



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*.

DELBETALA

Gäller till 06/22

Anna Andersson
600 200 12 345 678 910



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.
- Your first paper invoice costs SEK 25. For the remaining months, you can choose an e-invoice via your internet bank for only SEK 9 / month

Learn more and apply on IKEA.se/finansiering

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.



Apply directly through your mobile phone!

- Via ikanobank.se/ikf
- Send sms **IKEA apply** to **71120**
You will get an sms in return with a link to an application.

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.



*With IKEA DELBETALA you can split your payment over a period of 6/12/24 months without paying interest. Administration fee is SEK 25/month. A set up fee of SEK 145/195/295 will be added to the first invoice. Example: For a 12 month loan of SEK 10,000, with invoice payment (SEK 25/month), the effective interest rate is 9.40%; the monthly amount SEK 858 and the total amount to be repaid is SEK 10 495. General terms and conditions for DELBETALA: 16.00% variable interest rate. (200421). The credit provider is Ikano Bank AB (publ).



Ikano Bank AB (publ), Box 210 66, 200 21 Malmö, Company number 516406-0922.
The board has its seat in Älmhult.



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.



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More facts

- LÅNA has no set-up fee. Your first paper invoice costs SEK 25. You can then choose an e-invoice for only SEK 9 / month or free of charge direct debit.
- The monthly cost is determined by the loan amount.
- Extra payments can be made free of charge at any time.

Learn more and apply IKEA.se/finansiering

Loan amount*	Monthly amount	Period of payment
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

*IKEA LÅNA currently carries a floating interest rate of 6.20% and an administration fee of SEK 25/month. With a credit amount of SEK 50,000 and a repayment time of 38 months, the effective interest rate will be 7.56%. This means a repayment of SEK 1,500 each month for 38 months, and the total repayment amount of SEK 56,061. All interest from 2019-07-02. The credit provider is Ikano Bank AB (publ).



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