

MANDATORY DOCUMENTATION DELIVERY INDEX **(IDEP)**

In compliance with **Law 3/2016, of 9 June, of Andalusia**, on the protection of the rights of consumers and users while taking out mortgage loans and credits on housing, you are hereby informed that:

Consumers and users wishing to arrange a mortgage loan on a home are entitled to receive all the documents that the lending companies and mediation services are under the obligation to give them on a mandatory basis until its formalization, and which are the following:

- Pre-contractual information Sheet (FIPRE) or information leaflet, where appropriate**
- Complementary Precontractual Information Document (DIPREC)**
- Personalised Information Sheet (FIPER) or document with information prior to the contract, where appropriate.**
- Complementary Personalised Information Document (DIPERC)**
- Information Document additional to the FIPER, where appropriate.**
- Annexes on interest rate risk coverage instruments, where appropriate.**
- Annexes on floor and ceiling clauses, where appropriate**
- Binding Offer**
- Document containing other agreements or conditions that have been agreed between the parties, where appropriate.**