
Rates brochure

SUMMARY

- General Fees and Terms applicable to all products
- Terms of Valuation
- Special Fees for each product

GENERAL FEES AND TERMS APPLICABLE TO ALL PRODUCTS

1. SCOPE OF APPLICATION

This Tariff is generally applicable to the Entity's usual transactions. In the event of applying for a service of an exceptional or singular nature, the fees and terms shall be those expressly agreed, all in accordance with current transparency regulations.

2. CHARGES FOR MAIL, TELEPHONE OR OTHER MEDIA

Expenses shall be incurred for these concepts in any transaction requiring them for its processing.

The amounts for this concept shall be adapted at the same time to any change in Official Postal and Communications Tariffs.

The expenses resulting from other media other than those commonly used with the customer shall be incurred, provided they are requested or accepted by the latter

3. OTHER EXPENSES

Notary public expenses, deeds, notary and registry, stamps, bank charges and any other concept of an external nature which might correspond to the customer shall be passed on in full for the amount appearing on the receipt.

TERMS OF VALUATION

Limits on the valuation of credit and debit in active and passive accounts, current accounts, credit accounts and savings accounts

DEBITS

TRANSACTION TYPE		VALUATION DATE FOR PURPOSES OF ACCRUAL OF INTEREST
1. Cheques	1.1. Paid over the counter or by interior compensation	The same day as their payment at the drawee bank
	1.2. Firm paid by other branches or entities. If this requirement is not satisfied, it shall value	The same day as their payment, for which purpose the payment branch shall stamp it indicating the date of payment
	1.3. Taken for collection by other branches or entities	The same day as their debit in the drawee account.
2. Withdrawals or draw-downs		The same day as their payment
3. Returned bills	3.1. Discounted bills	At maturity
	3.2. Returned cheques	The same valuation given when crediting the account
4. Bills of regular nature whose account debit has been previously ordered	4.1. Charged to debtor	Debit date
5. Purchase of foreign currency		
6. Direct debit bills		Bills whose payments is paid by direct debit at a deposit entity, both the bill itself and the collection notice, shall be debited to the drawee account with the maturity date value

TERMS OF VALUATION

Limits on the valuation of credit and debit in active and passive accounts, current accounts, credit accounts and savings accounts

CREDITS

TRANSACTION TYPE		VALUATION DATE FOR PURPOSES OF ACCRUAL OF INTEREST
1. Cheques	1.1. On account of the same entity (or any branch)	The same day as delivery
	1.2. On account of other entities (1)	Second working day after delivery
2. Bank transfer, delivery orders and similar	2.1. Ordered at the same entity in Spain	The same day as their debit to the originator
	2.2. Ordenadas en otras Entidades en España	The second working day following their debit to the originator (2)
3. Bills discounting		Date on which the calculation of interest starts (3)
4. Presentation of bills on a regular basis whose debit entry has been previously authorized by the debtor		The same day as debit
5. Sale of foreign currency		The working day following that of the cession of the currencies
6. Payment of dividends, interests and amortized securities, of securities held		The same day of payment
7. Other transactions		The same day

(1) Including the Bank of Spain (Banco de España).

(2) For which purpose this date must appear in the information relating to the transfer.

(3) The calculation of interests shall not include the bill expiry date.

Notes:

(a) In all other transactions not expressly provided for, debits and credits shall be valued on the same day the entry is made, if no fund movement is made outside the entity. Otherwise, credits shall be valued on the working day following the entry date.

(b) The consideration of Saturdays as working days or non-working days shall depend on the transaction type concerned. If its formalization has to be delayed for reasons beyond the entity's control (payment to Tax Authorities, Stock Exchange transactions, Clearing House, etc.) it shall be a non-working day. In all other cases when the transaction can be formalized on the day, it shall be considered a working day.

(c) In the case of purchase or sale of foreign currency, the valuation given to the purchase/sale itself shall also have to be taken into account.

Mortgage Loan

FIXED interest

SPECIFICATION	VALUE	OBSERVATIONS
1. Commitment fee	Maximum: 2,5% Minimum: 800,00€	
2. Exit fee / Early repayment fee (see note 1)		
2.1. When early repayment occurs within the first five years of the loan.	Maximum: 0,5% Minimum: No minimum set	% on the amount repaid
2.2. When early repayment occurs at a time later than the one indicated in Point 2.1	Maximum: 0,25% Minimum: No minimum set	% on the ammount repaid
3. Compensation for interest rate risk		
3.1 Partial repayment	Maximum: 3,0% Minimum: No minimum set	% on the amount repaid
3.2 Full repayment (see note 8)	Maximum: 3,0% Minimum: No minimum set	% on the amount repaid
4. Subrogation fee	Maximum: 3,0% Minimum: 800,00€	% on the balance outstanding on the subrogation date
5. Change of contract conditions and/or guarantees fee	Maximum: 1,50% Minimum: 400,00€	% on the capital outstanding on the modification date
6. Term extension fee (see note 2)	0,10%	% on the capital outstanding on the term extension date
7. Fee for exercise of repayment schedule modification option (see note 3)	25,00€	
8. Mortgage future option fee	Maximum: 3,0% Minimum: No minimum set	% on the principal of the loan to be subscribed
9. Fee for claiming items receivable	25,00€	

Mortgage Loan

FIXED interest

SPECIFICATION	VALUE	OBSERVATIONS
10. Commission for the preparation of the necessary documentation for the granting of the cancellation deed (see note 4)	75,00€	Maximum
11. Certificate issue fee		
11.1 Loan payment status fee certificate	15,00€	
11.2 Loan certificate	40,00€	
11.3 Various certificates (see note 5)	40,00€	
12. Telephone recording or transcript copy fee (see note 6)	50,00€	
13. Repayment schedule issue fee (see note 7)	15,00€	
14. Fee for sending each monthly statement by regular mail	0,25€	
15. Duplicate issue fee		
15.1 Photocopy of loan contract documentation (Including deed, binding offer and loan policy)	40,00€	(Including deed, binding offer and loan policy)
15.2 Photocopy of appraisal documentation (report, certificate and invoice)	40,00€	(Appraisal report, certificate and/or invoice)
15.3 Duplicates of monthly statements up to 6 months old	5,00€ per duplicate	
15.4 Duplicates of monthly statements more than 6 months old	10,00€ per duplicate	
15.5 Other duplicates	15,00€	

Mortgage Loan

VARIABLE interest

SPECIFICATION	VALUE	OBSERVATIONS
1. Commitment fee	Maximum: 2,5% Minimum: 800,00€	
2. Compensation for early repayment (see note 1)		
2.1. When early repayment occurs within the first five years of the loan.	Maximum: 0,5% Minimum: No minimum is set	% on the amount repaid
2.2. When early repayment occurs at a time after the one indicated in Point 2.1	Maximum: 0,25% Minimum: No minimum is set	% on the amount repaid
3. Compensation for interest rate risk	(NOT APPLICABLE)	
4. Subrogation fee	Maximum: 3,0% Minimum: 800,00€	% on the balance outstanding on the subrogation date
5. Change of contract conditions and/or guarantees fee	Maximum: 1,50% Minimum: 400,00€	% on the capital outstanding on the modification date
6. Term extension fee (see note 2)	0,10%	% on the capital outstanding on the term extension date
7. Fee for exercise of repayment schedule modification option (see note 3)	25,00€	
8. Mortgage future option fee	Maximum: 3,0% Minimum: No minimum is set	% on the principal of the loan to be subscribed
9. Fee for claiming items receivable	25,00€	
10. Commission for the preparation of the necessary documentation for the granting of the cancellation deed (see note 4)	75,00€	Maximum

Mortgage Loan

VARIABLE interest

SPECIFICATION	VALUE	OBSERVATIONS
11. Certificate issue fee		
11.1 Loan payment status fee certificate	15,00€	
11.2 Loan certificate	40,00€	
11.3 Various certificates (see note 5)	40,00€	
12. Telephone recording or transcript copy fee (see note 6)	50,00€	
13. Repayment schedule issue fee (see note 7)	15,00€	
14. Fee for sending each monthly statement by regular mail	0,25€	
15. Duplicate issue fee		
15.1 Photocopy of loan contract documentation (Including deed, binding offer and loan policy)	40,00€	(Including deed, binding offer and loan policy)
15.2 Photocopy of appraisal documentation (report, certificate and invoice)	40,00€	(Appraisal report, certificate and/or invoice)
15.3 Duplicates of monthly statements up to 6 months old	5,00€ per duplicate	
15.4 Duplicates of monthly statements more than 6 months old	10,00€ per duplicate	
15.5 Other duplicates	15,00€	

Mortgage Loan

MIXED interest

SPECIFICATION	VALUE	OBSERVATIONS
1. Commitment fee	Maximum: 2,5% Minimum: 800,00€	
2. Compensation for early repayment (see note 1)		
2.1. When early repayment occurs within the first five years of the loan	Maximum: 0,5% Minimum: No minimum set	% on the amount repaid
2.2. When early repayment occurs at a time later than the one indicated in Point 2.1	Maximum: 0,25% Minimum: No minimum set	% on the amount repaid
3. Compensation for interest rate risk		
3.1 Partial repayment	Maximum: 3,0% Minimum: No minimum set	% on the amount repaid
3.2 Full repayment (see note 8)	Maximum: 3,0% Minimum: No minimum set	% on the amount repaid
4. Subrogation fee	Maximum: 3,0% Minimum: 800,00€	% on the balance outstanding on the subrogation date
5. Change of contract conditions and/or guarantees fee	Maximum: 1,50% Minimum: 400,00€	% on the capital outstanding on the modification date
6. Term extension fee (see note 2)	0,10%	% on the capital outstanding on the term extension date
7. Fee for exercise of repayment schedule modification option (see note 3)	25,00€	
8. Mortgage future option fee	Máximo: 3,0% Minimum: No minimum set	% on the principal of the loan to be subscribed
9. Fee for claiming items receivable	25,00€	

Mortgage Loan

MIXED INTEREST

SPECIFICATION	VALUE	OBSERVATIONS
10. Commission for the preparation of the necessary documentation for the granting of the cancellation deed (see note 4)	75,00€	Maximum
11. Certificate issue fee		
11.1 Loan payment status fee certificate	15,00€	
11.2 Loan certificate	40,00€	
11.3 Various certificates (see note 5)	40,00€	
12. Telephone recording or transcript copy fee (see note 6)	50,00€	
13. Repayment schedule issue fee (see note 7)	15,00€	
14. Fee for sending each monthly statement by regular mail	0,25€	
15. Duplicate issue fee		
15.1 Photocopy of loan contract documentation (Including deed, binding offer and loan policy)	40,00€	(Including deed, binding offer and loan policy)
15.2 Photocopy of appraisal documentation (report, certificate and invoice)	40,00€	(Appraisal report, certificate and/or invoice)
15.3 Duplicates of monthly statements up to 6 months old	5,00€ per duplicate	
15.4 Duplicates of monthly statements more than 6 months old	10,00€ per duplicate	
15.5 Other duplicates	15,00€	

PERSONAL Loan

SPECIFICATION	VALUE	OBSERVATIONS
1. Commitment fee	Maximum: 3,0% Minimum: 100,00€	
2. Compensation for early repayment (see note 1)	Maximum: 1,50% Minimum: 400€ minimum	
3. Change of contract conditions and/or guarantees fee	Maximum: 1,50% Minimum: 400,00€	% on the capital outstanding en the modification date
4. Term extension fee (see note 2)	0,10%	% on the capital outstanding on the term extension date
5. Fee for exercise of repayment schedule modification option (see note 3)	25,00€	
6. Mortgage future option fee	Maximum: 3% Minimum: No minimum set	% on the principal of the loan to be subscribed
7. Fee for claiming items receivable	25,00€	
8. Certificate issue fee		
8.1 Loan payment status fee certificate	15,00€	
8.2 Loan certificate	40,00€	
8.3 Various certificates (see note 5)	40,00€	
9. Telephone recording or transcript copy fee (see note 6)	50,00€	
10. Comisión por expedición de cuadro de amortización (see note 7)	15,00€	
11. Fee for sending each monthly statement by regular mail	0,25€	

PERSONAL Loan

SPECIFICATION	VALUE	OBSERVATIONS
12. Duplicate issue fee		
12.1 Photocopy of loan contract documentation (Including deed, binding offer and loan policy)	40,00€	(Including deed, binding offer and loan policy)
12.2 Photocopy of appraisal documentation (report, certificate and invoice)	40,00€	(Appraisal report, certificate and/or invoice)
12.3 Duplicates of monthly statements up to 6 months old	5,00€ per duplicate	
12.4 Duplicates of monthly statements up to 6 months old	10,00€ per duplicate	
12.5 Other duplicates	15,00€	

Note 1: In subrogatory and non subrogatory cancellations, total or partial, which occur in the credits or mortgage loans referred to in Article 7 of Law 41/2007 of 7 December, B.O.E. 294/2007 of 8 December 2007), the same shall apply to credit or mortgage loan contracts formalized after their entry into force (9 December 2007).

Note 2: Changes that have the sole purpose of term extension shall accrue a fee on account of the borrowing party of 0.10% of the capital pending repayment.

Note 3: In mortgage loans in which an agreement has been made in favour of the borrower for the repayment schedule modification option, through the possibility of replacing the payment of assessments at maturity with their capitalization, the exercise of the latter shall accrue a fee in the entity's favour and shall be borne by the borrower, accrued and payable at the time of exercise of each repayment deferment option.

Note 4: When, simultaneously or after the full repayment of the mortgage loan, the borrower requests the entity the granting of the deed of cancellation and requests that the procedures be carried out for the obtaining and sending of the necessary documents for the preparation of the deed, the borrower must satisfy a commission for the preparation of the necessary documentation for the granting of the cancellation deed, a commission that shall be accrued and payable at the time of the granting of the deed. In no case shall the fee include reimbursed expenses or fees, such as notary, registration, administration fees or taxes.

Note 5: In the event of the borrower requesting the issue of a certificate containing information different from that of a general and regular nature provided by the entity in connection with the loan, or including a specific text requested by the customer, the borrower shall be obliged to pay the entity a fee that will be accrued and payable at the time of issuing the certificate.

Note 6: In the event of the borrower requesting the delivery or dispatch of telephone recordings or transcriptions, a fee shall be accrued at the time of delivery or dispatch of the recording transcript or support, except in cases where such support was required by an official State body or Autonomous Community body.

Note 7: In the event of the borrower requesting a loan repayment schedule with information prior to the last five years, he/she shall have to pay the entity a fee that shall be accrued and payable at the time of issue of the latter at the borrower's request.

Note 8: The amount to be paid by way of compensation for interest rate risk shall be paid at the time of full or partial cancellation, subrogatory or non subrogatory, provided loss is generated for the entity and that, in no case the compensation exceeds the amount of the loss.