

A photograph of a modern, two-story house at night. The house has large glass windows and balconies, with warm interior lights glowing through. The exterior is lit with blue and white lights. The house is set on a landscaped lawn with some rocks and plants. The image is partially obscured by a large green shape in the bottom right corner.

Mortgage Loan

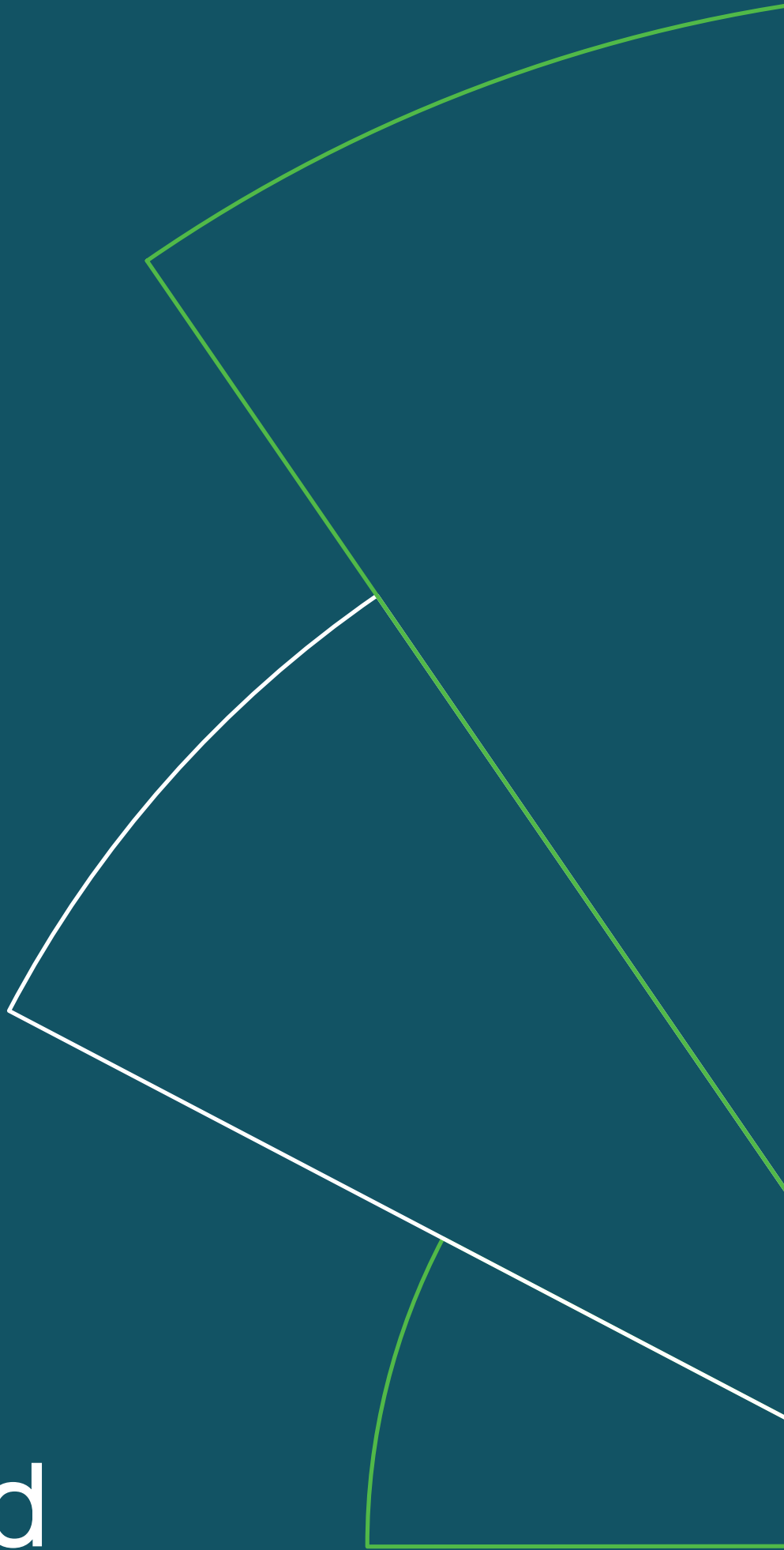


Are you thinking of buying a property in Spain and you have doubts about how to start the process?

Our goal is to support and help you with whatever you may need. In the following pages we will explain h the process of buying a house in Spain in a clear and simple way. We hope that our help at every step will make the journey easier.

01

How
to get
started





You've been thinking about it for a while, and you've made the decision to buy. Congratulations! You've taken the first step. Now you begin the search for the property, make visits and finally choose your property. In this phase you need to define your budget and how much funding you can get. It is very important that you analyze your financial situation and be clear about all this information so that you can find the perfect home that fits your needs.

What's your budget?

How much money do you have and how much do you need from the Bank? In Spain, Banks can finance up to 80% of the amount of the purchase price of the property. The remaining 20% must be contributed by you. In addition, you must add 12-15% of the value of the property to pay taxes (VAT, Capital Gains Tax [ITP]) and other expenses associated with the purchase and sale of real estate. In total, to access the purchase you must have saved between 32% and 35% of the value of the property.



On the Unicaja website you can calculate the monthly payment using the mortgage simulator

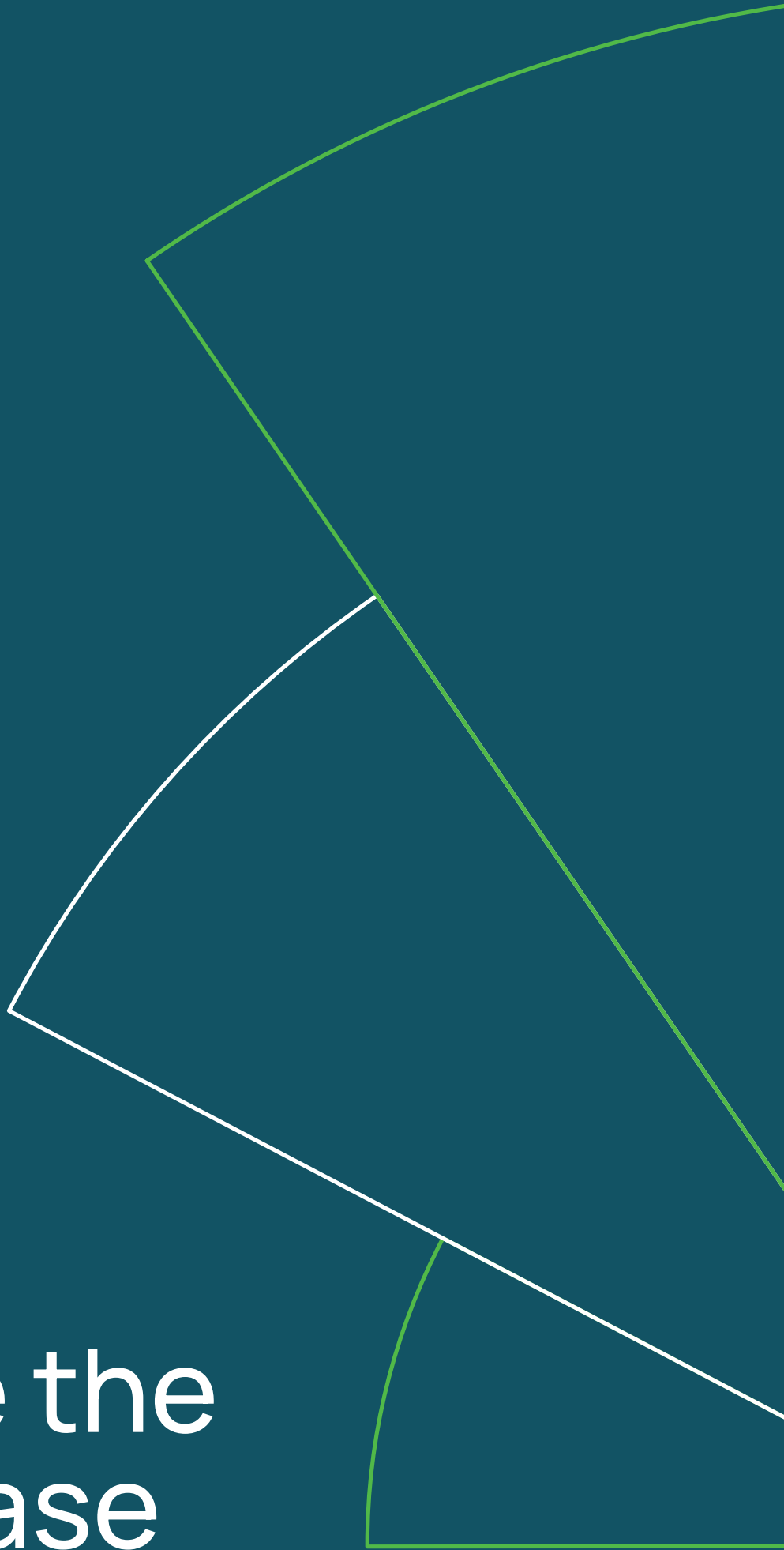
How much will I have to pay per month?

To calculate how much you will pay each month, you need to know the price of the property you are going to buy and based on it, choose how much you need for a mortgage. You must also choose the term (years) to adjust the installment you are going to pay each month.

Go to www.unicaja.es, change the language and start browsing our website.

02

Before the
purchase





1. Apply for the NIE (Foreigner Identity Number)

It is a personal, unique and exclusive number that will be assigned to you to **identify yourself in Spain** and is essential to buy the property and for any financial transaction.

2. Open a bank account in Spain

It is necessary to have an account opened in Spain to process all the taxes and expenses associated with the purchase of the property.

To open an account at Unicaja, you will need, depending on the case:

- ▶ DNI / Passport
- ▶ TIN (Tax Identification Number): you will find the NIF through the [OECD link*](#)
- ▶ Documentation that proves your income

3. Check the registration status of the property

Although it is not mandatory, we recommend to request the **Land Registry summary**. You will find all the information related to the property in this document. This document also indicates if the property has any outstanding charges or debts, so it's very useful.

You can find further information including what it costs via the following website: registradores.org

4. Reserve the property. Earnest money contract

Make an offer to the seller of the property you have chosen and when you agree the price, secure the purchase by signing an earnest money contract.

To formalize an earnest money contract, you must pay a **percentage of the purchase price** and from that moment on, the property is reserved for you.

5. Purchase agreement

The purchase contract is a document through which the seller of the house agrees to deliver the property to you, and you as the buyer agree to pay the agreed price for it. It must be formalized by means of a public deed in front of a notary, which is the only document that allows the property to be registered in the Land Registry. **This contract makes you the rightful owner of the home.**

Usually, the selling party is the one that chooses the notary where the purchase contract is formalized.

*www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers

What happens if you sign an earnest money contract and, in the end, you don't buy the house?

If there is an earnest money contract and the sale is not carried out for reasons beyond the seller's control, you could lose the down payment. If, on the other hand, it is the selling party that decides not to proceed with the sale, they have to compensate the buying party. Typically, the compensation is double the amount of the down payment.

Signing an earnest money contract and paying a down payment guarantees financing from the Bank?

The earnest money contract is a private contract between two parties in which the bank does not intervene, so the financing is not guaranteed. For greater security, the earnest money contract usually states that if the bank refuses financing, the buyer would not lose the amount paid on account.

How do you find out if the house has debts?

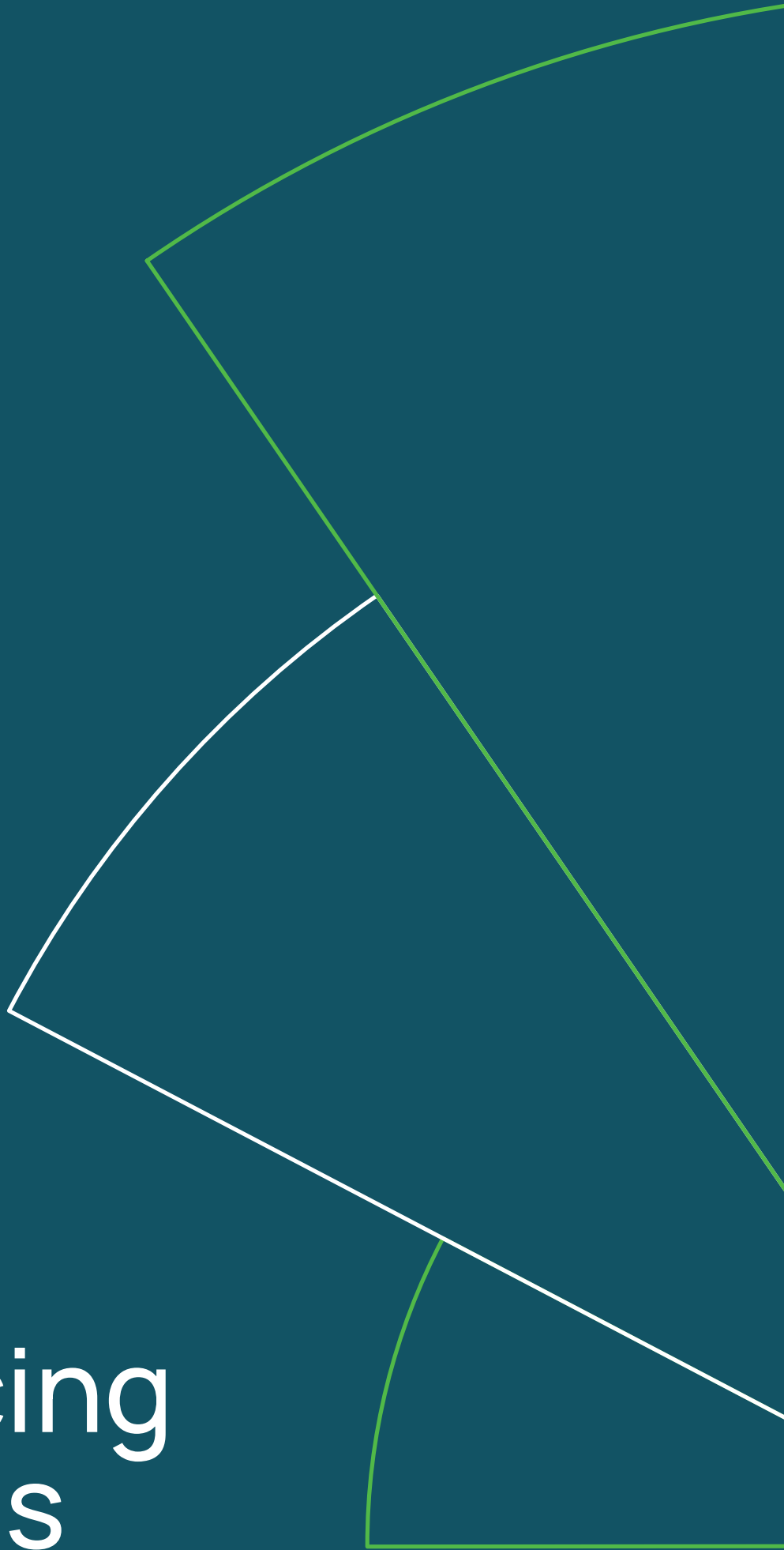
Apply for the properties title deed review it. This document, together with the summary of the Land Registry discussed in the previous section, will reveal the status of the property in terms of mortgages, liens, charges or tax conditions. Make sure it is up to date with community payments: monthly expenses, local taxes etc. You must request a certificate stating information.

Please note that if the property has outstanding debts, these will be transferred to you when you purchase it. Check that municipal taxes such as the Property Tax (IBI) and other municipal taxes such as waste collection and recycling, etc. have been paid. To be sure, you should ask for receipts or proof of payment.



03

Financing
options



How to pay for the property: financing options

This is one of the issues that generates the most doubts. Choosing the mortgage that best suits our needs is difficult. Below, we'll provide you with information that will help clarify any questions you may have.

What are the differences between a fixed rate and a variable rate mortgage?

The main difference is that, with a fixed rate mortgage, you will always pay the same interest rate. This way, whatever happens, your instalment amounts will not change.

On the other hand, with a variable rate mortgage, the interest rate varies depending on the evolution of the reference rates. For this reason, if you have a variable rate mortgage, the interest is periodically updated according to the evolution of the European interbank market and your instalment amount will go down or up depending on it.

New modality: mixed mortgage

The first few years (3-5) of the mortgage have a fixed interest rate. After that period, it becomes a variable-rate mortgage



Can the interest rate of my Unicaja mortgage be improved?

The final price (interest rate) will depend on the solvency analysis that considers your credit profile, and in addition, depending on the products you have contracted with your bank, you can benefit from a lower interest rate. You can simulate the amount of the monthly fee and request an analysis of your circumstances at any of our branches.

Over how many years can the mortgage be paid?

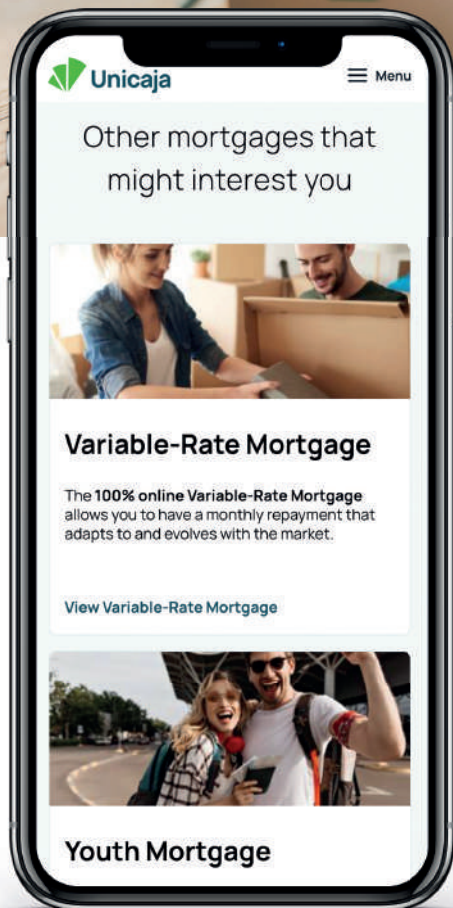
You can choose the mortgage term to pay the monthly installment that best suits you. The longer the term, the lower the monthly payment amount, but the more interest you will pay for longer. The maximum term is 20 years, provided that the sum of the age of the youngest mortgage applicant and mortgage term does not exceed 75 years.

What is the maximum age to apply for a mortgage?

The limit is set by the sum of the age of the youngest owner plus the term of the mortgage. The sum of both cannot exceed 75 years. For example, if you wish to apply for a mortgage with a payment term of 20 years, you can do this up to the age of 55.

Purchase and sale fees:

- ▶ Property (land) registry summary
- ▶ Notary and agency fees and costs
- ▶ **Taxes and fees:** VAT, Capital Gains Tax (ITP), Inland Revenue (IAJD), Property Tax (IBI).
- ▶ **Capital Gains Tax:** for property owners who do not reside in Spain.
- ▶ **Other costs:** the usual fees that owning a property entails, such as: owners' community expenses, electricity and water bills, cleaning, lift maintenance, concierge service, insurance, etc.

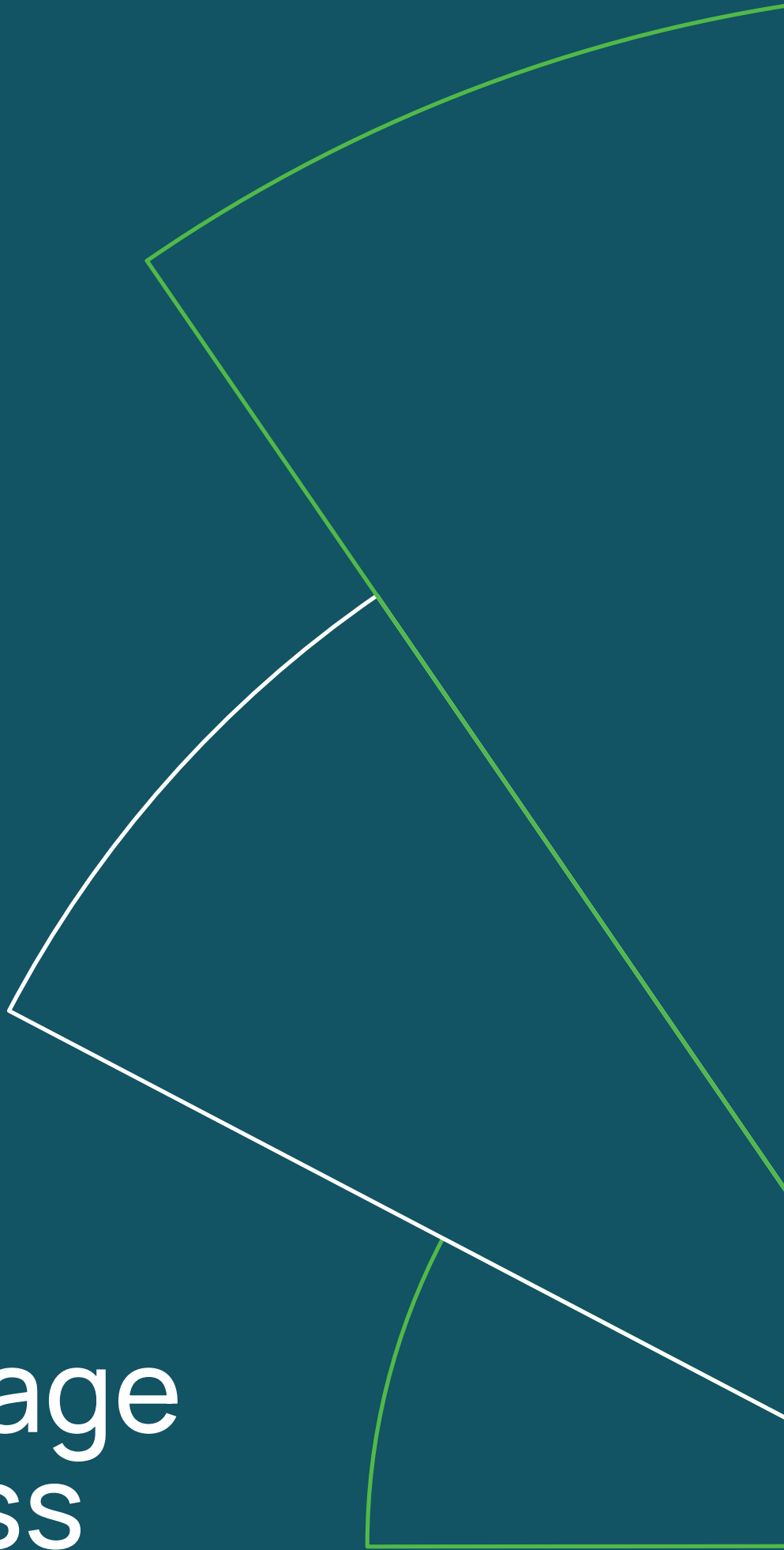


Mortgage Fees:

The total cost of the mortgage, includes the capital plus interest paid, plus the cost of home insurance, the cost of the bank account and the property valuation that you need to pay. The rest of the expenses related to the mortgage will be assumed by your Bank (Land Registry summary, registration, notary fees and Inland Revenue (AJD) tax).

04

The
mortgage
process



What documents do I have to submit to the bank?

- ▶ You must have or open a bank account in Spain
- ▶ Documentation that proves your financial situation and assets
- ▶ Proof of the purpose of the transaction/Asset request
- ▶ Land Registry Summary
- ▶ Property valuation

Once the mortgage is approved ...

1. Sign pre-contractual documentation (European Standardized Information Sheet (ESIS), Standardized Warning Sheet and their annexes)
2. Choose a notary
3. Sign the mortgage before a public notary and receive delivery of the house keys



When can you sign the contract?

It will depend on the availability / schedule of the notary's office you choose.

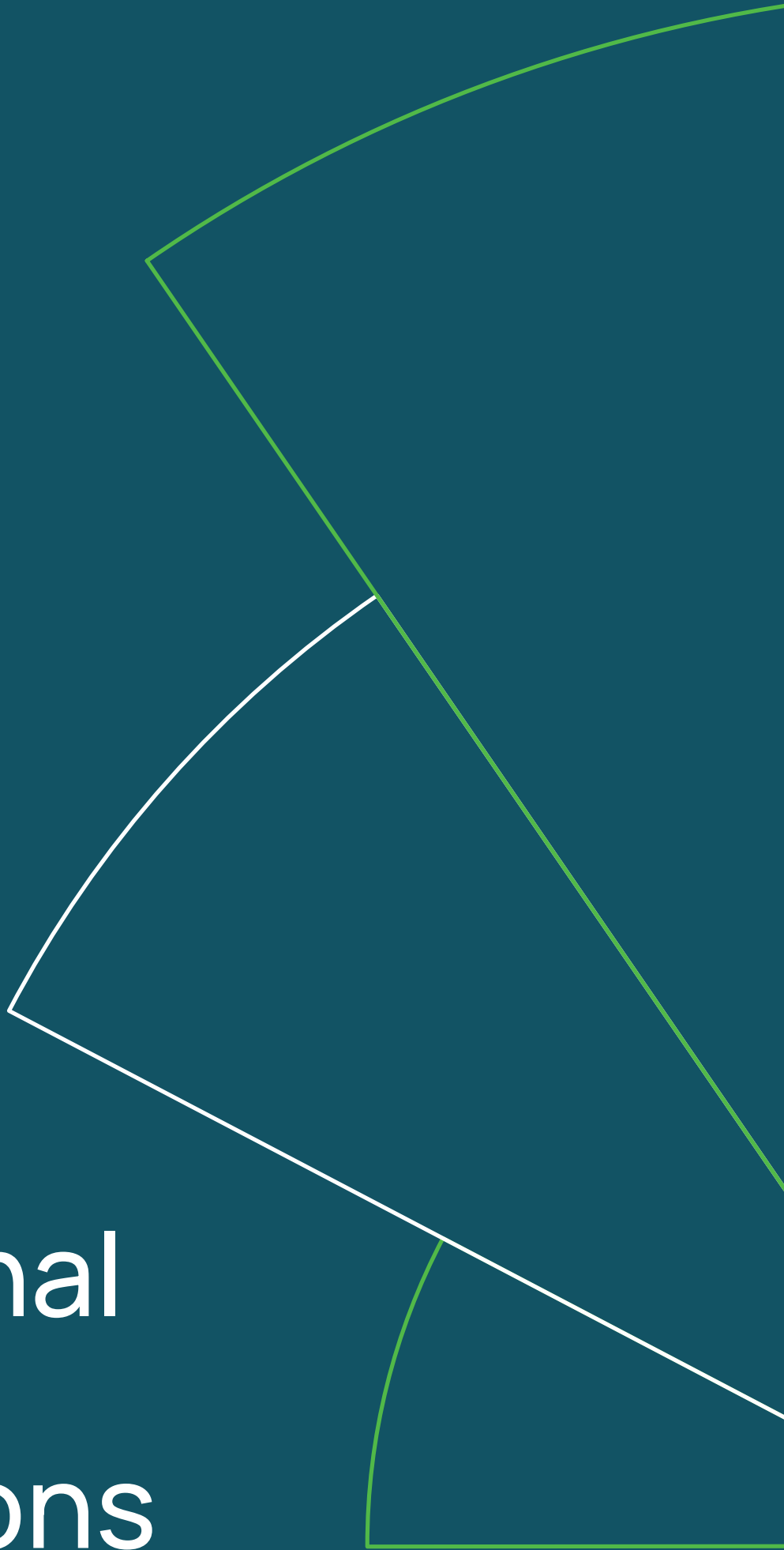
Keep in mind that, by law, once the ESIS (a binding document that contains the conditions of the mortgage) and its annexes have been signed, you will have 10 calendar days (or 14 calendar days in Catalonia) to read and review the conditions of the mortgage, before signing before a notary. At the time of advice, the notary issues a certificate of agreement for the signature which informs you of the date from which the contract could be signed. As a minimum, you must comply with the reflection period that corresponds to you.

A woman with long dark hair is smiling and looking down at a white piggy bank. She is holding a coin between her fingers, ready to drop it into the piggy bank. The scene is set on a desk with a laptop and papers, and the entire image has a warm, orange-toned filter.

We can help make
your plans a reality

05

Personal
loan
solutions

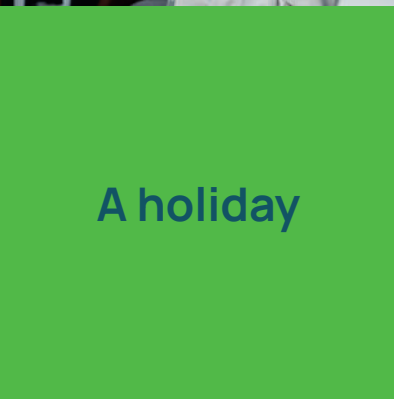




Car purchase



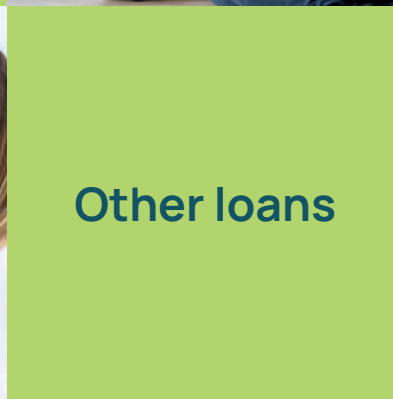
Home improvement



A holiday



Other loans



Study loan

A personal loan to finance a project

- ▶ Loan amounts from 3.000€ to 60.000€⁽¹⁾
- ▶ Loan repayment terms of up to 8 years
- ▶ Fixed rate interest so your monthly installment does not change during the loan lifetime
- ▶ Personal loans to purchase an electric vehicle or for energy efficient home improvements

(1) To finance a smaller amounts you can request a Unicaja Credit Card. Loan concession subject to Unicaja Bank Risk criteria.



What are the requirements to apply for a personal loan?

- ▶ You must be over the age of 18 to apply for a personal loan
- ▶ It is also necessary to have a current account with Unicaja
- ▶ **Loan Term:**
 - The sum of the loan term and age of eldest applicant must not exceed 70 years
- ▶ **Visit one of Unicaja branches and present the following documentation:**
 - Passport or identity card
 - Last 3 wage slips
 - Tax declaration
 - Proof of loan amount you wish to finance in the case of car purchase, home improvement or study loan.

We will analyse your application, and if the assessment is positive*, once you have reviewed and signed the pre-contractual information and contract, we will deposit the loan amount in your bank account.

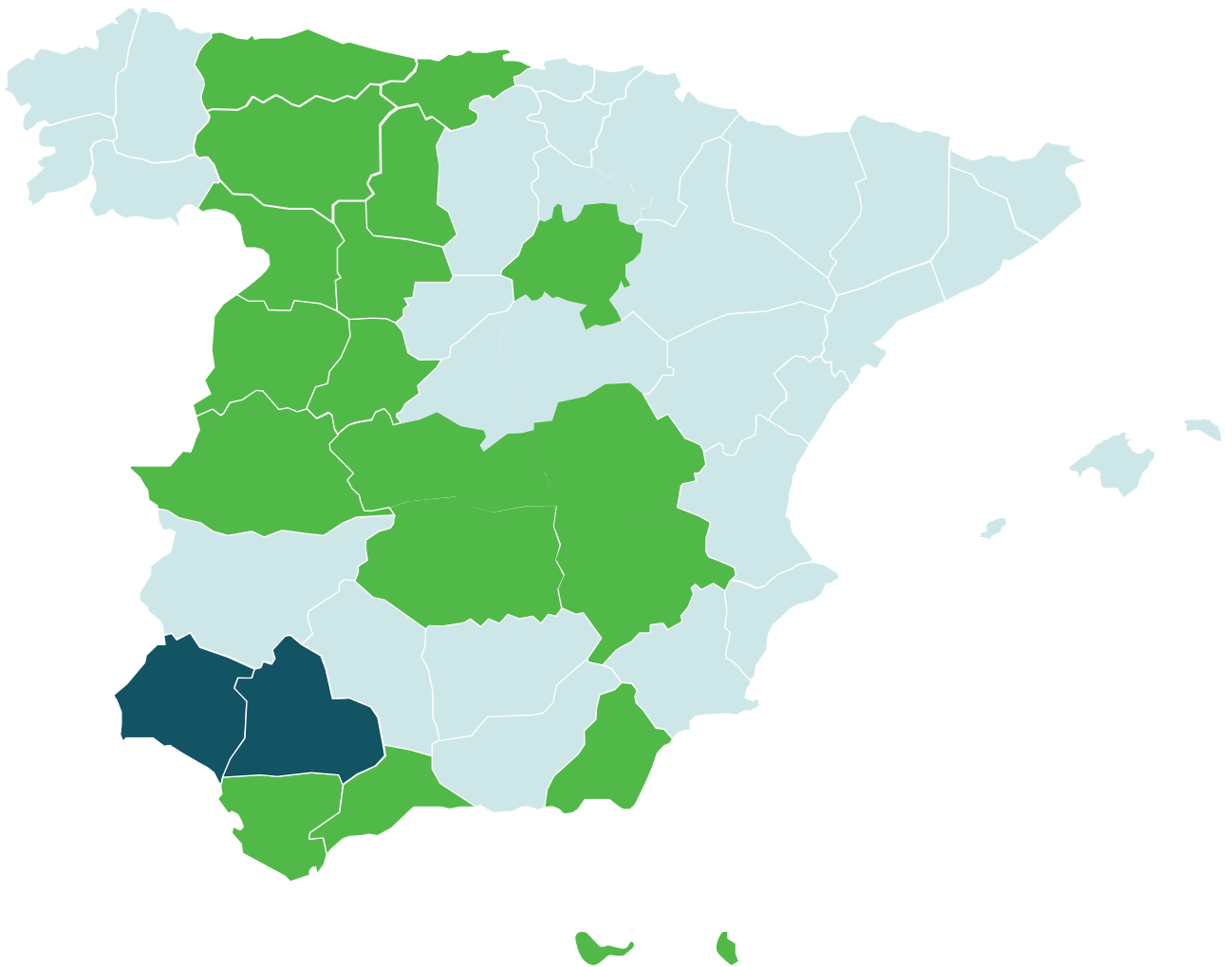
*Loan concession subject to Unicaja Bank Risk criteria.






Discover how
to eliminate the
usual commisions.

Consult the advantages in unicaja.es

More than 14.000 ATMs
with free debit card
cash withdrawal



-  In all Unicaja ATMs
-  In all Unicaja ATMs, and for withdrawals of 120€ or more, EURO 6000 ATMs: Banco Sabadell, Bankinter, Caja de Ingenieros, Arquia Banca, Euronet and ING
-  In all Unicaja ATMs, and for withdrawals of 120€ or more, from any ATM irrespective of network

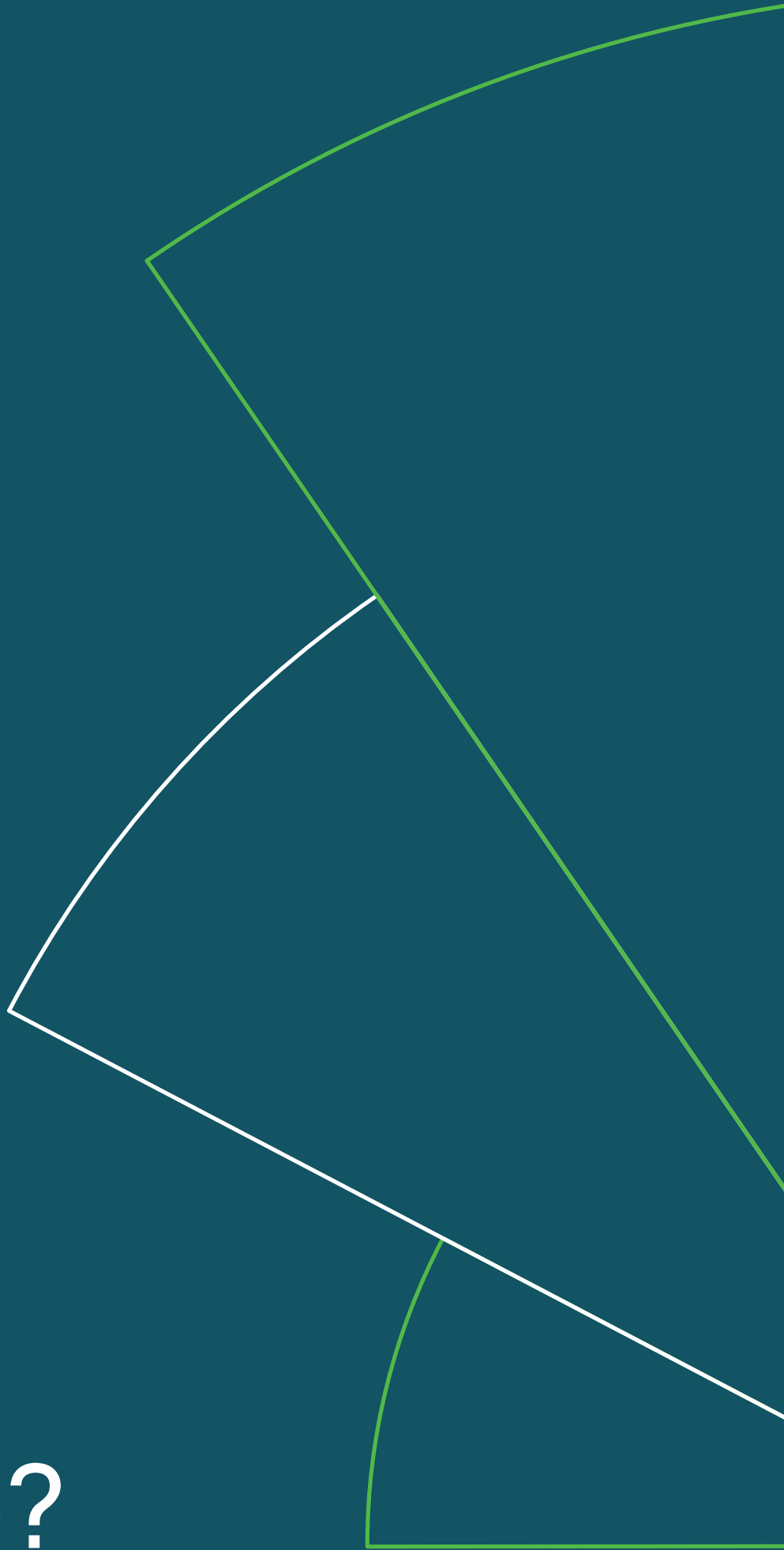


Investment Solutions

We help our clients achieve
their financial goals

06

Who
are we?



We strive to protect and grow our client's wealth

We do it in a long-term relationship built on trust and transparency. We have experienced and specialized investment teams that offer an exclusive, professional and close client relationship.

At Unicaja we strive to provide the best solutions to minimise our customer's worries

To this end, we have dedicated and multidisciplinary teams fully dedicated to finding the best solution and optimising execution.



Furthermore, our Private Banking service includes:

- ▶ Rapid response times to ensure that opportunities materialise as planned
- ▶ Turn key solutions to provide complete satisfaction and peace of mind of our customers
- ▶ Availability to ensure that we are there for our customers when they need us

Open

Open architecture in Investment Funds to ensure access to best-in-class international solutions



07

What do
we offer?

The investment's value depends on the market value of the investment fund's assets and may lead to significant losses. Accepting a higher level of risk is necessary to have the chance of obtaining greater returns. Past performance is not indicative of future results.

Transactional services ¹	Asset Management	01	Financial advice	The Manager, in a timely manner, presents investments ideas and the client makes the investments decision
		02	Recurrent financial advice	The manager regularly presents investment ideas and the client makes the corresponding investment decision
		03	Discretionary investment fund portfolio management	The Manager makes the investment decisions and orders the corresponding transactions on the basis of a mandate signed by the client
Financial Planning ²				

Asset Management. We advise, you decide

It allows us to offer a portfolio tailored to the needs of each client according to their individual investment profile, previously defined by assessing their experience and financial knowledge, investment horizon and risk sensitivity.

With the flexibility of investments funds: Unicaja proposes a portfolio adapted to your profile. Once constructed, the client is free to operate with their positions and modify the composition of their portfolio as they see fit.

The customer may periodically review the positioning of his portfolio with their manager, comparing it with the market exposure and analysing the compositions of the product that is considered optimum by Unicaja at any given time.

Dynamic	Thanks to continuous tactical movements aimed to take advantage of market opportunities.
Flexible	Client freedom to make contributions or withdrawals, at any time.
Transparent	Detailed statements with the evolution and performance of the portfolio.

Asset Management. Tell us how you want to invest

We take care of everything. Discretionary investment portfolio fund management.

(1) Execution only services.

(2) For Private Banking clients exclusively.



Visit us for further information on
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