

SPLIT YOUR PURCHASE INTO SMALLER PORTIONS.

With the DELBETALA card you can realize your interior design projects. As you repay your purchases, the balance is restored, and you are ready for new purchases for your home.

DELBETALA is a credit card with great terms and conditions.

- ✓ If you love to shop at IKEA
- ✓ Split the payment into smaller portions
- ✓ The option of paying off your purchases at your own pace
- ✓ Apply for a spending limit of up to SEK 60,000



- **APPLY** in 2 ways directly through your mobile phone!
 - ✓ Via ikanobank.se/ikf
 - ✓ Send sms **IKEA apply to number 71120**You will get an sms in return with a link to an application.

- **DIGITAL CARD** If you want to shop straight away, you can use your digital card which you will gain access to by logging in to ikanobank.se/mittkort with your BankID. Here you can also see your current balance!

Use the digital card together with a valid ID in the store.



➤ MORE FACTS

- ✓ For a set-up fee you can choose to activate interest-free instalment payments for 6, 12 or 24 months
- ✓ On My Pages ikanobank.se/ikealogin you can choose the payment period after you have been shopping - must be done before the invoice is due
- ✓ A minimum of SEK 100/month must be paid

Learn more or apply on IKEA.se/finansiering

i PAY AT YOUR OWN PACE

With IKEA DELBETALA you can split the payment over 6/12/24 months without paying interest. A set-up fee of SEK 145/195/295 will be added to the first invoice. Administration fee SEK 17/month. Example: For a loan of SEK 10,000 for 12 months the effective interest rate is 7.54%, the monthly amount SEK 850 and the total amount to be repaid SEK 10,399. General terms and conditions for DELBETALA: 15.85% variable interest rate and administration fee SEK 17/month, which gives an effective interest rate of 18.32% for a debt of SEK 10,000 for 12 months (190409). The credit provider is Ikano Bank AB (publ).

NB! Important Customer Information

Since it is not possible for Ikano Bank to provide application and loan documents in any language other than Swedish, we will also not be able to provide credits or loans for customers who do not understand the terms and conditions.

It is therefore the customer's full responsibility to read and understand all information during the entire application process.

SPLIT YOUR PURCHASE INTO SMALLER PORTIONS.

Do you need help with the financing? With LÅNA you can realize your entire project with just one loan - interior design, installation, craftsmen as well as other services.

LÅNA is a bank loan for people who dream a little bigger when it comes to interior design.

- ✓ Loan amount up to SEK 150,000
- ✓ The loan is open for 90 days - plenty of time to choose products and services
- ✓ You repay your loan with the same amount each month

Check the balance on your mobile phone!

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➤ **MORE FACTS**

- ✓ LÅNA has no set-up fee and the payments are handled smoothly by direct debit
- ✓ The monthly cost is determined by the loan amount
- ✓ Extra payments can be made free of charge at any time

Learn more or apply on IKEA.se/finansiering

Loan amount*	Monthly amount	Period of repayment
SEK 20,000 - 30,000	SEK 1,000	approx. 22-34 months
SEK 30,001 - 60,000	SEK 1,500	approx. 22-46 months
SEK 60,001 - 100,000	SEK 2,000	approx. 33-59 months
SEK 100,001 - 150,000	SEK 2,500	approx. 46-73 months

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Do you have any questions?

Please contact customer service at 0476-58 70 70 and we will help you.

* IKEA LÅNA currently carries a floating interest rate of 6.20% and an administration fee of SEK 17/month. For credit amounts of SEK 50,000 and a term of 38 months, this amounts to an effective interest rate of 7.19%. This means 38 instalments amounting to SEK 1,500, with SEK 55,726 as the total amount payable (2019-07-02). Credit provider: Ikano Bank AB (publ).