

Mortgages

Discounted Mortgage

With this mortgage you can reduce the interest rate by simply acquiring a **Prestige Care Account** and entrusting us with your home protection and healthcare.

70% of the Purchase Price or Valuation Price whichever is the lowest
Up to 40 years

- Standard rate _____ Euribor + 2.65 %
- Rate with maximum discount _____ **Euribor + 1.90%** ⁽¹⁾
- Products with discounts:
 - Prestige care account _____ -0.15
 - Home Insurance _____ -0.20
 - Life Insurance _____ -0.40
- Opening Fee _____ 1.00 %
- Early Repayment/
Cancellation Fee _____ 0.50% for the first 5 years)
0.25% thereafter

Fixed Interest Rate

Repayments are unaffected by fluctuations in market interest rate.

70% of the Purchase Price or Valuation Price whichever is the lowest
Up to 30 years

- Interest rate (up to 30 years) _____ **6.30%** ⁽²⁾
 - Opening Fee _____ 1.50%
 - Early Repayment/
Cancellation Fee: _____ 0.50% for the first 5 years
0.25% thereafter
- Plus, up to 4% interest rate compensation if the bank incurs to a capital loss.

- (1) Interest rate with LTV up to 60%. For higher LTV the rate with maximum discount would be Euribor +2.40. Interest reviewed once a year and subject to vary according to the evolution of the Euribor and the products held at Banco de Sabadell SA. on the date of revision.
(2) Fixed interest rates vary in accordance with market conditions. The rates shown are those available as at 09/03/2012

Passport • Last 3 pay slips & last P60 • Accountant's letter and the last 2 tax returns (if self-employed) • Credit report
• Bank references • Purchase contract

Free for the 1st year when you arrange your mortgage with us!

Accounts

Prestige Care Account

Whether your stay in Spain is going to be temporary or permanent, we recommend you the **Prestige Care Account**. Our aim is to make your life here easier and to satisfy your banking requirements in one single package.

Flat Quarterly Maintenance Fee **24.00 EUR**

Banking services included at no extra charge:

- Debit and Credit Cards,
- Domestic transfers to any Spanish bank,
- Paid in cheques (domestic)
- Cash withdrawals at Banco Sabadell Cash Points (unlimited) and at Servired Cash Points (up to 12 per quarter)
- Inward international transfers from the EU (in euros)
- Outward international transfers to EU (in euros) up to €50,000

Plus access to translation services and special promotions!