

Beware of these financial products, they are dangerous!

They multiply interest and increasing debt

Revolving cards

You can claim if...



...the APR

is 6 points higher than the market average.



...there is a lack of transparency

because the contract and amortization was not well explained.

CONTRACT DATE	AVERAGE RATE	USURIOUS RATE
Before 2010	19.15%	If it exceeds 25.15%
After 2010	The rate determined by the Bank of Spain	6 points more



Examples

July de 2015	21.28%	If it exceeds 27.28%
November de 2020	18.10%	If it exceeds 24.10%

You can claim up to €80,000

Minicredits

The interest is disproportionate...



...you end up paying interest rates

up to 4,000% APR



...you can claim

because it is usury

You must always look at the APR* of all products

That will set the price for you

*APR = Annual Percentage Rate

Debt consolidation

It can be very expensive



— The interest payment is multiplied by 3,

up to 336.70%

Alleged debt of a family: mortgage + loans

30 or 40 year

No consolidation

€21,000



With consolidation

+ than €92,000

If you are unsure and think **you have contracted an abusive product,**
Call us and we will help you!

91 532 75 83

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