

Banco Sabadell special Offer for students Les Roches Marbella. Coursep475746 2013

BS Study Loan

Finance with exclusive conditions

- Maximum amount: [The cost of the course](#)
- Interest Rate: [FIX 6,50%](#)
- Repayment term: [Up to 10 years](#)
- Deferment period: [Duration of the course \(maximum 42 months\)](#)
- Arrangement fee: [0,50% \(minimum 50€\)](#)
- Assessment fee: [0%](#)
- Applications Documents:
 - Color scanner DNI or Passport and Color scanned NIE when availed
 - Admission's Letter
 - Latest 2 payslips (Student o Parents)
 - Latest Income Tax Declaration (Student or Parents)
- Example of loan payment:

Monthly payments¹ for financing Grade BBA- Amount 88.660€

1 st and 2 nd semester	102,05 euros
3 rd semester	204,75 euros
4 th semester	307,18 euros
5 th and 6 th semester	394,12 euros
7 th semester	480,24 euros
Rest of the period	1.396,68 euros

¹ Monthly fees resulting from a debt study of 88.660€ over a period of 10 years, included 42 deferment months, with a five provisions (18.840€, 18.960€, 18.910€, 16.050€ and 15.900€). Applying a fixed rate of 6.50% (APR: 6.829%). Total amount due: 121.291,04€ . Arrangement fee of 0.50%. Commission study of 0.00%. Compensation for early repayment: 0.5% of the amount repaid early. If the period from the date of prepayment to the maturity of the loan is greater than 1 year, the compensation shall be 1% applied.

Banco Sabadell reserves the right not to enforce the loan whether during the period of validity of this offer is no known circumstances of the holder or holders that can vary the award criteria.

Optionally, you may take out life insurance BanSabadell Vida, SA Insurance and Reinsurance covering the outstanding loan amount in case of death of the owner.

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

June 2013

Banking products and Services for the students

Expansión Account

Enjoy an account with no bank fees and all the advantages, you just need to directly deposit your salary, pension or any other regular income.

- Zero charges for account administration or maintenance.
- refunds 3% of your electricity, gas, fixed telephone, mobile and Internet bills (maximum 20 euros a
- Get cash at no charge at all ServiRed network ATMs for debit withdrawals equal to or greater than 60 €.
- Free cards: both credit and debit car

If you are **under 26** you can enjoy all the advantages of the Expansión Account without having to deposit your salary or debit three bills.

BS Online

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 en www.sabadell.com
- By phone: +34 902 343 000.

Offer valid, as of April 2013, for the direct debiting of a new monthly salary, pension or regular monthly deposit of a minimum of 700 euros (except under 26 years old). Deposits from accounts open with the Banco Sabadell Group belonging to the same holder are excluded.

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