



STANDARD EUROPEAN CONSUMER CREDIT INFORMATION (SECCI)

1. Creditor/credit intermediary and contact details

Creditor	H&M Hennes & Mauritz UK Limited
Address	1st Floor, 25 Argyll Street, London, W1F 7TS
Telephone number	0844 736 9000*
E-mail address	customerservice.uk@hm.com
Fax number	0844 736 9040
Web address	hm.com

If you have any questions or wish to negotiate terms contact us to discuss.

*Calls cost £ 0.04 per minute from a landline (mobile prices may vary).

2. Key features of the credit product

The type of credit	The credit has variable interest and fixed monthly payments (instalment loan).
The total amount of credit <i>(This means the amount of credit to be provided under the proposed credit agreement.)</i>	<p>You will initially be granted a base credit limit and a maximum credit limit. The base credit limit is the credit that you can utilise immediately. Initially you will get the base credit £ 200 or £ 400, depending on the result of your credit check.</p> <p>If an order means that the base credit limit you have been granted would be exceeded, this will be regarded as an application to increase your limit. H&M will decide independently whether you are to be granted a higher amount of credit than the base credit up to the maximum credit limit, based in part on your previous payment pattern. You will be continually notified of your current credit limits and the remaining credit available in each monthly statement.</p> <p>H&M may also allow the maximum credit limit to be increased following an external credit check. However, the maximum credit limit can never exceed £ 1 000.</p>
Terms of credit utilisation <i>(How and when credit would be provided.)</i>	<p>Your application for monthly instalments (credit) will be checked in accordance with the legislation and using an external credit reference agency.</p> <p>Once a credit check has been carried out H&M will initially grant you a base credit limit and a maximum credit limit. The</p>

	<p>credit will be available to you for purchases from hm.com once you have accepted the agreement electronically via hm.com or, if the application for credit is made by telephone, post or fax once you have received, signed and returned the agreement sent to you and H&M has received it back.</p>																						
<p>The duration of the credit agreement</p>	<p>The credit agreement will be effective until further notice. You may terminate the agreement giving one month's notice. H&M is entitled to terminate the agreement giving two months' notice.</p>																						
<p>Instalments (Your repayments will pay off what you owe in the following order.)</p>	<ul style="list-style-type: none"> • Each month you must pay at least the amount stated in the payment schedule. The payment must be received by us by the last banking day of the month concerned. In the middle of each month we will send you an account statement telling you the minimum amount that you must pay that month. • Your repayments will pay off what you owe in the following order: interest, charges and then capital sum. • You may choose to take a payment holiday for a total of two months in each 12-month period. However, you must have made at least four consecutive monthly payments correctly before you can take a payment-free month. A payment holiday cannot be granted for a consecutive two-month period. Interest will continue to accrue during payment holidays. • The minimum monthly payment permitted is an amount based on the balance at the beginning of the month and is calculated according to the table below. On the last instalment you only pay the amount that is actually outstanding. • The minimum amount to be paid each month is calculated as follows: <table border="1" data-bbox="587 1397 1385 2027"> <thead> <tr> <th data-bbox="587 1397 1075 1525">Opening balance + goods delivered (incl. shipping costs + interest + any charges - returns)</th> <th data-bbox="1075 1397 1385 1525">Minimum monthly payment</th> </tr> </thead> <tbody> <tr> <td data-bbox="587 1525 1075 1574">£ 0,01 to 50.00</td> <td data-bbox="1075 1525 1385 1574">£ 5.00</td> </tr> <tr> <td data-bbox="587 1574 1075 1624">£ 50.01 to 75.00</td> <td data-bbox="1075 1574 1385 1624">£ 7.00</td> </tr> <tr> <td data-bbox="587 1624 1075 1673">£ 75.01 to 100.00</td> <td data-bbox="1075 1624 1385 1673">£ 9.00</td> </tr> <tr> <td data-bbox="587 1673 1075 1722">£ 100.01 to 150.00</td> <td data-bbox="1075 1673 1385 1722">£ 13.00</td> </tr> <tr> <td data-bbox="587 1722 1075 1771">£ 150.01 to 200.00</td> <td data-bbox="1075 1722 1385 1771">£ 18.00</td> </tr> <tr> <td data-bbox="587 1771 1075 1821">£ 200.01 to 250.00</td> <td data-bbox="1075 1771 1385 1821">£ 23.00</td> </tr> <tr> <td data-bbox="587 1821 1075 1870">£ 250.01 to 300.00</td> <td data-bbox="1075 1821 1385 1870">£ 27.00</td> </tr> <tr> <td data-bbox="587 1870 1075 1919">£ 300.01 to 350.00</td> <td data-bbox="1075 1870 1385 1919">£ 31.00</td> </tr> <tr> <td data-bbox="587 1919 1075 1968">£ 350.01 to 400.00</td> <td data-bbox="1075 1919 1385 1968">£ 35.00</td> </tr> <tr> <td data-bbox="587 1968 1075 2027">£ 400.01 to 450.00</td> <td data-bbox="1075 1968 1385 2027">£ 40.00</td> </tr> </tbody> </table>	Opening balance + goods delivered (incl. shipping costs + interest + any charges - returns)	Minimum monthly payment	£ 0,01 to 50.00	£ 5.00	£ 50.01 to 75.00	£ 7.00	£ 75.01 to 100.00	£ 9.00	£ 100.01 to 150.00	£ 13.00	£ 150.01 to 200.00	£ 18.00	£ 200.01 to 250.00	£ 23.00	£ 250.01 to 300.00	£ 27.00	£ 300.01 to 350.00	£ 31.00	£ 350.01 to 400.00	£ 35.00	£ 400.01 to 450.00	£ 40.00
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<p>The total amount you will have to pay (This means the amount you have borrowed plus interest and other costs.)</p>	<p>This shows the total cost of your purchases including interest and any charges. The examples below show the total cost where four different credit levels are fully utilised:</p> <table border="1"> <thead> <tr> <th>Credit limit</th> <th>APR</th> <th>Total cost</th> <th>Number of instalments</th> </tr> </thead> <tbody> <tr> <td>£ 200</td> <td>17.90 %</td> <td>£ 218.14</td> <td>13</td> </tr> <tr> <td>£ 400</td> <td>17.90 %</td> <td>£ 438.17</td> <td>13</td> </tr> <tr> <td>£ 600</td> <td>17.90 %</td> <td>£ 656.77</td> <td>13</td> </tr> <tr> <td>£ 1 000</td> <td>17.90 %</td> <td>£ 1 094.96</td> <td>13</td> </tr> </tbody> </table>	Credit limit	APR	Total cost	Number of instalments	£ 200	17.90 %	£ 218.14	13	£ 400	17.90 %	£ 438.17	13	£ 600	17.90 %	£ 656.77	13	£ 1 000	17.90 %	£ 1 094.96	13
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<p>The credit is granted in the form of a deferred payment for specific goods</p>	<p>The credit is an open end credit, granted in the form of deferred payment linked to purchase of goods from and under presentation and prices in H&M catalogues and on hm.com.</p>																				

3. Costs of the credit

<p>The rates of interest which apply to the credit agreement</p>	<ul style="list-style-type: none"> For each month interest is charged at currently 1.38 % on the month's opening balance. The interest rate above shall apply until further notice and may vary in accordance with the agreement as a result of credit policy decisions, increased borrowing costs or other cost increases that could not reasonably have been foreseen. Interest rate variations will be notified to you in writing at least 30 days before taking effect.
<p>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 there to help you compare different offers.)</p>	<p>The annual percentage rate of charge under this agreement will be 17.90 % for all credit levels. (£ 200, £ 400, £ 600, £ 1 000).</p>

<p>It is compulsory, in order to obtain the credit or to obtain it on the terms and marketed, to take out</p> <p>- an insurance policy securing the credit? or</p> <p>- another ancillary service contract?</p> <p><i>(If the costs of these services are not known by the creditor they are not included in the APR.)</i></p>	<p>No.</p> <p>No.</p>
<p>Costs in the case of late payments <i>(Please note that missing payments could have negative consequences for you, including possible legal proceedings and problems obtaining other credit that you need in the future.)</i></p>	<p>H&M reserves the right to charge for payment reminders, default notices and other costs arising as a result of payment default or other breach of contract, in accordance with applicable laws and regulations.</p> <p>The charge for a first payment reminder is currently £ 7, with subsequent payment reminders or default notices currently charged at £ 12. If payment is not made on time, H&M shall also be entitled to annual penalty interest of currently 5% in addition to regular interest for the credit or, if the entire debt is due for payment, annual penalty interest of currently 1% in addition to regular interest for the credit. Missed payments may result in H&M demanding that the credit be repaid immediately.</p>

4. Other important legal aspects

<p>Right of withdrawal <i>(You have the right to withdraw from the credit agreement within 14 calendar days.)</i></p>	<p>Yes.</p>
<p>Early repayment <i>(You can repay all or part of the credit early at any time.)</i></p>	<p>Yes.</p>
<p>Consultation of a database <i>(The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is</i></p>	<p>If you are not granted credit you will be informed of the reason for this. If this is due to information received from an external database, such as a Credit Reference Agency, you will be informed of the information in question as soon as possible and at no charge, and of the database consulted.</p>

<i>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.)</i>	
Right to a draft credit agreement <i>(You have the right, upon request, to obtain a copy of the current credit agreement or a draft thereof free of charge. This shall not apply in the event that credit has not been granted.)</i>	Yes.

5. Additional information in the case of distance marketing of financial services

(a) Concerning the creditor	
Registration	We hold interim permission number 616726/1 issued by the Financial Conduct Authority.
The supervisory authority	The Financial Conduct Authority supervises compliance with the Consumer Credit Act. To find out more about your rights under the Consumer Credit Act contact FCA's Consumer Helpline on 0800 111 6768 (freephone) or consumer.queries@fca.org.uk . FCA Head Office: 25 The North Colonnade, Canary Wharf, London E14 5HS
The law applicable to the credit agreement	The law of England and Wales. Any disputes arising in connection with the purchase and/or the credit shall be resolved by the courts in the United Kingdom.
Language to be used in connection with the credit agreement	All information and contractual terms supplied in and used for communication during the duration of the credit agreement shall be in English.
(b) Concerning the credit agreement	
Right to cancel the credit agreement	Apart from your rights of withdrawal, you have the right to cancel the credit agreement by giving one month`s notice by notifying H&M in writing to H&M Customer Service at the address stated above or by calling 0844 736 9000 (Calls cost £ 0.04 per minute from a landline, mobile prices may vary). You must then pay the outstanding balance in full (including accrued

	interest) at latest by the date of the termination.
(c) Concerning redress	
Access to out-of-court complaint and redress mechanism	<p>H&M wants its customers to be fully satisfied. We will always do our best to resolve any disputes relating to the agreement in the best possible way for both parties. Contact customer Service on the ways described above.</p> <p>If ultimately you are not satisfied with how we have resolved your complaint, you are entitled to refer the matter to the Financial Ombudsman Service e-mail: complaint.info@financial-ombudsman.org.uk. Further details of our complaint-handling-process can be provided to you on request.</p>