

**PRÉSTAMO NO HIPOTECARIO**

(The information highlighted in bold are especially relevant)

**This document is prepared** on the date specified at the end of this document in response to your request for information, **and it does not entail an obligation for Cajasur to grant you a loan.** The information contained herein is for informational purposes only. This document has been prepared based on current market conditions. **The subsequent personalised offer may be different** depending on changes in these conditions or as a result of information we obtain about your preferences and financial conditions.

**1 - CREDIT INSTITUTION**

Identity / Trade name: Cajasur S.A.U.  
 Registered office: Av. Ronda de los Tejares, 18-24. 14001 Córdoba  
 Phone number: 900 247 247  
 E-mail address: info@cajasur.es  
 Website address: www.cajasur.es  
 Supervisory authority: Bank of Spain, www.bde.es  
 Customer service contact information:  
 Cajasur - Customer Service  
 Av. Ronda de los Tejares, 18-24, 14001 Córdoba

Cajasur Banco S.A.U., C.I.F. A95622841, registered in the Mercantile Register of Cordoba,  
 Volume 2458, Folio 1, 1st Entry, Sheet CO-35656.

**2 - FEATURES OF THE LOAN**

**Maximum loan amount available with respect to the value of the property:**  
**A maximum of up to 80% of either the appraisal amount, if any, or the value in the contract of sale, whichever is smaller.** Example: for a property appraised at EUR 200,000 and with a contract of sale of EUR 187,500, the maximum loan amount would be EUR 150,000 (80% of EUR 187,500, the smaller value between the appraisal value and the value in the contract of sale).

Purpose: Home purchase or acquire or retain ownership of land or building.

**Type of Loan: It is repaid with ongoing constant payments consisting of principal and interest (French system).**

Guarantees: The loan holders are liable to Cajasur for making the payments on the loan with all of their present and future assets. Guarantors are in turn liable with all their present and future assets.

Representative example: Please find attached a representative example in section 5 of this document.

Repayment period: up to 84 months (7 years).

Loan Repayment. Frequency of payments: MONTHLY

Consequences of breach of loan contract. The contract may be terminated in advance and you may declare the loan due and demand payment of any sums that may be outstanding with regard to principal, interest and costs.



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## 3 - INTEREST RATE

**Clase y Nivel de tipo de interés aplicable:**

- Fijo. El tipo de interés se mantiene invariable hasta el vencimiento de la operación.
- Variable. Fijo, durante los primeros meses y variable durante el resto de plazo, referenciado con un índice determinado.

**Los índices determinados como referencia para los tipos variables son:**

- Euribor 1 año (BOE) de 2 meses antes, más un diferencial pactado, revisándose cada 6 ó 12 meses, (Administrador: EMMI-European Money Markets Institute) o
- Tipo medio de Préstamos Hipotecarios a más de 3 años para adquisición de vivienda libre, concedidos por Entidades de Crédito en España (IRPH), de 2 meses antes, más un diferencial pactado, revisándose cada 6 ó 12 meses. (Administrador: Banco de España).

Si el tipo de interés a contratar es variable: Debe tener en cuenta que aunque el tipo de interés de este crédito sea variable nunca se beneficiará de descensos del tipo de interés aplicable por debajo de cero (0,00), por lo que en ningún caso podrán devengarse intereses a favor del deudor.

Si el tipo de interés a contratar es variable: Cajasur pone a disposición de sus clientes, instrumentos de limitación del tipo de interés.

## 4 – LINKAGES AND PREPARATORY COSTS.

**Signature of this loan does not entail the obligation to take out any product, with the exception of the payment account, and it is the borrowers who decide whether to consider other products or services.**

**Set-up fees to be paid by the customer:**

- **Commitment fee.**

## 5- ANNUAL EQUIVALENT RATE AND TOTAL COST OF THE LOAN

The AER is the total cost of the loan expressed as an annual percentage. The AER serves to help you compare offers. Example of the AER calculation (the amounts, percentages and commissions are stated by way of a guide):

<b>The applicable APR to your loan is:</b>	<b>5.17%</b>
<b>It includes:</b>	
Interest rate:	4.75%
Other Components of the APR:	
- Commitment fee:	1.00%
- Account Maintenance Fee:	0 €
<b>Total cost of the loan in absolute terms:</b>	<b>9,370.29 €</b>

The APR and the total cost of the loan are calculated on the basis of the following assumptions:

Amount:	50.000 €
Interest rate:	4.75%
Period:	7 years



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## 6 - EARLY REPAYMENT

The variable interest rate loan contracts or the variable tranches of any other loan will set a compensation or fee for Cajasur S.A.U. in either of the following two cases, which will be exclusive with regard to each other:

- a) total or partial reimbursement or early repayment of the loan during the first 5 years of the loan contract, with a compensation or fee for Cajasur that may not exceed the amount of the financial loss for the lender in accordance with the calculation provided in the applicable regulations, limited to 0.15% of the capital repaid early; or
- b) total or partial reimbursement or early repayment of the loan during the first 3 years of the loan contract, with a compensation or fee for Cajasur that may not exceed the amount of the financial loss for the lender in accordance with the calculation provided in applicable regulations, limited to 0.25% of the capital repaid early.

The fixed interest rate loan contracts or the fixed tranches of any other loan will set a compensation or fee for Cajasur limited to the following:

- a) total or partial reimbursement or early repayment of the loan during the first 10 years of the loan contract or from the date on which the fixed rate is applicable, with a compensation or fee for Cajasur that may not exceed the amount of the financial loss for the lender in accordance with the calculation provided in applicable regulations, limited to 2 percent of the capital repaid early; and
- b) total or partial reimbursement or early repayment of the loan from the end of the period indicated in paragraph a) up to the end of the life of the loan, with a compensation or fee for Cajasur that may not exceed the amount of the financial loss for the lender in accordance with the calculation provided in applicable regulations, limited to 1.50 percent of the capital repaid early.

To enable Cajasur to assess the solvency of the Borrower, you must provide Cajasur with the following documentation within a period of not more than 60 days:

- Documentation on the personal data of all the parties involved.
  - Photocopy of the original identity documents.
  - Agreement regulating marriage or separation regime, where applicable.
  - Individual property declarations (internal bank document).
- Documentation on the income of the parties involved.
  - Employees: Last three payslips, employment contract and employment record.
  - Self-employed: Last annual VAT return, last quarterly payments, last three social security contributions and employment record.
  - Income declaration or justification of earnings.
  - Bank statements over the last 6 months for non-Cajasur customers.
- Other documentation.
  - Transaction contract, if any.

Should it prove impossible to carry out the solvency assessment because the potential borrower has chosen not to furnish the information or the necessary verification to carry out this assessment, the loan cannot be approved.



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NOTE:

In accordance with Regulation Five of the CBE 5/2012, you are informed that for further information, read the "quarterly information on fees and rates used and offered more usual" in [www.cajasur.es](http://www.cajasur.es)

