

**MORTGAGE LOAN FOR CONSUMERS AND USERS**

(Information in bold type is particularly relevant)

**This document** is issued on the date stipulated at the end of same further to your request for information, and has been drawn up **in addition to the precontractual information document which it supplements, and does not entail any obligation on CajaSur Banco S.A.U. to grant you a loan.** The information included is purely informative. It was drawn up on the basis of the present market conditions, for a standard loan of 150,000 euros over 25 years. **The subsequent personalised offer may differ** depending on changes to these conditions or when information has been obtained on your preferences and financial conditions.

**1 Loan repayment system**

There are two repayment systems:

**Constant repayment system:** Whereby **the principal** must be returned in **equal successive monthly instalments, comprising a constant amount of the principal, calculated by dividing the principal of the loan by the number of instalments.** **The interest for each period shall be added to the capital amount,** this shall be paid monthly in arrears, and shall always be calculated on the basis of the remaining balance of the principal at a given time.

**Constant instalment:** Whereby repayment of the principal and payment of the interest must be made in successive monthly instalments comprising the principal and the interest, **calculated using the French repayment system.** The amount comprising the principal and the interest shall be invariable for fixed interest rates, and comprises one portion of interest according to the outstanding principal, and another part of increasing principal. In the case of a variable-interest loan, the **resulting instalments** to be applied in each new period of interest shall be calculated by the aforementioned French repayment system, in accordance with the outstanding principal at the beginning of that period, the time remaining on the transaction and the interest rate applicable.

**2. Table of oscillations in the total amount of the variable-interest loan**

**As an example representing a loan at a variable interest rate for a principal of 150,000.00 € over 25 years, we are including the following table of oscillations of the monthly repayment amount and the total amount of that loan** during the aforementioned time, indicating the highest and the lowest amount it could reach, considering an interest rate determined according to the fluctuation it has undergone in the last twenty-five years or since it was created if later than that time, the 1-year Euribor (Official State Journal) reference with a 1.25% differential:

	EURIBOR	EURIBOR + DIFF.	INSTALMENT	TOTAL AMOUNT
DECEMBER/2009	1.242%	2.492%	672.32 €	201,696.28 €
DECEMBER/2010	1.526%	2.776%	693.96 €	208,189.31 €
DECEMBER/2011	2.001%	3.251%	731.05 €	219,316.07 €
DECEMBER/2012	0.549%	1.799%	621.21	186,361.74 €
DECEMBER/2013	0.543%	1.793%	620.77 €	186,232.16 €

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DECEMBER/2014	0.328%	1.578%	605.42 €	181,625.19 €
DECEMBER/2015	0.059%	1.309%	586.54 €	175,961.10 €
DECEMBER/2016	-0.080%	1.170%	576.93 €	173,078.03 €
DECEMBER/2017	-0.190%	1.060%	569.39 €	170,817.64 €
DECEMBER/2018	-0.129%	1.121%	573.56 €	172,068.81 €
DECEMBER/2019	-0.261%	0.989%	564.56 €	169,368.62 €
DECEMBER/2020	-0.497%	0.753%	548.69 €	164,608.38 €
DECEMBER/2021	-0.502%	0.748%	548.36 €	164,508.57 €
DECEMBER/2022	3.018%	4.268%	814.12 €	244,235.94 €
DECEMBER/2023	3.679%	4.929%	863.55 €	259,358.12 €
HIGHEST	5.393%	6.643%	1,026.25 €	307,876.44 €
LOWEST	-0,505%	0.745%	548.16 €	164,448.54 €

### 3. Reduction for commitment to products or services in variable-interest loans

Section 3 of the loan's Precontractual Information, which this document supplements, **Interest Rate**, lists the products whose purchase is incidental and optional, and/or the fulfilment of commitments which may reduce, in the terms stated in that section, the differential of the variable or fixed interest rate; in such a way that, on each rate adjustment date - in variable interest rate loans - or compliance review date - in fixed interest rate loans -, those reductions shall be applied in the next period if appropriate according to the aforesaid purchase and compliance.

### 4. Guarantees

As is expressly notified in section 2. **Characteristics of the loan**, in the Pre-contractual Information, which this document supplements, we inform you that loan holders must repay CAJASUR, not only with their mortgaged home and/or property, or any other guarantee, but with all their present and future assets, without the option of giving the mortgaged property in payment as loan collateral to discharge the entire debt, and which the guarantors will repay, in turn, with all their present and future assets. Non-debtor mortgagors, when applicable, will repay the loan with the mortgaged property, not affecting their personal responsibility, unless intervening as surety or guarantor.

### 5. Delayed-payment interest rate applicable and method of calculation

If the borrowing party fails to meet the instalments, in part or in full, on their respective due dates, or, where appropriate, **from the time the existing outstanding balance is settled, during judicial enforcement, and from the time a judgment or court order is issued**, an annual nominal delay interest on the outstanding principal shall accrue **and it shall be calculated by adding 3 percentage points to the annual nominal ordinary interest rate applicable to the loan at any time. This shall be applied from the day after the appropriate due date, on the basis of what is established in Art. 316 of Spain's Commercial Code, on any unpaid amounts, and it shall be paid and capitalised with the same frequency and in the same way as the ordinary interest. Delayed-payment interest shall not be capitalised, unless the circumstances stipulated in Art. 579, 2 a) of Spain's Law of Civil Procedure apply.**

**SUPPLEMENTARY PRECONTRACTUAL INFORMATION DOCUMENT ("DIPREC")****6. Documentation to be furnished to CajaSur to assess the solvency of the Debtor**

For CajaSur to assess the solvency of the Debtor, the following documentation must be provided within no more than 60 days:

**Documentation on the personal data of all the parties involved**

Photocopy of original identification documents (identity card or tax number, residence permit, passport etc.)

Agreement regulating marriage or separation regime, where applicable.

Individual statement of assets (internal bank document) declaring the following:

- Data on other properties and/or assets: physical description, location and any encumbrances.
- Data on the vehicles: make, model, registration, market value.
- Accounts with other banks, securities, funds and pension plans
- The respondent's monthly payment commitments (support payments, rent etc.):  
with receipts to provide evidence of payments.
- Debts with other banks: creditor, due date, guarantee, purpose, monthly amount, balance outstanding
- Debts with other institutions when acting as guarantor: borrower, institution and amount guaranteed by the respondent. In the event of any debt outside CajaSur, the latest payment receipts must be provided to demonstrate that payments are up to date.

**Documentation on the income of all the parties involved**

Employees: last three payslips, employment contract and employment record (according to length of service in current post).

Self-employed: Last annual VAT summary, last quarterly payments, last three social security contributions and employment record.

Income tax return or other proof of income.

Bank statements over the last 6 months for those who are not customers with links to CajaSur.

**Documentation on the mortgage guarantee**

Contract of sale or documentation on the estimated value of the property to be financed.

Appraisal of the property to be used as collateral in the transaction.

Verification of registration of the property to be used as collateral in the transaction.

When the property to be mortgaged is a dwelling and a sale or a lease exists, the energy efficiency certificate shall be required.

**7. Appraisal of the property to be mortgaged**

The customer, in the terms stipulated in section 4. *Preparation costs* of the Precontractual Information, which this document supplements, **is entitled to provide an appraisal of the property to be mortgaged, which must be accepted by CajaSur, to consider the possible viability of the property to guarantee the loan, provided the appraisal furnished by the Customer is certified by a qualified appraiser in accordance with the Mortgage Market Act and has not expired according to what is laid down in law and therefore, no additional cost can be charged for any verifications which, if appropriate, must be made on that appraisal.**

**SUPPLEMENTARY PRECONTRACTUAL INFORMATION DOCUMENT ("DIPREC")****8. Insurance**

The customer has no legal obligation to take out insurance in order to underwrite the loan. Nevertheless, in accordance with the provisions of the regulations of the mortgage market, the customer and CajaSur shall arrange the underwriting of **Home Insurance for fire damage and natural features in the home (premises), which may be underwritten with any insurance company, insuring the property being used as collateral for the loan in the terms provided for** in section 4. *Preparation costs* of the Precontractual Information, which this document supplements.

**9. European Standardised Information Sheet**

Once the client has provided CajaSur with the necessary information about his/her needs, financial situation and preferences, the client **has the right to request the European Standardised Information Sheet (ESIS) from CajaSur Banco, S.A.U., and CajaSur is obliged to provide it to the client at least ten calendar days before the signing of the contract, and this will be considered a binding offer for CajaSur.**

**10. Tax allowances or public subsidies**

According to the personal circumstances of each customer, there may be tax allowances or public subsidies available for home purchase.

**11. Notary**

**The client has the free choice of Notary Public to authorise the deed through which the credit transaction is formalized, and must without fail appear before the Notary Public he/she has chosen, at least the day before the authorisation of the public deed of the loan contract,** in order to receive personalised free advice from the Notary regarding the specific clauses covered by the European Standardised Information Sheet (ESIS) and the Standardised Warning Sheet (FAIE), individually and with specific reference to each one, and complete a test regarding the information supplied and documentation provided.

**12. RISKS AND WARNINGS**

Please take note of the risks involved in a mortgage loan.

**Your income may vary. Ensure that if your income decreases you shall still be able to meet your mortgage payments.**

**The loan holders and guarantors or mortgagors, if any, have the right to examine the public deed draft in the authorising Notary Public's office, at least 3 workdays before formalizing it before the same Notary Public.**

**If the customer fails to avail himself or herself of a notary, at the latest on the day prior to drawing up the public loan contract deed, in order to receive the advice stipulated in the preceding paragraph, he or she cannot authorise the public loan deed.**

**You, and the guarantors, if any, may lose your mortgaged home and/or property or any other collateral if you do not make your payments on time.**

**SUPPLEMENTARY PRECONTRACTUAL INFORMATION DOCUMENT ("DIPREC")**

**If the interest rate to be taken up is variable: You must bear in mind that the interest rate on this loan shall not remain fixed for the entire term.**

**In accordance with applicable state law, the client must pay other expenses, such as the property appraisal, notarial fees derived from the copy of the loan's public deed and the registration costs of the cancellation deed in the Property Registry.**

NOTE: CajaSur Banco S.A.U. has adhered to the Code of Good Practices for the Viable Restructuring of Debts Secured by Mortgages on Habitual Residence, regulated by Royal Decree-Law 6/2012, of 9 March, and the Code of Good Practices for Mortgage Debtors at Risk of Vulnerability, regulated by Royal Decree-Law 19/2022, of 22 November.