

GLOBAL LOAN SPECIAL OFFER TO GEMBA'S STUDENTS AT IESE BUSINESS SCHOOL

GLOBAL EXECUTIVE MBA



GLOBAL EXECUTIVE MBA



IESE GEMBA

Oferta especial de Banco Sabadell para el alumnado nacional

Financiación en condiciones exclusivas

Coste del programa	99.000,00 €	99.000,00 €
	Con Cuenta Expansión	Sin Cuenta Expansión
Importe máximo a financiar	100% del máster	80% del máster
Tipo de interés	2,20%	3,75%
Plazo de devolución	Hasta 8 años	Hasta 8 años
Carencia de capital	Máx. 24 meses	Máx. 24 meses
Comisión de apertura	0,85% (mín. 50 €)	1,35% (mín. 50 €)
Comisión de estudio	0%	0%
Seguro de vida	Obligatorio	Obligatorio

Ejemplo de cálculo de cuotas con carencia según importe a financiar

Tipo de interés	2,20%	3,75%
TAE	2,65%	4,39%
Importe	100.806,43 € ⁽¹⁾	81.041,14 € ⁽²⁾
Carencia capital 1.er año	94,06 €	129,50 €
Carencia capital 2.º año	184,81 €	253,25 €
Resto años	1.495,81 €	1.258,69 €

Ejemplo de cálculo de cuotas sin carencia según importe a financiar

TAE	2,73%	4,49%
Importe	100.806,43 € ⁽³⁾	81.041,14 € ⁽⁴⁾
Cuota 1.er año	583,34 €	500,33 €
Resto años	1.219,70 €	1.037,07 €

1. Condiciones clientes con Cuenta Expansión y con carencia. TAE del 2,65% por un importe total de crédito de 100.806,43 euros, correspondientes a la suma del coste del máster (99.000,00 euros), la financiación de la prima del seguro (1.014,43 euros), la financiación de la comisión de apertura del 0,50% (495,00 euros) y la financiación de los gastos de notaría de 0,30% (297,00 euros). A devolver en 8 años, incluidos 24 meses de carencia, con dos disposiciones de 51.306,43 euros y 49.500,00 euros. Tipo de interés nominal anual aplicado fijo del 2,20%. La TAE calculada incluye la comisión de apertura del 0,50% (mín. 50 euros), la comisión de estudio del 0,00% y la prima del seguro de vida de 1.014,43 euros. Importe total adeudado: 112.851,14 euros. Compensación por reembolso anticipado: 0,00%.

2. Condiciones clientes sin Cuenta Expansión y con carencia. TAE del 4,39% por un importe total de crédito de 81.041,14 euros, correspondientes a la suma del 80% del coste del máster (79.200,00 euros), la financiación de la prima del seguro (811,54 euros), la financiación de la comisión de apertura del 1% (792,00 euros) y la financiación de los gastos de notaría de 0,30% (237,60 euros). A devolver en 8 años, incluidos 24 meses de carencia, con dos disposiciones de 41.441,14 euros y 39.600,00 euros. Tipo de interés nominal anual aplicado fijo del 3,75%. La TAE calculada incluye la comisión de apertura del 1,00% (mín. 50 euros), la comisión de estudio del 0,00% y la prima del seguro de vida de 811,54 euros. Importe total adeudado: 97.060,18 euros. Compensación por reembolso anticipado: 0,00%.

3. Condiciones clientes con Cuenta Expansión y sin carencia. TAE del 2,73% por un importe total de crédito de 100.806,43 euros, correspondientes a la suma del coste del máster (99.000,00 euros), la financiación de la prima del seguro (1.014,43 euros), la financiación de la comisión de apertura del 0,50% (495,00 euros) y la financiación de los gastos de notaría de 0,30% (297,00 euros). A devolver en 8 años, con dos disposiciones de 51.306,43 euros y 49.500,00 euros. Tipo de interés nominal anual aplicado fijo del 2,20%. La TAE calculada incluye la comisión de apertura del 0,50% (mín. 50 euros), la comisión de estudio del 0,00% y la prima del seguro de vida de 1.014,43 euros. Importe total adeudado: 111.261,31 euros. Compensación por reembolso anticipado: 0,00%.

4. Condiciones clientes sin Cuenta Expansión y sin carencia. TAE del 4,49% por un importe total de crédito de 81.041,14 euros, correspondientes a la suma del 80% del coste del máster (79.200,00 euros), la financiación de la prima del seguro (811,54 euros), la financiación de la comisión de apertura del 1% (792,00 euros) y la financiación de los gastos de notaría de 0,30% (237,60 euros). A devolver en 8 años, con dos disposiciones de 41.441,14 euros y 39.600,00 euros. Tipo de interés nominal anual aplicado fijo del 3,75%. La TAE calculada incluye la comisión de apertura del 1,00% (mín. 50 euros), la comisión de estudio del 0,00% y la prima del seguro de vida de 811,54 euros. Importe total adeudado: 94.958,98 euros. Compensación por reembolso anticipado: 0,00%.

Banco Sabadell se reserva el derecho de no hacer efectivo este préstamo si durante el período de validez de esta oferta se conoce alguna circunstancia del titular o de los titulares que pueda hacer variar el criterio de concesión. Seguro de vida con BanSabadell Vida, S.A. de Seguros y Reaseguros que cubre el importe pendiente del préstamo en caso del fallecimiento de su titular. Seguro decreciente de cuota única, calculado para un estudiante de 30 años. Importe 1.014,43 euros para financiación del 100% del máster y 811,54 euros para 80%. Condiciones y tarifas válidas en la fecha de impresión y sujetas a modificación según la evolución del mercado y la validación de la entidad.

1/6

Este número es indicativo del riesgo del producto, siendo 1/6 indicativo de menor riesgo y 6/6 de mayor riesgo.

Cuenta Expansión⁽⁵⁾

La cuenta que trata con rigor y seriedad tu dinero.

Banco de Sabadell, S.A. se encuentra adherido al Fondo Español de Garantía de Depósitos de Entidades de Crédito. La cantidad máxima garantizada actualmente por el mencionado Fondo es de 100.000 euros por depositante.

- **Sin comisiones** de administración y mantenimiento.
- **1% de devolución** en tus principales recibos domésticos domiciliados, hasta 20 euros al mes.
- **Gratis** la tarjeta de crédito y la de débito.
- **Gratis** banca distancia para operar los 365 días del año.

Si tienes entre 18 y 29 años, disfruta de todos los beneficios que ofrece la Cuenta Expansión sin necesidad de domiciliar tus ingresos.

Documentación necesaria

- DNI o NIE escaneado en color.
- Carta de admisión de IESE.
- Dos últimas nóminas.
- IRPF último ejercicio.
- Cualquier otra información que la solicitud concreta requiera.

⚠ No podemos empezar el estudio del préstamo hasta tener toda la documentación necesaria.

Proceso solicitud

- En www.bancsabadell.com/IESE. Banco de Sabadell dispone de una web personalizada para sus estudiantes; selecciona la opción de financiación que mejor se adapte a tus necesidades, haz clic en “Contratar” y rellena el formulario en cuatro simples pasos.
- En cualquier oficina de Banco Sabadell, en el 902 323 000 o en el correo iese@bancsabadell.com
- Descarga y rellena el [formulario](#), adjunta los [documentos](#), y envía la documentación a: iese@bancsabadell.com

5. Oferta válida por la domiciliación de una nueva nómina, pensión o ingreso regular mensual por un importe mínimo de 700 euros. Se excluyen los ingresos procedentes de cuentas abiertas en el grupo Banco Sabadell a nombre del mismo titular. Si usted tiene entre 18 y 29 años, puede beneficiarse de todas las ventajas de la cuenta sin necesidad de ingresar la nómina o ingresos periódicos.

IESE GEMBA

Special Banco Sabadell Offer for international students - European Union
Financing under exclusive conditions

Cost of the program	€99,000.00	€99,000.00
Bank guarantee	With Bank Guarantee ⁽¹⁾	Without Bank Guarantee
Amount to be financed	100% of master's degree	80% of master's degree
Interest rate	2.20%	3.75% - 7,50%
Repayment period	8 years	8 years
Grace period on capital	24 months	24 months
Arrangement fee	0.85%	1.35%
Assessment fee	0.00%	0.00%
Life Insurance	Required	Required

Example of calculation of instalments with grace period in accordance with sum to be financed

Interest Rate	2.20%	3.75%	7.50%
APR	2.65%	4.39%	8.42%
Amount	€100,806.43 ⁽²⁾	€81,041.14 ⁽³⁾	€81,041.14 ⁽⁴⁾
Grace period on capital 1 st Year	€94.06	€129.50	€259.01
Grace period on capital 2 nd Year	€184.81	€253.25	€506.51
Remaining years	€1,495.81	€1,258.69	€1,401.21

Example of calculation of instalments without grace period in accordance with sum to be financed

APR	2.73%	4.49%	8.52%
Amount	€100,806.43 ⁽⁵⁾	€81,041.14 ⁽⁶⁾	€81,041.14 ⁽⁷⁾
Instalment 1 st Year	€583.34	€500.33	€575.36
Remaining years	€1,219.70	€1,037.07	€1,182.76

1. Check [here](#) for a draft bank guarantee

2. Conditions for customers with bank guarantee and with grace period. 2.65% APR for a total loan of €100,806.43, for the cost of the Master (€99,000.00), the financing of the insurance premium (€1,014.43), the financing of the arrangement fee (0.50% - €495.00) and financing of notary expenses (0.30% - €297.00). Last instalment of €1,495.76. To be repaid in 8 years, including 24 months' grace period with two drawdowns of €51,306.43 and €49,500.00. *FIXED nominal annual interest rate of 2.20%. The APR calculated includes the arrangement fee of 0.50% (min. 50 euros), the assessment fee of 0% and the life insurance premium of €1,014.43. Total amount outstanding: €112,851.14. Compensation for early repayment: 0 %.

3. Conditions for customers without bank guarantee and with grace period. 4.39% APR for a total loan amount of €81,041.14, for the sum of 80% of the cost of the Master (€79,200.00), the financing of the insurance premium €811.54), the financing of the arrangement fee (1% - €792.00) and financing of notary expenses (0.30% - €237.60). Last instalment of €1,259.05. To be repaid in 8 years, including 24 months' grace period with two drawdowns of €41,441.14 and €39,600.00 *FIXED nominal annual interest rate of 3.75%. The APR calculated includes the arrangement fee of 1.00% (min. 50 euros), the assessment fee of 0% and the life insurance premium of €811.54. Total amount outstanding: €97,060.18. Compensation for early repayment: 0 %.

4. Conditions for customers without bank guarantee and with grace period. 8.42% APR for a total loan amount of €81,041.14, for the sum of 80% of the cost of the Master (€79,200.00), the financing of the insurance premium €811.54), the financing of the arrangement fee (1% - €792.00) and financing of notary expenses (0.30% - €237.60). Last instalment of €1,401.13. To be repaid in 8 years, including 24 months' grace period with two drawdowns of €41,441.14 and €39,600.00 *FIXED nominal annual interest rate of 7.50%. The APR calculated includes the arrangement fee of 1.00% (min. 50 euros), the assessment fee of 0% and the life insurance premium of €811.54. Total amount outstanding: €97,060.18. Compensation for early repayment: 0 %.

5. Conditions for customers with bank guarantee and without grace period. 2.73% APR for a total loan of €100,806.43, for the cost of the Master (€99,000.00), the financing of the insurance premium (€1,014.43), the financing of the arrangement fee (0.50% - €495.00) and financing of notary expenses (0.30% - €297.00). Last instalment of €1,220.07. To be repaid in 8 years, including 24 months' grace period with two drawdowns of €51,306.43 and €49,500.00. *FIXED nominal annual interest rate of 2.20%. The APR calculated includes the arrangement fee of 0.50% (min. 50 euros), the assessment fee of 0% and the life insurance premium of €1,014.43. Total amount outstanding: €111,261.31. Compensation for early repayment: 0 %.

6. Conditions for customers without bank guarantee and without grace period. 4.49% APR for a total loan amount of €81,041.14, for the sum of 80% of the cost of the Master (€79,200.00), the financing of the insurance premium €811.54), the financing of the arrangement fee (1% - €792.00) and financing of notary expenses (0.30% - €237.60). Last instalment of €1,037.27. To be repaid in 8 years, including 24 months' grace period with two drawdowns of €41,441.14 and €39,600.00 *FIXED nominal annual interest rate of 3.75%. The APR calculated includes the arrangement fee of 1.00% (min. 50 euros), the assessment fee of 0% and the life insurance premium of €811.54. Total amount outstanding: €94,958.98. Compensation for early repayment: 0 %.

7. Conditions for customers without bank guarantee and without grace period. 11.28% APR for a total loan amount of €81,041.14, for the sum of 80% of the cost of the Master (€79,200.00), the financing of the insurance premium €811.54), the financing of the arrangement fee (1% - €792.00) and financing of notary expenses (0.30% - €237.60). Last instalment of €1,286.54. To be repaid in 8 years, including 24 months' grace period with two drawdowns of €41,441.14 and €39,600.00 *FIXED nominal annual interest rate of 10.00%. The APR calculated includes the arrangement fee of 1.00% (min. 50 euros), the assessment fee of 0% and the life insurance premium of €811.54. Total amount outstanding: €117,431.26. Compensation for early repayment: 0 %.

Banco Sabadell reserves the right of not approving this loan if during the validity period of this offer any circumstance of the holder or holders becomes known that alters the approval criteria. Life insurance with BanSabadell Vida, S.A. de Seguros y Reaseguros covering the amount pending of the loan in the event of the death of the holder. Decreasing, single instalment insurance calculated for a student aged 30. Amount €811.54 for 80% of master's degree financed and €1,014.43 for 100%. Conditions and rates valid at the time of printing and subject to modification in accordance with the evolution of the market and validation of the entity.

1/6

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

Banco de Sabadell, S.A. forms part of the Spanish Deposit Protection Fund of Credit Entities. The maximum amount currently guaranteed by the Fund is 100.000 euros per depositor.

Expansión Account⁽⁸⁾

The account which takes your money seriously.

➤ Zero fees

for administration and maintenance.

➤ 1% refund

on your main domestic bills which are direct debited, up to 20 euros a month.

➤ Free

credit card and debit card.

➤ Free

Distance banking so as to operate 365 days a year.

Necessary documentation

- Color scanned DNI or Passport and Color scanned NIE when available.
- IESE's admission letter.
- Latest two payslips.
- Document stating income (taxes) for the last financial year.
- Credit Bureau or Certificate of Solvency from the Bank of which the loan applicant is a customer.
- Banker's Guarantee (must cover 100% of the amount requested) if you are applying more than 80% or conditions with banker's guarantee.
- Any other information the specific application requires.

! Once approved the loan, you have to sign it at a Banc Sabadell Office. For this purpose you must hold the Spanish NIE number, short for Número de Identificación de Extranjero, a foreigner identification number issued for foreigners. We can not start a loan process until we have all the complete documentation.

Application Process

- At www.bancsabadell.com/IESE. Banco de Sabadell has a personalised website for its students; select the financing option that best suits your needs, click on "Apply" and complete the form in 4 simple steps.
- At any branch of Banco Sabadell or on 902 323 000, or at +34 935 202 304 or email iese@bancsabadell.com
- Or download and fill out the [application form](#), enclose [attachments](#), and send it by email to the bank: iese@bancsabadell.com

⁸ Offer valid for the direct deposit of a new salary, pension or regular monthly deposit of a minimum of 700 euros. Deposits from accounts open with the Banco Sabadell Group belonging to the same holder are excluded. If you are an account holder between 18 and 29, you can enjoy all these advantages even without having your salary deposited.

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Cost of the program	€99,000.00	€99,000.00
Bank guarantee	With Bank Guarantee ⁽¹⁾	Without Bank Guarantee
Amount to be financed	100% of master's degree	80% of master's degree
Interest rate	2.20%	3.75% - 10.00%
Repayment period	8 years	8 years
Grace period on capital	24 months	24 months
Arrangement fee	0.85%	1.35%
Assessment fee	0.00%	0.00%
Life Insurance	Required	Required

Example of calculation of instalments with grace period in accordance with sum to be financed

Interest Rate	2.20%	3.75%	10.00%
APR	2.65%	4.39%	11.18%
Amount	€100,806.43 ⁽²⁾	€81,041.14 ⁽³⁾	€81,041.14 ⁽⁴⁾
Grace period on capital 1 st Year	€94.06	€129.50	€345.34
Grace period on capital 2 nd Year	€184.81	€253.25	€675.34
Remaining years	€1,495.81	€1,258.69	€1,501.36

Example of calculation of instalments without grace period in accordance with sum to be financed

APR	2.73%	4.49%	11.28%
Amount	€100,806.43 ⁽⁵⁾	€81,041.14 ⁽⁶⁾	€81,041.14 ⁽⁷⁾
Instalment 1 st Year	€583.34	€500.33	€628,83
Remaining years	€1,219.70	€1,037.07	€1,286,24

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4. Conditions for customers without bank guarantee and with grace period. 11.18% APR for a total loan amount of €81,041.14, for the sum of 80% of the cost of the Master (€79,200.00), the financing of the insurance premium €811.54), the financing of the arrangement fee (1% - €792.00) and financing of notary expenses (0.30% - €237.60). Last instalment of €1,501.01. To be repaid in 8 years, including 24 months' grace period with two drawdowns of €41,441.14 and €39,600.00 *FIXED nominal annual interest rate of 10.00%. The APR calculated includes the arrangement fee of 1.00% (min. 50 euros), the assessment fee of 0% and the life insurance premium of €811.54. Total amount outstanding: €97,060.18. Compensation for early repayment: 0 %.

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