

**SCALE OF CHARGES
FOR THE PAWNBROKING BUSINESS
VALID FROM 1 JANUARY 2002**

The following charges are payable by the pledger for borrowing against, renewing and redeeming pledges and for the realisation of expired pledges:

1. Processing fee:

for a loan	up to EUR 74	EUR 1.40
for a loan of	EUR 75 to EUR 149	EUR 2.10
for a loan of	EUR 150 to EUR 374	EUR 2.90
for a loan of	EUR 375 to EUR 749	EUR 4.30
for a loan of	EUR 750 to EUR 1,499	EUR 7.20
for a loan upwards of	EUR 1,500	EUR 8.70

2. At the time of redemption (renewal) the following charges are payable:

Loan interest on the secured loan	0.50% per half month
Handling fee on the secured loan	0.75% per half month

The interest and handling fees are levied in arrears and are calculated half-monthly until the pledge is redeemed, renewed or auctioned, each half-month started being charged in full. For pledges that are redeemed or renewed before the end of the first month, the charges are payable for the full month.

When a pledge is renewed, calculation of the loan interest and handling charges for the pledge duration following the renewal commences on the first day of the calendar half-month following the deposit date and ends on the last day of the calendar half-month in which the pledge is renewed again.

3. Storage charges quarterly in arrears:

for furs and small appliances	EUR 2.90
for rugs up to 10m ²	EUR 3.60
for rugs larger than 10m ²	EUR 7.20
larger items by special agreement	
Subject to a minimum of	EUR 7.20

4. The renewal of a secured loan is treated as a new loan for the purposes of calculating interest and charges.

5. Loan cancellation fee*)	5%
subject to a minimum of	EUR 1.40

6. Auction fee for pledges:	on the highest bid	18%
Charges for sale on the open market	on the sale value	18%

of pledges:

including VAT on the margin scheme

7. Warehousing charge

for redeemed pledges that have not been collected *) 2.4% of the loan amount per month

8. Processing fee for notifications of loss and postponement of sale*)

per pawn ticket EUR 7.20

9. Reimbursement of expenses

All expenses incurred in connection with the pledger's transaction, such as postage etc., must be reimbursed to the company.

10. Unless indicated otherwise on the pawn ticket, the **insurance value** is one-and-a-half times the loan.

*) including VAT

Special agreements are reserved.
Prices are subject to change. No liability is accepted for printing errors.
All charges are inclusive of statutory VAT,
unless specifically indicated.