

# Rate brochure

# Summary

- Commissions and conditions generally applicable to all products
- Valuation conditions
- Special commissions for each product

Effective as of:  
18/04/2024

## COMMISSIONS AND CONDITIONS GENERALLY APPLICABLE TO ALL PRODUCTS

### 1. SCOPE OF APPLICATION

These rates generally apply to habitual Bank operations. When requesting the provision of an exceptional or unique service, the commissions and conditions shall be as expressly agreed, all in accordance with the laws on transparency in effect.

### 2. COSTS FOR POST, TELEPHONE AND OTHER MEANS OF COMMUNICATION

The customer will be charged the costs of these items when required by the corresponding transaction.

The sums for these items will be adapted simultaneously to any modification of Official Postal and Communications Rates.

The customer will be charged the costs deriving from other means of communication not habitually used with the customer, whenever requested or accepted by the customer.

### 3. OTHER COSTS

The customer will be fully charged for the costs of any external item that may apply to the customer at the value indicated on the receipt.

## MORTGAGE LOAN

### FIXED Interest

#### 1. Origination fee (see note1)

- Maximum: 2.5% of the sum of the loan
- Minimum: 800.00 euros

#### 2. Fee for early repayment (see note 2)

##### 2.1. When the early repayment occurs within the first 10 years of the loan

- Maximum: The sum of the financial loss with a cap of 2% of the sum repaid early
- Minimum: No minimum applicable

##### 2.2. When the early repayment occurs at any time later than indicated in point 2.1.

- Maximum: The sum of the financial loss with a cap of 1.5% of the sum repaid early
- Minimum: No minimum applicable

#### 3. Debtor subrogation fee

- Maximum: 3% of the sum of the loan pending on the date of the subrogation
- Minimum: 800.00 euros

#### 4. Fee for modification of contractual conditions and/or guarantees

- Maximum: 1.5% of the sum of the loan pending on the date of modification
- Minimum: 400.00 euros

## 5. Fee for extension of term (see note 3)

- 0.10% of the sum of the loan pending upon extension of the term

## 6. Fee for exercising the option of modifying the amortization schedule (see note 4)

- 25 euros

## 7. Fee for future loan/credit option (mortgage and/or personal)

- Maximum: 3% of the sum of the loan to be signed
- Minimum: No minimum applicable

## 8. Debt collection fee (see note 5)

- 35.00 euros - if collection procedures are carried out within Spanish national territory
- 45.00 euros - if collection procedures are carried out abroad

## 9. Fee for issuing certificates

### 9.1. Loan payment status certificate

- 20.00 euros

### 9.2. Miscellaneous certificates (see note 6)

- 50.00 euros

## 10. Fee for issuing an amortization schedule (see note 7)

### 10.1. If the information refers to the most recent 5 years

- 20.00 euros

### 10.2. If the information refers to a period prior to the most recent 5 years

- 40.00 euros

## 11. Fee for each monthly statement sent by standard post

- 0.25 euros

## 12. Fee for issuing duplicates

12.1. Photocopy of contractual loan documentation (including the deed, ESIS, standardised warning sheet, and loan agreement)

- 50.00 euros

12.2. Photocopy of the appraisal documentation (report, certificate and/or invoice)

- 50.00 euros

12.3. Duplicate monthly statements up to 12 months old

- 8.00 euros per statement

12.4. Duplicate monthly statements more than 12 months old

- 15.00 euros per statement

12.5. Other duplicates

- 0.00 euros per duplicate

## 13. Fee for payment on the loan with a method other than direct debit

- 30.00 euros for each payment made by card or other method besides direct debit

## 14. Fee for issuing documentation in a foreign language

- 75.00 euros for each document issued in a foreign language (see note 8)

## 15. Fee for mailing documentation abroad

- 5.00 euros for each document mailed abroad (see note 9)

16. Loan processing fee for conversion to foreign currency  
(see note 11)

· 2,500 euros

## MORTGAGE LOAN

### VARIABLE Interest

#### 1. Origination fee (see note1)

- Maximum: 2.5% of the sum of the loan
- Minimum: 800.00 euros

#### 2. Fee for early repayment (see note 2)

2.1. The parties may contractually establish a fee for early repayment, calculated in accordance with these situations, which are mutually exclusive:

a) When the early repayment occurs within the first 5 years of the loan

- Maximum: The sum of the financial loss with a cap of 0.15% of the sum repaid early
- Minimum: No minimum applicable

b) When the early repayment occurs within the first 3 years of the loan

Maximum: The sum of the financial loss with a cap of 0.25%

- Minimum: No minimum applicable

2.2. When the early repayment occurs at any time later than indicated in point 2.1

- 0%

2.3. Fee for early repayment if it occurs due to a novation and/or a credit subrogation whenever a fixed rate is applied to the remaining life of the loan, or a first fixed period of at least three years instead of a variable rate

- Maximum: The sum of the financial loss with a cap of 0.05% of the sum repaid early, whenever the early repayment is made within the first three years of the life of the loan. After the first



three years of the life of the loan, the fee shall be 0%

- Minimum: No minimum applicable

### 3. Debtor subrogation fee

- Maximum: 3% of the sum of the loan pending on the date of the subrogation
- Minimum: 800.00 euros.

### 4. Fee for modification of contractual conditions and/or guarantees

- Maximum: 1.5% of the sum of the loan pending on the date of modification
- Minimum: 400.00 euros

### 5. Fee for extension of term (see note 3)

- 0.10% of the sum of the loan pending upon extension of the term

### 6. Fee for exercising the option of modifying the amortization schedule (see note 4)

- 25 euros

### 7. Fee for future loan/credit option (mortgage and/or personal)

- Maximum: 3% of the sum of the loan to be signed
- Minimum: No minimum applicable

### 8. Debt collection fee (see note 5)

- 35.00 euros - if collection procedures are carried out within Spanish national territory
- 45.00 euros - if collection procedures are carried out abroad

### 9. Fee for issuing certificates

#### 9.1. Loan payment status certificate

- 20.00 euros

9.2 Miscellaneous certificates (see note 6)

- 50.00 euros

10. Fee for issuing an amortization schedule (see note 7)

10.1. If the information refers to the most recent 5 years

- 20.00 euros

10.2. If the information refers to a period prior to the most recent 5 years

- 40.00 euros

## 11. Fee for each monthly statement sent by standard post

- 0.25 euros

## 12. Fee for issuing duplicates

### 12.1. Photocopy of contractual loan documentation (including the deed, ESIS, standardised warning sheet, and loan agreement)

- 50.00 euros

### 12.2 Photocopy of the appraisal documentation (report, certificate and/or invoice)

- 50.00 euros

### 12.3 Duplicate monthly statements up to 12 months old

- 8.00 euros per statement

### 12.4 Duplicate monthly statements more than 12 months old

- 15.00 euros per statement

### 12.5 Other duplicates

- 20.00 euros per duplicate

## 13. Fee for payment on the loan with a method other than direct debit

- 30.00 euros for each payment made by card or other method besides direct debit

## 14. Fee for issuing documentation in a foreign language

- 75.00 euros for each document issued in a foreign language (see note 8)

## 15. Fee for mailing documentation abroad

- 5.00 euros for each document mailed abroad (see note 9)

16. Loan processing fee for conversion to foreign currency  
(see note 11)

· 2,500 euros

## MORTGAGE LOAN

### MIXED Interest

#### 1. Origination fee (see note1)

- Maximum: 2.5% of the sum of the loan
- Minimum: 800.00 euros

#### 2. Fee for early repayment (see note 2)

2.1. If the early repayment is made during the fixed-rate period, the fee for early repayment shall be:

a) When the early repayment occurs within the first 10 years of the loan

- Maximum: The sum of the financial loss with a cap of 2%
- Minimum: No minimum applicable

b) When the early repayment occurs at any time later than indicated in point 2.1.a)

- Maximum: The sum of the financial loss with a cap of 1.5%
- Minimum: No minimum applicable

2.2. If the early repayment is made during the variable-rate period, the parties may contractually establish a fee for early repayment, calculated in accordance with these situations, which are mutually exclusive:

a) When the early repayment occurs within the first 5 years of the loan

- Maximum: The sum of the financial loss with a cap of 0.15% of the sum repaid early
- Minimum: No minimum applicable

b) When the early repayment occurs within the first 3 years of the loan

- Maximum: The sum of the financial loss with a cap of 0.25%
- Minimum: No minimum applicable

2.3. When the early repayment occurs at any time later than indicated in point 2.2

- 0%

2.4. Fee for early repayment if it occurs due to a novation and/or a credit subrogation whenever a fixed rate is applied to the remaining life of the loan, or a first fixed period of at least three years instead of a variable rate.

- Maximum: the sum of the financial loss with a cap of 0.05% of the sum repaid yearly, whenever the early repayment is made within the first three years of the life of the loan.  
After the first three years of the life of the loan, the fee shall be 0%

- Minimum: No minimum applicable

### 3. Debtor subrogation fee

- Maximum: 3% of the sum of the loan pending on the date of the subrogation
- Minimum: 800.00 euros

### 4. Fee for modification of contractual conditions and/or guarantees

- Maximum: 1.5% of the sum of the loan pending on the date of modification
- Minimum: 400.00 euros

#### 5. Fee for extension of term (see note 3)

- 0.10% of the sum of the loan pending upon extension of the term

#### 6. Fee for exercising the option of modifying the amortization schedule (see note 4)

- 25 euros

#### 7. Fee for future loan/credit option (mortgage and/or personal)

- Maximum: 3% of the sum of the loan to be signed
- Minimum: No minimum applicable

#### 8. Debt collection fee (see note 5)

- 35.00 euros - if collection procedures are carried out within Spanish national territory
- 45.00 euros - if collection procedures are carried out abroad

#### 9. Fee for issuing certificates

##### 9.1. Loan payment status certificate

- 20.00 euros

##### 9.2. Miscellaneous certificates (see note 6)

- 50.00 euros

#### 10. Fee for issuing an amortization schedule (see note 7)

##### 10.1. If the information refers to the most recent 5 years

- 20.00 euros

##### 10.2. If the information refers to a period prior to the most recent 5 years

- 40.00 euros

## 11. Fee for each monthly statement sent by standard post

- 0.25 euros

## 12. Fee for issuing duplicates

12.1. Photocopy of contractual loan documentation (including the deed, ESIS, standardised warning sheet, and loan agreement)

- 50.00 euros

12.2. Photocopy of the appraisal documentation (report, certificate and/or invoice)

- 50.00 euros

12.3. Duplicate monthly statements up to 12 months old

- 8.00 euros per statement

12.4. Duplicate monthly statements more than 12 months old

- 15.00 euros per statement

12.5. Other duplicates

- 20.00 euros per duplicate

13. Fee for payment on the loan with a method other than direct debit

- 30.00 euros for each payment made by card or other method besides direct debit

14. Fee for issuing documentation in a foreign language

- 75.00 euros for each document issued in a foreign language (see note 8)

15. Fee for mailing documentation abroad

- 5.00 euros for each document mailed abroad (see note 9)

16. Loan processing fee for conversion to foreign currency (see note 11)

- 2,500 euros





## PERSONAL LOAN

### 1. Origination fee (see note 1)

- Maximum: 3% of the sum of the loan
- Minimum: 100.00 euros

### 2. Fee for early repayment (see note 10)

2.1. If the term remaining between full or partial early repayment and the expected loan termination date is more than 1 year:

- Maximum: 1% of the sum of the early repayment
- Minimum: No minimum applicable

2.2. If the term remaining between full or partial early repayment and the expected loan termination date is less than 1 year:

- Maximum: 0.5% of the sum of the early repayment
- Minimum: No minimum applicable

### 3. Fee for modification of contractual conditions and/or guarantees

- Maximum: 1.5% of the sum of the loan pending on the date of modification
- Minimum: 400.00 euros

### 4. Fee for extension of term (see note 3)

- 0.10% of the sum of the loan pending upon extension of the term

### 5. Fee for exercising the option of modifying the amortization schedule (see note 4)

- 25 euros

### 6.7.Fee for future loan/credit option (mortgage and/or personal)

- Maximum: 3% of the sum of the loan to be signed
- Minimum: No minimum applicable

## Debt collection fee (see note 5)

- 35.00 euros - if collection procedures are carried out within Spanish national territory
- 45.00 euros - if collection procedures are carried out abroad

## 8. Fee for issuing certificates

### 8.1. Loan payment status certificate

- 20.00 euros

### 8.2. Miscellaneous certificates (see note 6)

- 50.00 euros

## 9. Fee for issuing an amortization schedule (see note 7)

### 9.1. If the information refers to the most recent 5 years

- 20.00 euros

### 9.2. If the information refers to a period prior to the most recent 5 years

- 40.00 euros

## 10. Fee for each monthly statement sent by standard post

- 0.25 euros

## 11. Fee for issuing duplicates

### 11.1. Photocopy of contractual loan documentation (including SIS and loan agreement)

- 50.00 euros

### 11.2. Duplicate monthly statements up to 12 months old

- 8.00 euros per statement

### 11.3. Duplicate monthly statements more than 12 months old

- 15.00 euros per statement

#### 11.4. Other duplicates

- 20.00 euros per duplicate

#### 12. Fee for payment on the loan with a method other than direct debit

- 30.00 euros for each payment made by card or other method besides direct debit

#### 13. Fee for issuing documentation in a foreign language

- 75.00 euros for each document issued in a foreign language (see note 8)

#### 14. Fee for mailing documentation abroad

- 5.00 euros for each document mailed abroad (see note 9)

#### 15. Loan processing fee for conversion to foreign currency (see note 11)

- 2,500 euros

## NOTES

Pursuant to the provisions of art. 14.3 of Spanish Law 5/2019, of 15 March, regulating real estate credit contracts, 'costs may only be charged or fees received for services associated with loans that have been definitively requested or expressly accepted by a borrower or potential borrower and only when they are for services actually rendered or costs actually incurred, as must be proven.'

### Note 1:

The origination fee shall be payable only once and will include remuneration for the loan application, processing and granting costs.

### Note 2:

The fees for early repayment indicated in this rate brochure are applicable to loans subject to Spanish Law 5/2019, of 15 March, regulating real estate credit contracts; in other words, mortgage loans and unsecured loans aimed at acquiring or maintaining ownership rights to land or fixed property either built or to be built, signed with consumers as of 16 June 2019.

For loans signed prior to said date, the fee for early repayment and compensation for interest rate risk agreed in each case shall apply.

### Note 3:

Any modifications exclusively aimed at extending the term shall accrue a fee chargeable to the borrower at 0.10% of the capital pending repayment.

#### Note 4:

For mortgage loans including an option in favour of the borrower to modify the repayment schedule with the possibility of replacing the payment of instalments at their due date for capitalization, the exercise of such option will accrue a fee in favour of the Bank and chargeable to the borrower accruable and payable at the time each deferment option is exercised.

#### Note 5:

Debt collection fee. UCI will charge this sum for the costs of communicating and processing outstanding debt. Through such processing, UCI will inform the customer of the existence of outstanding debt as a result of an instalment payment default so the customer may bring the loan current.

UCI may use different channels to contact the customer, including: SMS, electronic communications, email and/or post and telephone calls.

Likewise, if the processing done through these means are unsuccessful or it is impossible to contact the customer, the debt may be claimed via telegram, registered fax or an in-person visit.

The fee is charged due to the costs incurred by UCI when engaging in the aforementioned procedures. The sum of the fee shall be 35.00 euros or 45.00 euros depending on whether the procedures and communications to collect the debt are done within Spain or outside Spanish national territory.

This fee is not compatible with any other payment default fee. It shall only be charged once for each instalment or liquidation unpaid and is independent of any delay interest that may be charged as a result of the payment default.

This fee will be charged only once on the same unpaid balance, even if maintained in different liquidation periods.

- The fee shall be 35.00 euros/45.00 euros (as applicable) when the unpaid balance claimed is equal or higher than this sum
- The fee shall be for the sum of the unpaid balance claimed when less than 35.00 euros/45.00 euros (as applicable)

#### Note 6:

If the borrower requests the issuance of a certificate including any other information than is generally and periodically provided by the bank in relation to the loan, or including specific text as requested by the customer, the borrower will be required to pay the Bank a fee which will accrue and be payable at the time the certificate is issued.

#### Note 7:

The amortization schedule information is available for free at the customer website. Nonetheless, if the debtor chooses not to use the service available at the website and requests the Bank mail a loan amortization schedule, the debtor must pay a fee which will accrue and be payable at the time such schedule is issued.

#### Note 8:

If any documentation related to the loan is requested in a foreign language, and whenever the issuance in the requested language is possible, a fee for this service will accrue, chargeable to the debtor, and shall be paid upon issuance of said document.

In any case, the Bank will communicate whether the document requested is available in the language requested by the customer, without being able to guarantee the availability thereof.

The accrual of this fee does not exclude the collection of other fees for additional services.



#### Note 9:

If there is a request for any documentation to be mailed abroad (to a postal address outside Spain), a fee for this service will accrue, chargeable to the debtor, and shall be paid upon mailing of said document.

The accrual of this fee does not exclude the collection of other fees for additional services.

#### Note 10:

The fees for early repayment referred to in this section are applicable to personal loans subject to Spanish Law 16/2011, of 24 June, on consumer credit contracts.

#### Note 11:

Loan processing fee for conversion to foreign currency. If the borrower requests the conversion of their loan in Euros to different currency (pursuant to the provisions of the deed/loan agreement, as applicable), the loan will accrue a one-time commission payable by the BORROWER in favour of the Bank at the time of conversion of €2,500 to cover the bank's operating costs and management of the loan in the new currency.

This fee will be debited from the account designated for direct debit loan payments on the date the currency conversion requested is completed.

## Rate brochure

