

## PEACE OF MIND PLAN

### How Your Premium is Calculated

If you purchase goods and/or services and pay for them using your personal account then, if you pay in full before the second statement after the date of purchase is sent to you, no premium will be charged to your account. If you do not pay in full by then, a premium of 1.99% will be charged on the opening balance of your statement ignoring any credits made to the account. If you have bought goods and/or services during the previous statement period we will also then apply a premium of 1.99% to those goods and/or services calculated on a daily basis and accruing from the date of purchase. These premium charges will be added to your outstanding balance. Anything that you've bought and returned in that statement period will not be taken into account in calculating premium charges. This means that on a typical customer balance of €74.23, where no purchases were made in the previous statement period, Peace of Mind cover will cost you €1.48 for that 28 day period. The final premium charged will be rounded up to the nearest cent. For example if the charge is calculated to €1.4771, this would be shown as €1.48.

On a typical customer balance of €74.23, where no further purchases are made and the account is repaid over a typical term of 6 statements, the total cumulative premium you'll pay for the Peace of Mind Plan will be €6.68.

Any monies from the collection or refund of premiums or claims are held by Oxendale & Company Limited as an agent for Allianz Insurance plc. Allianz Insurance plc reserves the right to increase the premium without notice to cover any changes in the cost of applicable taxes.

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