

EXCLUSIVE OFFER TO LA SALLE

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Undergraduate Programmers

Student Loan Program for financing La Salle– 2012-2013 International Students

Bank Sabadell Loan

Finance your Course with exclusive conditions

- **Loan holder:** The Student
- **Maximum amount:** The cost of the course (maximum 30.000€)
- **Interest rate:** Eur. + 2% (TAE 4.16%)*
- **Reviewed:** Annual
- **Repayment term:** 10 years, including an optional **grace period** (the maximum is the entire period of the course)
- **Opening fee:** 0,50%*
- **Loan risk study:** 0%
- **Prepayment penalty:** 0% of the pending loan amount
- **Notary's fee:** 0, 3% approx.
- **Processing fee for outstanding payment:** 30 euros.
- **Compulsory insurance:** life insurance
- **Applications Documents:**
 - Color Scanner Passport and Visa if required
 - Color scanned NIE when availed
 - Latest 2 payslips (Student o Parents)
 - Latest Income Tax Declaration (Student o Parents)
 - Letter of introduction from La Salle
- **Where to apply:** Office 0168 – Bonanova - Barcelona
Muntaner Street, 550
08022 Barcelona Telephone: 93 211 71 08

Monthly payments for a MBA financing 8.200€ for 8 years (included 12 months of deferment)	
Grace period	27,04 euros
Repayments: remaining years	112,41 euros

Conditions for Internationals Students with Bank guarantee. Euribor's January 2012= 1,937%

The APR = 4,16% for a total credit amount of 8.241 euros (includes arrangement fee) to be repaid in 8 years at a variable interest rate of a nominal Euribor + 2% .Total amount outstanding 9.766,52 € .The APR calculated includes the arrangement fee of 0,50%, assessment fee of 0%.

Terms and rates valid on the date of printing and subject to change depending on market developments and validation of the Bank.

* Conditions for international student without bank guarantee. Interest rate: Eur. + 5, 50%. Opening fee: 1%

Banking Products and Services

For Internacional students

Prestige Care Account

A world of services especially designed for you

BS Prestige Care Account brings together all the basic products and transactions you need in a single account. It also provides a non-financial services pack, to help make your life in Spain easier. Everything from translation services to legal advice and home maintenance.

What makes us different?

- **Everything is in English:** including personal welcome from our staff, online banking, contracts and bank communications.
- **Our wide experience** with international customers. Over 120,000 customers entrust their affairs to us.

→ Zero commissions:

- For **administration and maintenance** of your account during the first year (24€ a quarter from the second year on).
- For **national and inter-EU transfers** (received both in euros or pounds sterling, unlimited amount and for up to 50,000 euros).
- For **paying-in of cheques** in euros paid directly into a Spanish financial entity

→ Free cards: both debit and credit.

→ Free withdrawals at over 32,000 cash dispensers in the ServiRed network: with a debit card and for 12 withdrawals per quarter.

BS Online and Remote Banking services

Access your accounts from anywhere in the world, 24 hours a day, 365 days a year.

With **BS Online** you have free access to our banking services with its convenient and simple operations:

- By **Internet** at www.sabadellatlantico.com
- By **phone**: **+34 902 343 000**.

And enjoy a series of benefits:

- **Choose your language** (Spanish, Catalan, English, French or German) adapted to your needs.
- Your consultations and transactions will be completely **secure and confidential**. When you register for this service you receive a personal secret number (access code) and a private code card, giving you secure access to our services.
- You will also enjoy **lower fees** for some transactions.

Ask for your free BS Online at [your branch or directly on the Internet](#)

TRANSFERS

- **ZERO COMMISSIONS** For **national** and **inter-EU transfers** (received both in euros or pounds sterling, unlimited amount and for up to 50, 000 euros).
- For all **other transfers**, between other countries, in other currencies or for greater amounts, the fees are as follows:

	OUR
Issued *	0,60% (Min. 20 €)
Received	No fee

* In all cases SWIFT charges of €9, 62 must be added and for the OUR options a correspondent bank fee of €30. In all cases a mail charge of €0, 29 must be added.

A **bank guarantee** is a document that ensures that the proprietor who is renting the flat receives the rental amount guaranteed. If the tenant of the flat does not pay his or her rent, the bank undertakes to pay the amount guaranteed to the tenant.

- **Commitment fee: 0,50%**
- **Quarterly fee : 1% of the amount guaranteed (Up to 1 year)**
1,25% (Over 1 year)

There is a compulsory deposit of 100% of the amount guaranteed.

- **Purchase of travelers cheques:** 0.60 % minimum € 4.81
- **Currency request:**
 - different currency than the one in your account : 1% minimum, € 4.51
 - same currency as the one in your account : 2% minimum, € 4.51
- **Remittance of international personal cheques:** 1% minimum € 15.03
- **Remittance of international bank cheques:** 0.60% minimum € 15.03

Others Service

→ **And many other non-financial services.**

- **Legal assistance:** we sort out your legal problems free of charge and in your own language. We reply to your questions in any field of law. And if you need attention in person, you can take advantage of substantial discounts with any of the professionals on our authorised list of lawyers.
- **Free translations:** We provide a free telephone simultaneous translation service in English, German or French. You can also request free translation of texts (non-technical) of up to 600 words and a 25% discount on any technical translation services you require, with 10% on the services of a personal interpreter or for sworn translations.
- **Tele-pharmacy:** When you need some medicine but can't get out to the chemists', just call us. We will buy it for you and deliver it to your home (one free service per year)
- **Minor home repairs:** this service lets you benefit from substantial discounts when hiring a guaranteed professional to see to these minor jobs your home requires.
- **Key protection:** when you open your account we give you a coded keyring that will help you retrieve your keys if you lose or mislay them.
- **24-hour information and reservations:** Whatever you're looking for, our 24-hour information service will provide quick and useful solutions round the clock. We can also make reservations: tickets, hotels, restaurants etc.
- **Special offers:** the Prestige Care account has regular special offers on exclusive products.