

1. IDENTITY AND CONTACT DETAILS OF THE CREDITOR/CREDIT BROKER

Creditor	International Card Services BV
Address	Wisselwerking 32, 1112 XP Diemen
Telephone number	020-6600123
E-mail address	service@icscards.nl
Web address	www.icscards.nl
Credit broker	ABN AMRO Bank N.V.
Address	Gustav Mahlerlaan 10, 1082 PP Amsterdam
Telephone number	0900-0024 (EUR 0.10 per minute)
Web address	www.abnamro.nl

2. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT

The type of credit The Spread Payments Facility is a form of continuous credit. You may at any time spend up to the maximum agreed amount, once you have either in whole or in part repaid the outstanding balance.

The total amount of credit The total amount of credit depends on the spending limit awarded on your credit card. This means the ceiling or the total of sums made available under a credit agreement. The following spending limits may apply:

<u>Credit Card</u>			<u>Gold Card</u>		
EUR 1,000	EUR 1,500	EUR 2,000	EUR 5,000	EUR 6,000	EUR 7,500
EUR 2,500	EUR 3,000	EUR 4,000	EUR 10,000	EUR 12,500	EUR 15,000
EUR 5,000	EUR 7,500	EUR 10,000	EUR 20,000	EUR 25,000	EUR 30,000
EUR 12,500	EUR 15,000		EUR 35,000	EUR 40,000	

The conditions governing the drawdown As soon as you use your credit card for cash withdrawals or transactions, you will have drawn down all or part of the credit. This means how and when will obtain the money.

The duration of the credit agreement The credit agreement has no fixed duration, but may be terminated.

Instalments and, where appropriate, the order in which instalments will be allocated. A minimum amount must be repaid by you each month. This amount is 2.5% of the outstanding balance on your account statement, with a minimum of EUR 20. From this minimum amount the interest due is paid first; after which the remainder will be applied as repayment. You may at all times pay more than the minimum amount at no extra charge.

The total amount you will have to pay This means the amount of borrowed capital plus interest and possible costs relating to your credit.

<i>Spending limit</i>	<i>The total amount due (spending limit, interest and the annual Card fee)</i>	<i>Spending limit</i>	<i>The total amount due (spending limit, interest and the annual Card fee)</i>
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<u>Credit Card Limit</u>	<u>Total amount due</u>	<u>Gold Card Limit</u>	<u>Total amount due</u>
EUR 1,000	EUR 1,752	EUR 5,000	EUR 10,077
EUR 1,500	EUR 2,856	EUR 6,000	EUR 11,929
EUR 2,000	EUR 3,921	EUR 7,500	EUR 14,669
EUR 2,500	EUR 4,956	EUR 10,000	EUR 19,233
EUR 3,000	EUR 5,985	EUR 12,500	EUR 23,731
EUR 4,000	EUR 8,034	EUR 15,000	EUR 28,220
EUR 5,000	EUR 10,074	EUR 20,000	EUR 37,180
EUR 7,500	EUR 15,091	EUR 25,000	EUR 46,074
EUR 10,000	EUR 20,093	EUR 30,000	EUR 54,959
EUR 12,500	EUR 25,087	EUR 35,000	EUR 63,838
EUR 15,000	EUR 30,055	EUR 40,000	EUR 72,712

For the purpose of this calculation the following situation is used by way of an example:

- you have reached your spending limit;
- each month you pay back an amount equalling 2.5% of the outstanding balance, with a minimum of EUR 20;
- you incur no further expenses;
- you pay an annual Card fee.

Sureties required In principle we do not demand security. On the basis of the assessment of your application we may decide to request security in the form of, for example, a guarantee. This is a description of the security to be provided by you in connection to the credit agreement.

3. COSTS OF THE CREDIT

The borrowing rate

- For Credit Card the effective annual rate is 16.0%.
 - For Gold Card the effective annual rate is 13.9%.
- This rate is variable and may be adjusted by us. Interest is calculated on a daily basis. As a result the interest payable may vary from month to month.

Annual Percentage Rate of Charge (APR)

This is the total cost, expressed as an annual percentage of the total amount of credit.

The APR is dependent on the interest, the spending limit and the annual Card fee. The APR is:

The APR there to help you compare different offers.

Credit Card Spending limit	APR	Gold Card Spending limit	APR
EUR 1,000	19.50%	EUR 5,000	15.88%
EUR 1,500	18.27%	EUR 6,000	15.53%
EUR 2,000	17.67%	EUR 7,500	15.17%
EUR 2,500	17.28%	EUR 10,000	14.79%
EUR 3,000	17.02%	EUR 12,500	14.56%
EUR 4,000	16.69%	EUR 15,000	14.40%
EUR 5,000	16.49%	EUR 20,000	14.20%
EUR 7,500	16.20%	EUR 25,000	14.07%
EUR 10,000	16.06%	EUR 30,000	13.98%
EUR 12,500	15.97%	EUR 35,000	13.92%
EUR 15,000	15.90%	EUR 40,000	13.88%

For the purpose of this calculation the following situation is used by way of an example:

- you have reached your spending limit;
- each month you pay back an amount equalling 2.5% of the outstanding balance, with a minimum of EUR 20;
- you incur no further expenses;
- you pay an annual Card fee.

The APR changes if the interest, the spending limit or the annual Card fee are changed.

Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed

- to take out an insurance policy securing the credit, or
- another ancillary service contract?

If the costs of these services are not known by the creditor they are not included in the APR.

No, this is not compulsory.

Related costs

Maintaining one or more accounts is required for recording both payment transactions and drawdowns

When a credit agreement is entered into, you will set up an account with us, enabling us to record your payments, transactions and repayments. No charge is payable for this account. In addition you require a current account with your own bank for your monthly payments to us.

Amount of costs for using a specific means of payment (e.g. a credit card)

The annual fees for the ABN AMRO Credit Card and the ABN AMRO Gold Card are EUR 20 and EUR 50 respectively. The annual fee for an Extra Card (if any) is not included in the above-mentioned APR.

Conditions under which the abovementioned costs related to the credit agreement can be changed

We may change the amount of the costs. We are also authorized to adjust the applicable interest rate. You will be informed by us of any changes before these will take effect.

Costs in the case of late payments

Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.

Interest is charged for late payments. If your payment is late, you will be sent a demand for payment, stating a period of 7 days in which payment may still be made. If you fail to make full payment within this period, you will owe default interest, until full payment has been made. The default interest is equal to the interest charged for the credit and is calculated in the same manner.

4. OTHER IMPORTANT LEGAL ASPECTS

Right of withdrawal

You have the right to withdraw from the credit agreement within a period of 14 calendar days.

Yes, you do have this right.

Early repayment

You are entitled to repay the credit early at any time either in full or partially.

Yes, you are entitled to repay the credit early.

Consultation of a database

The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.

We will inform you if your application is rejected on the basis of information provided by the Bureau Kredietregistratie (Credit Registration Office) in Tiel (BKR) or information provided by credit reference agencies.

Right to a draft credit agreement

You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.

Yes, you do have this right.

The period of time during which the creditor is bound by the pre-contractual information

This information is provided to you subject to change. If this information is no longer correct at the time of your application, you will first be sent the updated information. Subsequently we can deal with your application.



5. ADDITIONAL INFORMATION IN THE CASE OF DISTANCE MARKETING OF FINANCIAL SERVICES

a) concerning the creditor**Creditor**

Address

Telephone number

E-mail address

Web address

International Card Services BV
Wisselwerking 32, 1112 XP Diemen
020-6600123
service@icscards.nl
www.icscards.nl

Registration number

We are registered with the Chamber of Commerce and Industry for Amsterdam under number 33200596.

The supervisory authority

We have a banking licence issued by De Nederlandsche Bank. We are registered with the Autoriteit Financiële Markten (Netherlands Authority for the Financial Markets) for the provision of credit and savings accounts and the brokering in insurance policies.

b) concerning the credit agreement**Exercise of the right of withdrawal**

Within 14 calendar days from the commencement date of the Spread Payments Facility you are entitled to dissolve the agreement in writing free of charge. If, during the period that the creditcard was available to you, you have made use of the card or the related facilities, such use shall be governed by all the conditions, financial and otherwise, contained in the agreement.

The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract

The relevant Dutch laws and regulations.

Clause stipulating the governing law applicable to the credit agreement and/or the competent court

The agreement is governed by Dutch law.

Language regime

Information and contract terms are provided in the Dutch language.

c) concerning redress**Existence of and access to out-of-court complaint and redress mechanism**

You may pass on your comments in writing, by telephone or by e-mail through our Service desk. If such contacts fail to meet your expectations, you may submit your complaint in writing to our Management. Please send your letter to International Card Services BV, attn. het Directiesecretariaat, antwoordnummer 242, 1100 VB Diemen. In the unlikely event of your complaint not being resolved satisfactorily, you may turn to the Financial Services Complaints Board (Klachteninstituut Financiële Dienstverlening, Kifid). For more information, please refer to www.kifid.nl.