

Amounts expressed in euros

INFORMATION PRIOR TO CONTRACT

Pursuant to Law 16/2001 dated 24 June on Consumer Credit Contracts and to Circular 5/2012 dated 27 June of the Bank of Spain, the following product conditions and characteristics are described for you as the applicant so as to make an informed decision upon signing the card contract.

Standardised European information on consumer credit

The information in **bold** is of particular importance.

1. Identify and contact details of lender and/or intermediary.

Lender	Banco de Sabadell, S.A.
Address	Avda. Óscar Esplá 37, 03007 Alicante
Telephone number	963.085.000
Email	info@bancsabadell.com
Fax number	—
Webpage address	www.bancsabadell.com

2. Description of the chief characteristics of the credit product.

Type of credit	loan
Total credit amount i.e., maximum amount or sum of all the amounts placed at the consumer's disposal under the credit facility.	12.000,00 €
Conditions governing the use of the funds. i.e. when and how the consumer obtains the money.	Total delivery upon execution of the loan contract.
Duration of the credit contract	96 months
The terms and, if applicable, order in which instalments are paid.	<p>You must pay the following: repayments of the principal instalments , expenses and interest shown.</p> <p>Data calculated based on an interest rate of 9,500% during the first period.</p> <p>Amount of the instalment 178,94€ Number of interest only instalments: 0 Number of instalments: 96 Settlement Monthly frequency.</p> <p>Interest and/or expenses to be paid by the consumer as follows: Total amount of interest: 5.176,88€ excluding the interest from the time of signing until the first settlement date which cannot be quantified until the contract execution date. Total amount of fees to be deducted from the customer account at the time of executing the contract: 300,00€ For further information, a repayment schedule is submitted in a separate document.</p>
Total amount payable by you. i.e. the amount of the principal loaned plus the interest and possible expenses associated with the credit facility.	Total amount payable: 17.476,88€
If applicable, Guarantees required Description of the guarantee you offer in relation to the credit contract	Guarantees will be determined in line with the result of the risk study of the operation.

3. Credit costs.

The borrowing rate or, if applicable, the various borrowing rates applicable to the credit contract.	9,500% fixed for the life of the contract.
-------------------------------------------------------------------------------------------------------------	--------------------------------------------

1-230221-USC4319-00810901-01PE 000000014795173-XXXXXXX-1-77770000000104816949-1/7-10



Annual Percentage Rate (APR) The APR is the total cost of the credit expressed as an annual percentage of the total credit amount. The APR is used to compare different offers.	10,7175% The APR has been calculated in accordance with the rules and formulas set forth in Law 16/2011, of 24 June, on consumer credit contracts and, where applicable, the Bank of Spain's Circular 5/2012, of 27 June, for the interest rate, term and other conditions set out in this document. The assumptions used to calculate the APR were the following: i) that the Holder immediately has the total amount of the entire credit at his/her disposal on the date of arrangement, ii) that the credit remains valid throughout the agreed time period, and is subscribed in accordance with the provisions set out in the section on Conditions governing the drawdown of funds, and iii) that the parties comply with all the obligations established in the contract. Representative Example: Total amount of credit: €12.000,00. Term: 96 months. Nominal Interest Rate: 9,50%. Arrangement fee: 2,50% (300,00€). Credit check fee: 0,00% (0,00€). Instalment monthly: €178,94. Interest amount: €5.176,88. Total cost of credit: €5.476,88. Total amount payable: €17.476,88. The information contained here does not make reference to possible policies effected at the customer's discretion for this operation, given the voluntary nature of same. The APR does not include the maintenance cost of the credit and debit account of the loan as the borrower is under no obligation to pay said fee, even for account types which provide collection of same, provided said account be used solely for payment of the amounts arising from this loan and for depositing the necessary funds.
In order to obtain the credit or under the conditions offered, is it obligatory to effect an insurance policy to secure the credit or - another ancillary service? If the cost of these service are not known by the lender, they are not included in the APR	It is not necessary for this loan It is not necessary for this loan
Related costs	
If applicable, Compulsory notary fees	Approximate notary expenses: 0,00 €. As per notarial fees plus applicable taxes.
Costs of delayed payments Non-payment may imply serious consequences (for example, the forced sale) and obstruct the approval of the credit.	You must pay: For the drafting, processing and implementation of the personalised claim for unattended payments of overdue and unpaid instalments through the telephone management channel, the Bank may receive compensation in the amount of €28 in accordance with the costs incurred, which, in the case of natural persons, shall only be received should there be a delay in the payment of an instalment for a period equal to or greater than three (3) working days. In respect of late payment interest, the annual effective interest will be the sum of two percentage points and the nominal ordinary annual interest rate applied at that time.

4. Other important legal aspects.

Right to abandon You have a right to abandon the credit contract within a period of 14 calendar days.	Yes
Advance repayment. You are entitled to advance repayment of the credit in whole or in part at any time	Yes
If applicable, If applicable, the lender is entitled to compensation in the event of advance repayment	1,00% of the amount repaid if there is more than one year for expiry of the contract. 0,50% of the amount repaid in the opposite case.

Database query. The lender must inform you immediately and at no cost of any database query if a credit application is denied on the basis of this type of query. This is not applicable if the dissemination of said information is forbidden by law or a Right of the European Union or is contrary to the objectives of public order or public safety.	It is necessary for this loan
Right to a credit contract project You are entitled, upon request, to obtain a free copy of the project for the credit contract. This provision shall not apply if, at the time of application, the lender is not prepared to enter into the credit contract with you.	It is necessary for this loan
If applicable, Period during which the lender is bound by the pre-contractual information.	This document is solely for information and commercial purposes and was drawn up based on the current market conditions, which may vary. We inform you, however, of your right to request a binding offer once the operation has been analysed.

5. Addition information in the event of distance marketing of financial services.

a) With relation to the lender	
If applicable, Representative of the lender in its member state of residence Address Telephone number (*) Email (*) Fax number (*) Webpage address (*)	Banco de Sabadell, S.A. Albert Figueras Edifici CBS - Sena, 12, P.L. Can Sant Joan, 08174 SANT CUGAT DEL VALLES (BARCELONA) _____ 0901FinanciacionConsumo@bancsabadell.com _____ www.bancsabadell.com
If applicable, Registration	Banco de Sabadell, S.A. registered in the companies Register of Alicante, vol. 4070, folio 1, page A-156980, holder of Tax ID. No. A-08000143. Bank of Spain Register 0081
If applicable, The supervisory authority	BANK OF SPAIN C/ Alcalá, 50 28014 Madrid
b) With regard to the credit contract	
If applicable, Exercising of the right to abandonment.	You have 14 calendar days as from signing (date of acceptance of the contractual conditions by telephone or via the system established by the Bank) to abandon this contract or, if subsequently, on the date you receive the contractual conditions and compulsory information by virtue of the Consumer Credit Contract Law without indicating any reasons or incurring any penalty. In order to exercise this right, the holder must: - notify to the Bank in writing via any medium accepted in law which acknowledges its reception and contents. The period will be considered complied with if the notification has been sent before expiry of same, provided it was submitted on paper or any other durable medium at the disposal of the Bank. - To pay the Bank the principal and daily accumulated interest calculated at the interest rate set forth herein from the date the contract takes effect until the date of reimbursement of the principal to the Bank, without undue delay, no later than 30 calendar days from having sent the notification of abandonment. After said period of 30 calendar days without having fully reimbursed the Bank, the obligation shall be deemed not fulfilled, and interest shall accrue, without the need for any prior demand for payment, at an late payment interest rate which will be the result of adding two percentage points to the ordinary annual nominal interest rate that was being applied, and the Bank reserves the right to exercise the appropriate legal action. The right of abandonment contained in this clause shall not govern those contracts for a sum greater than 75,000 euros nor

1-230221-USC4319-00810901-01PE 000000014795173-XXXXXXX-1-77770000000104816949-3/7-10



	<p>those contracts excluded from Law 16/2011 dated 24 June on consumer credit contracts.</p> <p>The contract shall take full effect in the event the right of abandonment is not exercised within the period indicated.</p> <p>Should you exercise this right of withdrawal, you must give notice of same via any means which leaves a record of the notification, within the period specified, to Banco de Sabadell, S.A. at its head offices or any of its corporate centres or branches and in distance contracts, also via the Distance Banking Service of the Bank (currently named BS Online) or on 963.085.000.</p> <p>Moreover, you can also request a Binding Offer from the Bank.</p>
If applicable, The legislation which the lender accepts as the basis for the establishment of relations with you prior to executing the credit contract	Spanish Law
If applicable, Clause on the applicable legislation which governs the credit contract and/or competent court.	The parties submit to the law and courts of Spain
If applicable, Language regime	The information and contractual terms will be supplied in the language selected by the customer from among those options available which include the official applicable languages. Moreover, during the life of the contract we shall communicate with you in the chosen language.
c) With regard to recourse	
Existence and access to out-of-court procedures for claims and recourse.	<p>In the event the Borrower(s) should wish to file a complaint or claim, they may address the Customer Care Service (CCS) of the Bank, via its branches or Internet address, filing their complaint as provided in the Regulations which are also at their disposal via the same channels.</p> <p>Moreover, the Contracting party may, pursuant to the provisions of said Regulations, address possible claims to the Customers' Ombudsman of the Bank.</p> <p>Complaints and claims expressly resolved by the CCS or by the Ombudsman, and those considered rejected (which do not conclude with an express resolution, except submission to a legal decision, abandonment, transaction or expiry), may be reiterated before the Bank of Spain, the Comisión Nacional del Mercado de Valores and/or the Directorate of Insurance and Pension Funds in accordance with the provisions of Law 44/2002 on Reform Measures of the Financial System and the regulations which replace them or their implementing provisions.</p> <p>The Bank does not form part of the consumer arbitration board.</p> <p>The bank places at the disposal of the Borrower(s) the free telephone number 900.700.010 to file claims or incidents.</p>
(*) These details are optional for the lender	

