

INFORMATION BOX — APPLICATION FORM FOR A CREDIT CARD AT A VARIABLE RATE

(Consumer Protection Act, section 119.1)

Initial credit rate	Indicate the credit rate calculated in accordance with the Consumer Protection Act applicable on the date of the contract and the fact that the rate is variable during the contract.
Grace period	Indicate the period given to pay outstanding amounts without having to pay credit charges, except as regards money advances.
Other charges	Indicate the other charges likely to be required in accordance with section 72 of the Consumer Protection Act or as charges other than credit charges.