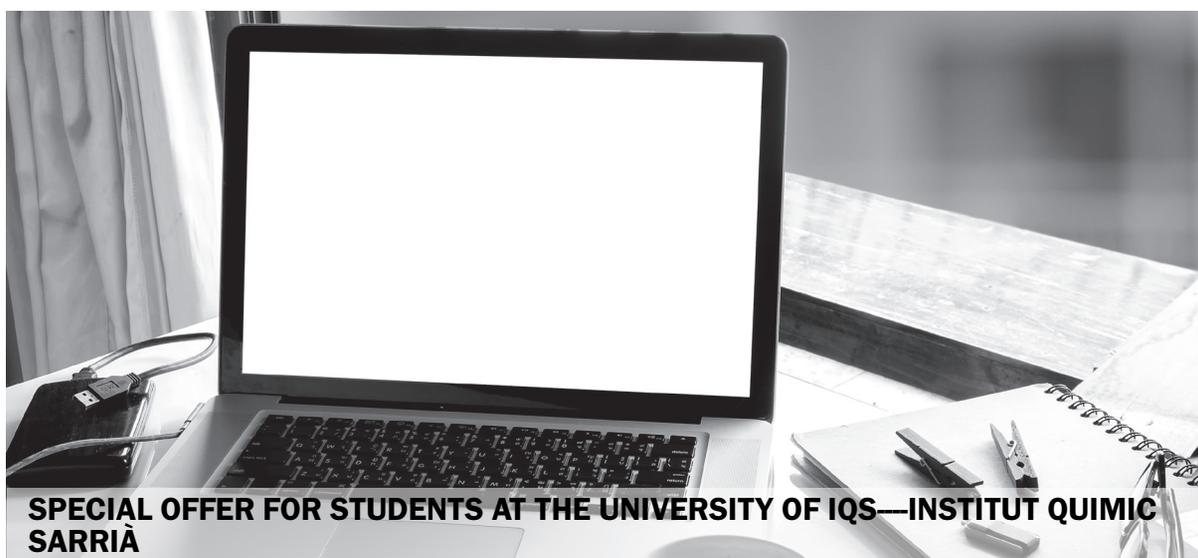


## We are there with you to help you study.



Banco Sabadell is there with you so nothing can stop you doing what you propose. With the different types of Studies Credit Facility you can finance up to 10 years the total cost of your studies and obtain money as you need it.

So you can choose the loan that best suits your needs, here are the main features:

- ▶ Course credit.**

Designed for financing any type of course: languages, professional specialisation, seminars, etc.
- ▶ Master Studies Credit.**

Designed for financing university-level education, postgraduate studies of professional studies for students.
- ▶ Overseas Studies Credit.**

If you are studying overseas, withdraw cash at any ATM without Banco Sabadell charging any commission with **the free card BS MasterCard Estudios.**<sup>(1)</sup>

	Course Credit <sup>(2)</sup>	Grade Studies Credit <sup>(3)</sup>	Master Studies Credit <sup>(4)</sup>	Overseas Studies Credit <sup>(5)</sup>
<b>Amount</b>	Cost of course and related expenses. Maximum €18,000	Cost of grade. No maximum	Cost of Master. No maximum	Cost of program and residence expenses. Maximum €18,000
<b>Maximum repayment period</b>	10 months	10 years	8 years	3 years
<b>Grace period on capital</b>	No grace period	Duration of program. Maximum 5 years	Duration of program. Maximum 2 years	Duration of program. Maximum 1 year
<b>Interest rate</b>	0.00%	5.00%	5.00%	5.00%
<b>APR from</b>	8.12%	5.22%	5.23%	5.39%
<b>Arrangement fee</b>	3.50%	0.50%	0.50%	0.50%
<b>Assessment fee</b>	Minimum €50	Minimum €50	Minimum €50	Minimum €50
<b>Repayment fee</b>	0.00%	0.00%	0.00%	0.00%
<b>Cancellation fee</b>	0.00%	0.00%	0.00%	0.00%

**1/6**

This number indicates the product risk,  
where 1/6 indicates the lowest risk and  
6/6 the highest risk.

# Expansión Account<sup>(6)</sup>

Banco de Sabadell, S.A. forms part of the  
Deposit Protection Fund of Credit Entities.  
The maximum amount currently guaranteed  
by the Fund is 100,000 euros per depositor.

## ➤ No fees

for account administration  
and maintenance.

**And with free credit and  
debit cards.**

## ➤ 1% refund

on your main direct-debited  
household bills.

We will credit you with up to 20€  
a month, on condition that the  
amount of the refund is 1€ or over  
and you have made 5 purchases  
during the month with your cards.

## ➤ Your Accounts, Free of Charge

An additional Expansión  
Account with no conditions  
and all the Relación Accounts  
you want.<sup>(7)</sup>

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**If you are between 18 and 29, enjoy all the benefits of the  
Expansión Account without having to direct deposit your income.**

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## **And you can have a car and have no worries**

**With autorenting you need only worry about choosing the car you like most! And so you don't even have to stop  
at motorway toll booths to pay for your trip, we give you the Via-T card with first year's use free.**

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1. Free BS MasterCard Estudios card. Banco Sabadell will not charge the cardholder for debit withdrawals at ATMs, regardless of the network. However, the bank owning the ATM may in certain cases directly charge the cardholder a commission for its use; this commission is entirely unrelated to Banco Sabadell and not subject to exemption. The registration for overseas studies will be necessary for issuing the card.

2. 8.12% APR for Course Credit of 3,000 euros over 10 months at an interest rate of 0.00% and with no grace period on the principal. Monthly instalment of 300 euros. Total amount outstanding: 3,105.00 euros.

22.92% APR for Course Credit of 1,000 euros over 5 months at an interest rate of 0.00% and with no grace period on the principal. Monthly instalment of 200 euros. Total amount outstanding: 1,050.00 euros.

In both cases, the APR calculation and total amount outstanding includes the arrangement fee: 3.50% (minimum of 50 euros). Assessment fee of 0.00%. Compensation for early repayment: 0.00%.

3. 5.22% APR for Grade Study Credit of 10,000 euros, with 4 drawdowns of 2,500 euros, over a period of 120 months at any interest rate of 5.00% and 60 months grace period on the principal. Monthly instalment the 1st year of 10.42 euros, 2nd year 20.84 euros, 3rd year 31.25 euros, 4th and 5th years 41.67 euros, monthly instalment remaining years of 188.72 euros with a final instalment of 188.06 euros. Total amount outstanding: 13,122.74 euros.

10.55% APR for Grade Studies Credit of 1,000 euros, with a single drawdown in a period of 24 months at an interest rate of 5.00% and no grace period on the principal. Monthly instalment of 43.88 euros and a final instalment of 43.64 euros. Total amount outstanding: 1,102.88 euros.

4. 5.23% APR for Master Studies Credit of 10,000 euros, with 1 drawdown in a period of 96 months at an interest rate of 5.00% and 24 months grace period on the principal. Monthly instalment the 1st and 2nd year of 41.67 euros, monthly instalment remaining years of 161.05 euros with a final instalment of 160.99 euros. Total amount outstanding: 12,645.62 euros.

10.55% APR for Master Studies Credit of 1,000 euros, with a single drawdown in a period of 24 months at an interest rate of 5.00% and no grace period on the principal. Monthly instalment of 43.88 euros and a final instalment of 43.64 euros. Total amount outstanding: 1,102.88 euros.

5. 5.39% APR for Overseas Studies Credit of 10,000 euros, with 1 drawdown in a period of 36 months at an interest rate of 5.00% and 1 year grace period on the principal. Monthly instalment the 1st year of 41.67 euros, monthly instalment remaining years of 438.72 euros with a final instalment of 438.73 euros. Total amount outstanding: 11,079.33 euros.

10.55% APR for Overseas Studies Credit of 1,000 euros, with 1 drawdown in a period of 24 months at an interest rate of 5.00% and no grace period on the principal. Monthly instalment of 43.88 euros and a final instalment of 43.64 euros. Total amount outstanding: 1,102.88 euros.

In all the examples (3), (4), and (5) the APR calculation and total amount outstanding includes the arrangement fee: 0.50% (minimum of 50 euros). Assessment fee of 0.00%. Compensation for early repayment: 0.00%.

The approval, the sum and term of each operation requested shall be determined by, and contingent upon, the bank's risk criteria.

Optionally, life insurance can be purchased to cover the amount pending on the loan in the event of the holder's death, with BanSabadell Vida, S.A. de Seguros y Reaseguros, NIF A08371908 and registered office in calle Isabel Colbrand número 22 de Madrid. Registered in the CR of Madrid and the DGSyFP under code C-0557, brokered by Bansabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco de Sabadell, S.A., with Tax ID A03424223 and registered offices in avda. Óscar Esplá, 37, 03007 Alicante. Registered with the Companies Register of Alicante and the DGSyFP under code no. OV-0004, carrying civil liability insurance and possessing the financial capacity stipulated in the Law on the Brokerage of Private Insurance and Reinsurance. You can consult the insurance companies with which BanSabadell Mediación has entered into insurance agency contracts at the website [www.bancosabadell.com/bsmediacion](http://www.bancosabadell.com/bsmediacion)

Offer valid until 31/12/2018 .

6. Offer valid for new accounts opened between 24/04/2018 and 31/12/2018 with the direct deposit of a new salary, pension of regular monthly deposit of a minimum of 700 euros in the Expansión Account. Deposits from accounts open with the Banco Sabadell Group belonging to the same holder are excluded.

7. The holders of an Expansión Account can enjoy another account, without having to direct deposit a salary, pension of recurring monthly income. And no administration or maintenance fee for all the Relación Accounts you want (return on the Relación Account: 0% APR).