this period by the number of days (365 or 366) of the	(iii) the length of the period of days shall be obtained excluding the first day and including the last day and shall be expressed in years by dividing this period by the number of days (365 or 366) of the	(iii) the length of the period of days shall be obtained excluding the first day and including the last day and shall be expressed in years by dividing this period by the number of days (365 or 366) of the	

	complete year counted backwards from the last day to the same day of the previous year.	complete year counted backwards from the last day to the same day of the previous year.	complete year counted backwards from the last day to the same day of the previous year.	
Annex IV, I, first paragraph, second paragraph, first paragraph, point (d)				
812	(d) The result of the calculation shall be expressed with an accuracy of at least one decimal place. If the figure at the following decimal place is greater than or equal to 5, the figure at that particular decimal place shall be increased by one.	(d) The result of the calculation shall be expressed with an accuracy of at least one decimal place. If the figure at the following decimal place is greater than or equal to 5, the figure at that particular decimal place shall be increased by one.	(d) The result of the calculation shall be expressed with an accuracy of at least one decimal place. If the figure at the following decimal place is greater than or equal to 5, the figure at that particular decimal place shall be increased by one.	
Annex IV, I, first paragraph, second paragraph, first paragraph, point (e)				
813	(e) The equation can be rewritten using a single sum and the concept of flows ( $A_k$ ), which will be positive or negative, in other words either paid or received during periods 1 to n, expressed in years, i.e.	(e) The equation can be rewritten using a single sum and the concept of flows ( $A_k$ ), which will be positive or negative, in other words either paid or received during periods 1 to n, expressed in years, i.e.	(e) The equation can be rewritten using a single sum and the concept of flows ( $A_k$ ), which will be positive or negative, in other words either paid or received during periods 1 to n, expressed in years, i.e.	
Annex IV, I, first paragraph, second paragraph, second paragraph, introductory part				
814	,	<u><i>- The following original content is not supported by Trilogue Table Editor (TTE) at this moment. Please refer to the original</i></u>		



		<a href="#"><u>document.</u></a>		
Annex IV, I, first paragraph, second paragraph, third paragraph				
815	where S is the present balance of flows. If the aim is to maintain the equivalence of flows, the value will be zero.	where S is the present balance of flows. If the aim is to maintain the equivalence of flows, the value will be zero.	where S is the present balance of flows. If the aim is to maintain the equivalence of flows, the value will be zero.	
Annex IV, II				
816	II II. The additional assumptions for calculating the APR shall be as follows.	II II. The additional assumptions for calculating the APR shall be as follows.	II II. The additional assumptions for calculating the APR shall be as follows.	
Annex IV, II, point (a)				
817	(a) Where a credit agreement or an agreement for the provision of crowdfunding credit services gives the consumer freedom of drawdown, the total amount of credit shall be deemed to be drawn down immediately and in full.	(a) Where a credit agreement or an agreement for the provision of crowdfunding credit services gives the consumer freedom of drawdown, the total amount of credit shall be deemed to be drawn down immediately and in full.	(a) Where a credit agreement or <del>an agreement for the provision of crowdfunding credit services</del> gives the consumer freedom of drawdown, the total amount of credit shall be deemed to be drawn down immediately and in full.	
Annex IV, II, point (b)				
818	(b) Where a credit agreement or an agreement for the provision of crowdfunding credit services gives the consumer freedom of	(b) Where a credit agreement or an agreement for the provision of crowdfunding credit services gives the consumer freedom of	(b) Where a credit agreement or <del>an agreement for the provision of crowdfunding credit services</del> gives the consumer freedom of	

	drawdown in general but imposes, amongst the different ways of drawing down, a limitation with regard to the amount of credit and period of time, the amount of credit shall be deemed to be drawn down on the earliest date fixed in the credit agreement or in the agreement for the provision of crowdfunding credit services and in accordance with those drawdown limits.	drawdown in general but imposes, amongst the different ways of drawing down, a limitation with regard to the amount of credit and period of time, the amount of credit shall be deemed to be drawn down on the earliest date fixed in the credit agreement or in the agreement for the provision of crowdfunding credit services and in accordance with those drawdown limits.	drawdown in general but imposes, amongst the different ways of drawing down, a limitation with regard to the amount of credit and period of time, the amount of credit shall be deemed to be drawn down on the earliest date fixed in the credit agreement or in the agreement for the provision of crowdfunding credit services and in accordance with those drawdown limits.	
Annex IV, II, point (c)				
819	(c) Where a credit agreement or an agreement for the provision of crowdfunding credit services provides different ways of drawing down with different charges or borrowing rates, the total amount of credit shall be deemed to be drawn down at the highest charge and borrowing rate applied to the most common drawdown mechanism for that type of credit agreement or agreement for the provision of crowdfunding credit services.	(c) Where a credit agreement or an agreement for the provision of crowdfunding credit services provides different ways of drawing down with different charges or borrowing rates, the total amount of credit shall be deemed to be drawn down at the highest charge and borrowing rate applied to the most common drawdown mechanism for that type of credit agreement or agreement for the provision of crowdfunding credit services.	(c) Where a credit agreement or an agreement for the provision of crowdfunding credit services provides different ways of drawing down with different charges or borrowing rates, the total amount of credit shall be deemed to be drawn down at the highest charge and borrowing rate applied to the most common drawdown mechanism for that type of credit agreement or agreement for the provision of crowdfunding credit services.	
Annex IV, II, point (d)				
820	(d) In the case of an overdraft	(d) In the case of an overdraft	(d) In the case of an overdraft	

	facility, the total amount of credit shall be deemed to be drawn down in full and for the whole duration of the credit agreement. If the duration of the overdraft facility is not known, the APR shall be calculated on the assumption that the duration of the credit is three months.	facility, the total amount of credit shall be deemed to be drawn down in full and for the whole duration of the credit agreement. If the duration of the overdraft facility is not known, the APR shall be calculated on the assumption that the duration of the credit is three months.	facility, the total amount of credit shall be deemed to be drawn down in full and for the whole duration of the credit agreement. If the duration of the overdraft facility is not known, the APR shall be calculated on the assumption that the duration of the credit is three months.	
Annex IV, II, point (e), introductory part				
821	(e) In the case of an open-end credit agreement or agreement for the provision of crowdfunding credit services, other than an overdraft facility, it shall be assumed that:	(e) In the case of an open-end credit agreement or agreement for the provision of crowdfunding credit services, other than an overdraft facility, it shall be assumed that:	(e) In the case of an open-end credit agreement <del>or agreement for the provision of crowdfunding credit services</del> , other than an overdraft facility, it shall be assumed that:	
Annex IV, II, point (e)(i)				
822	(i) the credit is provided for a period of one year starting from the date of the initial drawdown, and that the final payment made by the consumer clears the balance of capital, interest and other charges, if any;	(i) the credit is provided for a period of one year starting from the date of the initial drawdown, and that the final payment made by the consumer clears the balance of capital, interest and other charges, if any;	(i) the credit is provided for a period of one year starting from the date of the initial drawdown, and that the final payment made by the consumer clears the balance of capital, interest and other charges, if any;	
Annex IV, II, point (e)(ii)				
823	(ii) the capital is repaid by the	(ii) the capital is repaid by the	(ii) the capital is repaid by the	

	consumer in equal monthly payments, starting one month after the date of the initial drawdown. However, in cases where the capital must be repaid only in full in a single payment, within each payment period, successive drawdowns and repayments of the entire capital by the consumer shall be assumed to occur over the period of one year. Interest and other charges shall be applied in accordance with those drawdowns and repayments of capital and as set out in the credit agreement or in the agreement for the provision of crowdfunding credit services.	consumer in equal monthly payments, starting one month after the date of the initial drawdown. However, in cases where the capital must be repaid only in full in a single payment, within each payment period, successive drawdowns and repayments of the entire capital by the consumer shall be assumed to occur over the period of one year. Interest and other charges shall be applied in accordance with those drawdowns and repayments of capital and as set out in the credit agreement or in the agreement for the provision of crowdfunding credit services.	consumer in equal monthly payments, starting one month after the date of the initial drawdown. However, in cases where the capital must be repaid only in full in a single payment, within each payment period, successive drawdowns and repayments of the entire capital by the consumer shall be assumed to occur over the period of one year. Interest and other charges shall be applied in accordance with those drawdowns and repayments of capital and as set out in the credit agreement or in the agreement for the provision of crowdfunding credit services.	
Annex IV, II, point (e), first paragraph				
824	For the purposes of this point, an open-end credit agreement or agreement for the provision of crowdfunding credit services is a credit agreement or an agreement for the provision of crowdfunding credit services without a fixed duration and includes credits that must be repaid in full within or after a period but, once repaid, become available to be drawn down again.	For the purposes of this point, an open-end credit agreement or agreement for the provision of crowdfunding credit services is a credit agreement or an agreement for the provision of crowdfunding credit services without a fixed duration and includes credits that must be repaid in full within or after a period but, once repaid, become available to be drawn down again.	For the purposes of this point, an open-end credit agreement or agreement for the provision of crowdfunding credit services is a credit agreement or an agreement for the provision of crowdfunding credit services without a fixed duration and includes credits that must be repaid in full within or after a period but, once repaid, become available to be drawn down again.	
Annex IV, II, point (f), introductory part				

825	(f) In the case of credit agreements or of agreements for the provision of crowdfunding credit services other than overdrafts and open-end credit agreements or agreement for the provision of crowdfunding credit services as referred to in the assumptions set out in points (d) and (e):	(f) In the case of credit agreements or of agreements for the provision of crowdfunding credit services other than overdrafts and open-end credit agreements or agreement for the provision of crowdfunding credit services as referred to in the assumptions set out in points (d) and (e):	(f) In the case of credit agreements <del>or of agreements for the provision of crowdfunding credit services</del> other than overdrafts and open-end credit agreements <del>or agreement for the provision of crowdfunding credit services</del> as referred to in the assumptions set out in points (d) and (e):	
Annex IV, II, point (f)(i)				
826	(i) where the date or amount of a repayment of capital to be made by the consumer cannot be ascertained, it shall be assumed that the repayment is made at the earliest date provided for in the credit agreement or in the agreement for the provision of crowdfunding credit services and is for the lowest amount for which the credit agreement or the agreement for the provision of crowdfunding credit services provide;	(i) where the date or amount of a repayment of capital to be made by the consumer cannot be ascertained, it shall be assumed that the repayment is made at the earliest date provided for in the credit agreement or in the agreement for the provision of crowdfunding credit services and is for the lowest amount for which the credit agreement or the agreement for the provision of crowdfunding credit services provide;	(i) where the date or amount of a repayment of capital to be made by the consumer cannot be ascertained, it shall be assumed that the repayment is made at the earliest date provided for in the credit agreement <del>or in the agreement for the provision of crowdfunding credit services</del> and is for the lowest amount for which the credit agreement <del>or the agreement for the provision of crowdfunding credit services</del> <b>provideprovides;</b>	
Annex IV, II, point (f)(ii)				
827	(ii) where the interval between the date of initial drawdown and the date of the first payment to be	(ii) where the interval between the date of initial drawdown and the date of the first payment to be	(ii) where the interval between the date of initial drawdown and the date of the first payment to be	

	made by the consumer cannot be ascertained, it shall be assumed to be the shortest interval;	made by the consumer cannot be ascertained, it shall be assumed to be the shortest interval;	made by the consumer cannot be ascertained, it shall be assumed to be the shortest interval;	
Annex IV, II, point (g), introductory part				
828	(g) Where the date or amount of a payment to be made by the consumer cannot be ascertained on the basis of the credit agreement or the agreement for the provision of crowdfunding credit services or the assumptions set out in points (d), (e) or (f), it shall be assumed that the payment is made in accordance with the dates and conditions required by the creditor or the provider of crowdfunding credit services and, when those dates and conditions are unknown:	(g) Where the date or amount of a payment to be made by the consumer cannot be ascertained on the basis of the credit agreement or the agreement for the provision of crowdfunding credit services or the assumptions set out in points (d), (e) or (f), it shall be assumed that the payment is made in accordance with the dates and conditions required by the creditor or the provider of crowdfunding credit services and, when those dates and conditions are unknown:	(g) Where the date or amount of a payment to be made by the consumer cannot be ascertained on the basis of the credit agreement <del>or the agreement for the provision of crowdfunding credit services</del> or the assumptions set out in points (d), (e) or (f), it shall be assumed that the payment is made in accordance with the dates and conditions required by the creditor <del>or the provider of crowdfunding credit services</del> and, when those dates and conditions are unknown:	
Annex IV, II, point (g)(i)				
829	(i) interest charges are paid together with the repayments of capital;	(i) interest charges are paid together with the repayments of capital;	(i) interest charges are paid together with the repayments of capital;	
Annex IV, II, point (g)(ii)				
830	(ii) a non-interest charge expressed as a single sum is paid at the date of the conclusion of the	(ii) a non-interest charge expressed as a single sum is paid at the date of the conclusion of the credit	(ii) a non-interest charge expressed as a single sum is paid at the date of the conclusion of the credit	

	credit agreement or the agreement for the provision of crowdfunding credit services;	agreement or the agreement for the provision of crowdfunding credit services;	agreement or the agreement for the provision of crowdfunding credit services;	
Annex IV, II, point (g)(iii)				
831	(iii) non-interest charges expressed as several payments are paid at regular intervals, starting with the date of the first repayment of capital, and where the amount of such payments is not known they shall be assumed to be equal amounts;	(iii) non-interest charges expressed as several payments are paid at regular intervals, starting with the date of the first repayment of capital, and where the amount of such payments is not known they shall be assumed to be equal amounts;	(iii) non-interest charges expressed as several payments are paid at regular intervals, starting with the date of the first repayment of capital, and where the amount of such payments is not known they shall be assumed to be equal amounts;	
Annex IV, II, point (g)(iv)				
832	(iv) the final payment clears the balance of capital, interest and other charges, if any.	(iv) the final payment clears the balance of capital, interest and other charges, if any.	(iv) the final payment clears the balance of capital, interest and other charges, if any.	
Annex IV, II, point (h)				
833	(h) Where the ceiling applicable to the credit has not yet been agreed, it is assumed to be EUR 1 500.	(h) Where the ceiling applicable to the credit has not yet been agreed, it is assumed to be EUR 1 500.	(h) Where the ceiling applicable to the credit has not yet been agreed, it is assumed to be EUR 1 500.	
Annex IV, II, point (i)				
834	(i) Where different borrowing rates and charges are offered for a	(i) Where different borrowing rates and charges are offered for a	(i) Where different borrowing rates and charges are offered for a	

	limited period or amount, the borrowing rate and the charges shall be deemed to be the highest rate for the whole duration of the credit agreement or the agreement for the provision of crowdfunding credit services.	limited period or amount, the borrowing rate and the charges shall be deemed to be the highest rate for the whole duration of the credit agreement or the agreement for the provision of crowdfunding credit services.	limited period or amount, the borrowing rate and the charges shall be deemed to be the highest rate for the whole duration of the credit agreement <del>or the agreement for the provision of crowdfunding credit services.</del>	
Annex IV, II, point (j)				
835	(j) For consumer credit agreements or agreements for the provision of crowdfunding credit services for which a fixed borrowing rate is agreed for the initial period, at the end of which a new borrowing rate is determined and subsequently periodically adjusted according to an agreed indicator, the calculation of the APR shall be based on the assumption that, at the end of the fixed borrowing rate period, the borrowing rate is the same as at the time of calculating the APR, based on the value of the agreed indicator at that time.	(j) For consumer credit agreements or agreements for the provision of crowdfunding credit services for which a fixed borrowing rate is agreed for the initial period, at the end of which a new borrowing rate is determined and subsequently periodically adjusted according to an agreed indicator, the calculation of the APR shall be based on the assumption that, at the end of the fixed borrowing rate period, the borrowing rate is the same as at the time of calculating the APR, based on the value of the agreed indicator at that time.	(j) For consumer credit agreements <del>or agreements for the provision of crowdfunding credit services</del> for which a fixed borrowing rate is agreed for the initial period, at the end of which a new borrowing rate is determined and subsequently periodically adjusted according to an agreed indicator, the calculation of the APR shall be based on the assumption that, at the end of the fixed borrowing rate period, the borrowing rate is the same as at the time of calculating the APR, based on the value of the agreed indicator at that time.	
Annex V, first heading				
836	CORRELATION TABLE	CORRELATION TABLE	CORRELATION TABLE	
Annex V, Table 14, Column 1, Row 1				



837	Directive 2008/48/EC	Directive 2008/48/EC	Directive 2008/48/EC	
Annex V, Table 14, Column 1, Row 2				
838	Article 1	Article 1	Article 1	
Annex V, Table 14, Column 1, Row 3				
839	Article 2(1)	Article 2(1)	Article 2(1)	
Annex V, Table 14, Column 1, Row 4				
840	—	—	—	
Annex V, Table 14, Column 1, Row 5				
841	Article 2(2), points (a), (b), (c)	Article 2(2), points (a), (b), (c)	Article 2(2), points (a), (b), (c)	
Annex V, Table 14, Column 1, Row 6				
842	Article 2(2), points (d), (e), (f)	Article 2(2), points (d), (e), (f)	Article 2(2), points (d), (e), (f)	
Annex V, Table 14, Column 1, Row 7				
843	Article 2(2), points (g), (h), (i), (j), (k), (l)	Article 2(2), points (g), (h), (i), (j), (k), (l)	Article 2(2), points (g), (h), (i), (j), (k), (l)	
Annex V, Table 14, Column 1, Row 8				

844	Article 2(2a)	Article 2(2a)	Article 2(2a)	
Annex V, Table 14, Column 1, Row 9				
845	Article 2(3)	Article 2(3)	Article 2(3)	
Annex V, Table 14, Column 1, Row 10				
846	Article 2(4), 2(5), 2(6)	Article 2(4), 2(5), 2(6)	Article 2(4), 2(5), 2(6)	
Annex V, Table 14, Column 1, Row 11				
847	Article 3, points (a), (b), (c)	Article 3, points (a), (b), (c)	Article 3, points (a), (b), (c)	
Annex V, Table 14, Column 1, Row 12				
848	—	—	—	
Annex V, Table 14, Column 1, Row 13				
849	Article 3, points (d), (e), (f)	Article 3, points (d), (e), (f)	Article 3, points (d), (e), (f)	
Annex V, Table 14, Column 1, Row 14				
850	Article 3, points (g), (h), (i), (j), (k), (l), (m)	Article 3, points (g), (h), (i), (j), (k), (l), (m)	Article 3, points (g), (h), (i), (j), (k), (l), (m)	
Annex V, Table 14, Column 1, Row 15				

851	Article 3, points (n)	Article 3, points (n)	Article 3, points (n)	
Annex V, Table 14, Column 1, Row 16				
852	—	—	—	
Annex V, Table 14, Column 1, Row 17				
853	—	—	—	
Annex V, Table 14, Column 1, Row 18				
854	—	—	—	
Annex V, Table 14, Column 1, Row 19				
855	—	—	—	
Annex V, Table 14, Column 1, Row 20				
856	Article 4	Article 4	Article 4	
Annex V, Table 14, Column 1, Row 21				
857	---	---	---	
Annex V, Table 14, Column 1, Row 22				

858	Article 5(1), first subparagraph	Article 5(1), first subparagraph	Article 5(1), first subparagraph	
Annex V, Table 14, Column 1, Row 23				
859	—	—	—	
Annex V, Table 14, Column 1, Row 24				
860	Article 5(1), second subparagraph, points (a), (b), (c), (d), (e), (f)	Article 5(1), second subparagraph, points (a), (b), (c), (d), (e), (f)	Article 5(1), second subparagraph, points (a), (b), (c), (d), (e), (f)	
Annex V, Table 14, Column 1, Row 25				
861	Article 5(1), second subparagraph, point (g), first sentence and third sentence	Article 5(1), second subparagraph, point (g), first sentence and third sentence	Article 5(1), second subparagraph, point (g), first sentence and third sentence	
Annex V, Table 14, Column 1, Row 26				
862	Article 5(1), second subparagraph, point (g), second sentence	Article 5(1), second subparagraph, point (g), second sentence	Article 5(1), second subparagraph, point (g), second sentence	
Annex V, Table 14, Column 1, Row 27				
863	Article 5(1), second subparagraph, points (h), (i), (j), (k), (l), (m), (n), (o), (p), (q), (r), (s)	Article 5(1), second subparagraph, points (h), (i), (j), (k), (l), (m), (n), (o), (p), (q), (r), (s)	Article 5(1), second subparagraph, points (h), (i), (j), (k), (l), (m), (n), (o), (p), (q), (r), (s)	
Annex V, Table 14, Column 1, Row 28				

864	—	—	—	
Annex V, Table 14, Column 1, Row 29				
865	Article 5(1), third subparagraph	Article 5(1), third subparagraph	Article 5(1), third subparagraph	
Annex V, Table 14, Column 1, Row 30				
866	Article 5(1), fourth subparagraph	Article 5(1), fourth subparagraph	Article 5(1), fourth subparagraph	
Annex V, Table 14, Column 1, Row 31				
867	Article 5(2)	Article 5(2)	Article 5(2)	
Annex V, Table 14, Column 1, Row 32				
868	Article 5(3)	Article 5(3)	Article 5(3)	
Annex V, Table 14, Column 1, Row 33				
869	Article 5(4)	Article 5(4)	Article 5(4)	
Annex V, Table 14, Column 1, Row 34				
870	Article 5(5)	Article 5(5)	Article 5(5)	
Annex V, Table 14, Column 1, Row 35				

871	Article 5(6)	Article 5(6)	Article 5(6)	
Annex V, Table 14, Column 1, Row 36				
872	Article 6	Article 6	Article 6	
Annex V, Table 14, Column 1, Row 37				
873	-	-	-	
Annex V, Table 14, Column 1, Row 38				
874	Article 7	Article 7	Article 7	
Annex V, Table 14, Column 1, Row 39				
875	—	—	—	
Annex V, Table 14, Column 1, Row 40				
876	—	—	—	
Annex V, Table 14, Column 1, Row 41				
877	Article 8	Article 8	Article 8	
Annex V, Table 14, Column 1, Row 42				

878	—	—	—	
Annex V, Table 14, Column 1, Row 43				
879	—	—	—	
Annex V, Table 14, Column 1, Row 44				
880				
Annex V, Table 14, Column 1, Row 45				
881				
Annex V, Table 14, Column 1, Row 46				
882	Article 9	Article 9	Article 9	
Annex V, Table 14, Column 1, Row 47				
883	Article 10(1)	Article 10(1)	Article 10(1)	
Annex V, Table 14, Column 1, Row 48				
884	Article 10(2), 10(3) and 10(4)	Article 10(2), 10(3) and 10(4)	Article 10(2), 10(3) and 10(4)	
Annex V, Table 14, Column 1, Row 49				

885	Article 10(5)	Article 10(5)	Article 10(5)	
Annex V, Table 14, Column 1, Row 50				
886	-	-	-	
Annex V, Table 14, Column 1, Row 51				
887	Article 11	Article 11	Article 11	
Annex V, Table 14, Column 1, Row 52				
888	Article 12	Article 12	Article 12	
Annex V, Table 14, Column 1, Row 53				
889	Article 13	Article 13	Article 13	
Annex V, Table 14, Column 1, Row 54				
890	Article 14	Article 14	Article 14	
Annex V, Table 14, Column 1, Row 55				
891	Article 15	Article 15	Article 15	
Annex V, Table 14, Column 1, Row 56				



892	Article 16	Article 16	Article 16	
Annex V, Table 14, Column 1, Row 57				
893	Article 17	Article 17	Article 17	
Annex V, Table 14, Column 1, Row 58				
894	Article 18	Article 18	Article 18	
Annex V, Table 14, Column 1, Row 59				
895	Article 19	Article 19	Article 19	
Annex V, Table 14, Column 1, Row 60				
896	—	—	—	
Annex V, Table 14, Column 1, Row 61				
897	—	—	—	
Annex V, Table 14, Column 1, Row 62				
898	—	—	—	
Annex V, Table 14, Column 1, Row 63				

899	—	—	—	
Annex V, Table 14, Column 1, Row 64				
900	—	—	—	
Annex V, Table 14, Column 1, Row 65				
901	—	—	—	
Annex V, Table 14, Column 1, Row 66				
902	Article 20	Article 20	Article 20	
Annex V, Table 14, Column 1, Row 67				
903	Article 21	Article 21	Article 21	
Annex V, Table 14, Column 1, Row 68				
904	—	—	—	
Annex V, Table 14, Column 1, Row 69				
905	Article 22	Article 22	Article 22	
Annex V, Table 14, Column 1, Row 70				

906	Article 23	Article 23	Article 23	
Annex V, Table 14, Column 1, Row 71				
907	Article 24	Article 24	Article 24	
Annex V, Table 14, Column 1, Row 72				
908	Article 24a	Article 24a	Article 24a	
Annex V, Table 14, Column 1, Row 73				
909	Article 26	Article 26	Article 26	
Annex V, Table 14, Column 1, Row 74				
910	Article 27(1)	Article 27(1)	Article 27(1)	
Annex V, Table 14, Column 1, Row 75				
911	Article 27(2)	Article 27(2)	Article 27(2)	
Annex V, Table 14, Column 1, Row 76				
912	Article 28	Article 28	Article 28	
Annex V, Table 14, Column 1, Row 77				

913	Article 29	Article 29	Article 29	
Annex V, Table 14, Column 1, Row 78				
914	Article 30	Article 30	Article 30	
Annex V, Table 14, Column 1, Row 79				
915	Article 31	Article 31	Article 31	
Annex V, Table 14, Column 1, Row 80				
916	Article 32	Article 32	Article 32	
Annex V, Table 14, Column 1, Row 81				
917	Annex I	Annex I	Annex I	
Annex V, Table 14, Column 1, Row 82				
918	Annex II	Annex II	Annex II	
Annex V, Table 14, Column 1, Row 83				
919	Annex III	Annex III	Annex III	
Annex V, Table 14, Column 1, Row 84				

920	-	-	-	
Annex V, Table 14, Column 1, Row 85				
921	-	-	-	
Annex V, Table 14, Column 2, Row 1				
922	This Directive	This Directive	This Directive	
Annex V, Table 14, Column 2, Row 2				
923	Article 1	Article 1	Article 1	
Annex V, Table 14, Column 2, Row 3				
924	Article 2(1), first subparagraph	Article 2(1), first subparagraph	Article 2(1), first subparagraph	
Annex V, Table 14, Column 2, Row 4				
925	Article 2(1), second subparagraph	Article 2(1), second subparagraph	Article 2(1), second subparagraph	
Annex V, Table 14, Column 2, Row 5				
926	Article 2(2), points (a), (b), (c)	Article 2(2), points (a), (b), (c)	Article 2(2), points (a), (b), (c)	
Annex V, Table 14, Column 2, Row 6				

927	—	—	—	
Annex V, Table 14, Column 2, Row 7				
928	Article 2(2), points (d), (e), (f), (g), (h), (i)	Article 2(2), points (d), (e), (f), (g), (h), (i)	Article 2(2), points (d), (e), (f), (g), (h), (i)	
Annex V, Table 14, Column 2, Row 8				
929	Article 2(3)	Article 2(3)	Article 2(3)	
Annex V, Table 14, Column 2, Row 9				
930	—	—	—	
Annex V, Table 14, Column 2, Row 10				
931	Article 2(4), 2(5), 2(6)	Article 2(4), 2(5), 2(6)	Article 2(4), 2(5), 2(6)	
Annex V, Table 14, Column 2, Row 11				
932	Article 3, points 1, 2, 3	Article 3, points 1, 2, 3	Article 3, points 1, 2, 3	
Annex V, Table 14, Column 2, Row 12				
933	Article 3, points 4, 5	Article 3, points 4, 5	Article 3, points 4, 5	
Annex V, Table 14, Column 2, Row 13				

934	Article 3, points 13, 20, 21	Article 3, points 13, 20, 21	Article 3, points 13, 20, 21	
Annex V, Table 14, Column 2, Row 14				
935	Article 3, points 6, 7, 8, 9, 10, 11, 12	Article 3, points 6, 7, 8, 9, 10, 11, 12	Article 3, points 6, 7, 8, 9, 10, 11, 12	
Annex V, Table 14, Column 2, Row 15				
936	Article 3, point 22	Article 3, point 22	Article 3, point 22	
Annex V, Table 14, Column 2, Row 16				
937	Article 3, points 14, 15, 16, 17, 18, 19, 23, 24, 25, 26, 27, 28, 29	Article 3, points 14, 15, 16, 17, 18, 19, 23, 24, 25, 26, 27, 28, 29	Article 3, points 14, 15, 16, 17, 18, 19, 23, 24, 25, 26, 27, 28, 29	
Annex V, Table 14, Column 2, Row 17				
938	Article 5	Article 5	Article 5	
Annex V, Table 14, Column 2, Row 18				
939	Article 6	Article 6	Article 6	
Annex V, Table 14, Column 2, Row 19				
940	Article 7	Article 7	Article 7	

Annex V, Table 14, Column 2, Row 20				
941	Article 8	Article 8	Article 8	
Annex V, Table 14, Column 2, Row 21				
942	Article 9	Article 9	Article 9	
Annex V, Table 14, Column 2, Row 22				
943	Article 10(1), first subparagraph	Article 10(1), first subparagraph	Article 10(1), first subparagraph	
Annex V, Table 14, Column 2, Row 23				
944	Article 10 (1), second subparagraph	Article 10 (1), second subparagraph	Article 10 (1), second subparagraph	
Annex V, Table 14, Column 2, Row 24				
945	Article 10 (3), first subparagraph, points a, b, c, d, e, f	Article 10 (3), first subparagraph, points a, b, c, d, e, f	Article 10 (3), first subparagraph, points a, b, c, d, e, f	
Annex V, Table 14, Column 2, Row 25				
946	Article 10 (3), first subparagraph, points g and h	Article 10 (3), first subparagraph, points g and h	Article 10 (3), first subparagraph, points g and h	
Annex V, Table 14, Column 2, Row 26				
947				



	Article 10 (3), second subparagraph	Article 10 (3), second subparagraph	Article 10 (3), second subparagraph	
Annex V, Table 14, Column 2, Row 27				
948	Article 10(3), first subparagraph, points (i), (j), (k), (l), (m), (n), (o), (p), (q), (r), (s), (u)	Article 10(3), first subparagraph, points (i), (j), (k), (l), (m), (n), (o), (p), (q), (r), (s), (u)	Article 10(3), first subparagraph, points (i), (j), (k), (l), (m), (n), (o), (p), (q), (r), (s), (u)	
Annex V, Table 14, Column 2, Row 28				
949	Article 10 (3), first subparagraph, points (t), (v)	Article 10 (3), first subparagraph, points (t), (v)	Article 10 (3), first subparagraph, points (t), (v)	
Annex V, Table 14, Column 2, Row 29				
950	Article 10 (3), third subparagraph	Article 10 (3), third subparagraph	Article 10 (3), third subparagraph	
Annex V, Table 14, Column 2, Row 30				
951	Article 10 (5), second subparagraph	Article 10 (5), second subparagraph	Article 10 (5), second subparagraph	
Annex V, Table 14, Column 2, Row 31				
952	Article 10 (6)	Article 10 (6)	Article 10 (6)	
Annex V, Table 14, Column 2, Row 32				
953				

	Article 10 (7)	Article 10 (7)	Article 10 (7)	
Annex V, Table 14, Column 2, Row 33				
954	Article 10 (8)	Article 10 (8)	Article 10 (8)	
Annex V, Table 14, Column 2, Row 34				
955	Article 10 (9)	Article 10 (9)	Article 10 (9)	
Annex V, Table 14, Column 2, Row 35				
956	(partly Article 12)	(partly Article 12)	(partly Article 12)	
Annex V, Table 14, Column 2, Row 36				
957	-	-	-	
Annex V, Table 14, Column 2, Row 37				
958	Article 11	Article 11	Article 11	
Annex V, Table 14, Column 2, Row 38				
959	Article 10 (10)	Article 10 (10)	Article 10 (10)	
Annex V, Table 14, Column 2, Row 39				
960				

	Article 12	Article 12	Article 12	
Annex V, Table 14, Column 2, Row 40				
961	Article 13	Article 13	Article 13	
Annex V, Table 14, Column 2, Row 41				
962	Article 18	Article 18	Article 18	
Annex V, Table 14, Column 2, Row 42				
963	Article 14	Article 14	Article 14	
Annex V, Table 14, Column 2, Row 43				
964	Article 15	Article 15	Article 15	
Annex V, Table 14, Column 2, Row 44				
965	Article 16	Article 16	Article 16	
Annex V, Table 14, Column 2, Row 45				
966	Article 17	Article 17	Article 17	
Annex V, Table 14, Column 2, Row 46				
967				

	Article 19	Article 19	Article 19	
Annex V, Table 14, Column 2, Row 47				
968	Article 20	Article 20	Article 20	
Annex V, Table 14, Column 2, Row 48				
969	Article 21	Article 21	Article 21	
Annex V, Table 14, Column 2, Row 49				
970	-	-	-	
Annex V, Table 14, Column 2, Row 50				
971	Article 22	Article 22	Article 22	
Annex V, Table 14, Column 2, Row 51				
972	Article 23	Article 23	Article 23	
Annex V, Table 14, Column 2, Row 52				
973	Article 24	Article 24	Article 24	
Annex V, Table 14, Column 2, Row 53				
974				

	Article 28	Article 28	Article 28	
Annex V, Table 14, Column 2, Row 54				
975	Article 26	Article 26	Article 26	
Annex V, Table 14, Column 2, Row 55				
976	Article 27	Article 27	Article 27	
Annex V, Table 14, Column 2, Row 56				
977	Article 29	Article 29	Article 29	
Annex V, Table 14, Column 2, Row 57				
978	Article 39	Article 39	Article 39	
Annex V, Table 14, Column 2, Row 58				
979	Article 25	Article 25	Article 25	
Annex V, Table 14, Column 2, Row 59				
980	Article 30	Article 30	Article 30	
Annex V, Table 14, Column 2, Row 60				
981				

	Article 31	Article 31	Article 31	
Annex V, Table 14, Column 2, Row 61				
982	Article 32	Article 32	Article 32	
Annex V, Table 14, Column 2, Row 62				
983	Article 33	Article 33	Article 33	
Annex V, Table 14, Column 2, Row 63				
984	Article 34	Article 34	Article 34	
Annex V, Table 14, Column 2, Row 64				
985	Article 35	Article 35	Article 35	
Annex V, Table 14, Column 2, Row 65				
986	Article 36	Article 36	Article 36	
Annex V, Table 14, Column 2, Row 66				
987	Article 37	Article 37	Article 37	
Annex V, Table 14, Column 2, Row 67				
988				

	Article 38	Article 38	Article 38	
Annex V, Table 14, Column 2, Row 68				
989	Article 41	Article 41	Article 41	
Annex V, Table 14, Column 2, Row 69				
990	Article 42, 43	Article 42, 43	Article 42, 43	
Annex V, Table 14, Column 2, Row 70				
991	Article 44	Article 44	Article 44	
Annex V, Table 14, Column 2, Row 71				
992	Article 40	Article 40	Article 40	
Annex V, Table 14, Column 2, Row 72				
993	Article 45	Article 45	Article 45	
Annex V, Table 14, Column 2, Row 73				
994	Article 42(2)	Article 42(2)	Article 42(2)	
Annex V, Table 14, Column 2, Row 74				
995				

	Article 48	Article 48	Article 48	
Annex V, Table 14, Column 2, Row 75				
996	Article 46	Article 46	Article 46	
Annex V, Table 14, Column 2, Row 76				
997	Article 4	Article 4	Article 4	
Annex V, Table 14, Column 2, Row 77				
998	Article 47	Article 47	Article 47	
Annex V, Table 14, Column 2, Row 78				
999	Article 47	Article 47	Article 47	
Annex V, Table 14, Column 2, Row 79				
1000	Article 49	Article 49	Article 49	
Annex V, Table 14, Column 2, Row 80				
1001	Article 50	Article 50	Article 50	
Annex V, Table 14, Column 2, Row 81				
1002				



	Annex IV	Annex IV	Annex IV	
Annex V, Table 14, Column 2, Row 82				
1003	Annex I	Annex I	Annex I	
Annex V, Table 14, Column 2, Row 83				
1004	Annex III	Annex III	Annex III	
Annex V, Table 14, Column 2, Row 84				
1005	Annex II	Annex II	Annex II	
Annex V, Table 14, Column 2, Row 85				
1006	Annex V	Annex V	Annex V	