

GLOBAL LOAN SPECIAL OFFER TO PMD STUDENTS AT IESE BUSINESS SCHOOL

EXECUTIVE EDUCATION PLD



EXECUTIVE EDUCATION

Oferta Especial del Banco Sabadell para el alumnado nacional o con residencia fiscal española del PMD (Program for Management Development) de IESE. Curso 2017

Global Loan

Financiación en condiciones exclusivas

- Importe máximo a financiar: **Hasta 29.200€ (Coste del programa)**
- Tipo de interés: **2,20¹%***
- Plazo de devolución: **Hasta 8 años.**
- Carencia de capital : **Igual a la duración del programa (máx. 12 meses)**
- Comisión apertura: **0,85% (mín. 50€)***
- Comisión estudio: **0%**
- Documentación Necesaria:
 - DNI del solicitante / Pasaporte / Tarjeta de Residencia
 - Justificante matrícula o pre-matrícula
 - 2 últimas nóminas
 - Declaración IRPF último ejercicio

*Condiciones para alumnos con Cuenta Expansión, en caso contrario Fijo 3,75²% Comisión de apertura 1,35% y financiación del 80% del coste del master

- Ejemplo de cálculo de cuotas:

Cuotas mensuales ¹ para financiación PMD – Importe 30.171,57 €		Cuotas mensuales ² para financiación PMD – Importe 24.381,21€	
Carencia de capital 1er año	55,32 €	Carencia de capital 1er año	76,20 €
Resto de años	387,89 €	Resto de años	330,47 €

¹ Condiciones de clientes con Cuenta Expansión y con carencia – TAE del 2,926% por un importe total de crédito de 30.171,57€, correspondientes a la suma del coste del master (29.200€), la financiación de la prima del seguro (635,77€), la financiación de la comisión de apertura del 0,85% (248,20€) y la financiación de los gastos de notaría de 0,30% (87,60€). A devolver en 8, incluidos 12 meses de carencia, con una disposición de 29.200€. Tipo de interés nominal anual aplicado fijo del 2,20%. La TAE calculada incluye la comisión de apertura del 0,85% (mín. 50€), la comisión de estudio del 0,00% y la prima del seguro de vida de 635,77€. Importe total adeudado: 33.246,63€. Compensación por reembolso anticipado: 0,00%

² Condiciones de clientes sin Cuenta Expansión y con carencia – TAE del 4,798% por un importe total de crédito de 24.381,21€, correspondientes a la suma del 80% del coste del máster (23.360€), la financiación de la prima del seguro (635,77€), la financiación de la comisión de apertura del 1,35% (315,36€) y la financiación de los gastos de notaría de 0,30% (76,20€). A devolver en 8, incluidos 12 meses de carencia, con una disposición 23.360€. Tipo de interés nominal anual aplicado fijo del 3,75%. La TAE calculada incluye la comisión de apertura del 1,35% (mín. 50€), la comisión de estudio del 0,00% y la prima del seguro de vida de 635,77€. Importe total adeudado: 28.673,91€. Compensación por reembolso anticipado: 0,00%

Banco Sabadell se reserva el derecho de no hacer efectivo este préstamo si durante el periodo 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 635,77€.

Septiembre 2017

1/6

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

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.

Oferta de productos y servicios para los alumnos

Cuenta Expansión

Disfrute de una cuenta sin comisiones con sólo domiciliar la nómina, la pensión o los ingresos periódicos.

- Sin comisiones de administración y mantenimiento.
- Devolución del 1% de los principales recibos domésticos domiciliados (hasta 20€/mes).
- Reintegros a débito gratis en los cajeros de Banco Sabadell para cualquier importe. Y también en una amplia red de cajeros* para disposiciones a débito de importe igual o superior a 60 euros.
- Tarjeta de débito y crédito gratis

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

*En cajeros de las principales entidades adheridas a la red EURO 6000 (Abanca, BMN, IberCaja, KutxaBank, Unicaja, Liberbank, Caja España-Duero, CajaSur, Caixa Ontinyent, Colonya Caixa Pollença), en los cajeros de Bankia y en los del grupo Banco Sabadell.

BS Online

Servicio de banca a distancia

Puedes acceder a tus cuentas desde cualquier lugar del mundo, 24 horas al día, los 365 días del año. Con BS Online podrás acceder gratuitamente a nuestros servicios bancarios de la manera más cómoda y sencilla:

- Por Internet en www.bancsabadell.com
- Por teléfono: +34 902 323 000.

Infórmate y contrátalo en: Banco de Sabadell dispone de una **web personalizada** para sus estudiantes www.bancsabadell.com/IESE

Selecciona la opción de financiación que mejor se adapte a tus necesidades y haz click en **“Contratar”**. Rellena el formulario en 4 simples pasos.

O en cualquier oficina de Banco Sabadell

O en el 902 323 000

O en el correo iese@bancsabadell.com

O descarga y rellena el [formulario](#), adjunta los [documentos](#), y envía la documentación a: iese@bancsabadell.com

Bank Sabadell special offer to PMD's Participants (EU residents) at IESE Business School. Year 2017

Global Loan

Finance with exclusive conditions participants without bank's guarantee

- Maximum amount: **Up to 23.360€ (80% of the tuition fees)**
- Interest rate: **Range between 3,75¹% to 7,50²%**
- Repayment term: **Up to 8 years.**
- Deferment period: **Duration of the program (maximum 12 months)**
- Arrangement fee: **1,35% (minimum 50€)**
- Assessment fee: **0%**
- Insurance: **Life**
- Applications Documents:
 - Color scanned DNI or Passport and Color scanned NIE when available
 - Admission's Letter
 - Latest 2 pay slips
 - Latest Income Tax Declaration
 - Credit Bureau Certification
 - List of banks where you hold an account
- Example of loan payment:

Monthly payments ¹ for a PMD 24.381,21€ financing		Monthly payments ² for a PMD 24.381,21€ financing	
First year deferment period	76,20 €	First year deferment period	152,39 €
Rest of the years	330,47 €	Rest of the years	373,97 €

¹ Conditions for customers without bank guarantee and grace period 4,798% APR for a total loan of €24.381,21, for the sum of 80% of the cost of the Master(€23.360), the financing of the insurance premium (€635,77), the financing of the arrangement fee (1,35% - €315,36) and financing of notary expenses (0,30% - €70,08). To be repaid in 8 years, including 12 months' grace period with one drawdowns of €23.360. FIXED nominal annual interest rate of 3,75%. The APR calculated includes the arrangement fee of 1,35% (min. €50), the assessment fee of 0,00% and the life insurance premium of €635,77. Total amount outstanding: €28.673,91. Compensation for early repayment: 0,00%

² Conditions for customers without bank guarantee and grace period 8,855% APR for a total loan of €24.381,21, for the sum of 80% of the cost of the Master(€23.360), the financing of the insurance premium (€635,77), the financing of the arrangement fee (1,35% - €315,36) and financing of notary expenses (0,30% - €70,08). To be repaid in 8 years, including 12 months' grace period with one drawdowns of €23.360. FIXED nominal annual interest rate of 7,50%. The APR calculated includes the arrangement fee of 1,35% (min. €50), the assessment fee of 0,00% and the life insurance premium of €635,77. Total amount outstanding: €33.241,78. Compensation for early repayment:0,00%

Banco Sabadell reserves the right of not approving this loan 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 Reasegurados 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 €635,77 September 2017

1/6

This number indicates the product risk, where 1/6 indicates the least risk and 6/6 the greatest 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.

Banking Products and services for the participants

Expansión Account

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

- Zero charges for account administration or maintenance.
- Up to 20€ of your direct debits refunded each month: we refund 1% of your electricity, gas, telephone, cell-phone and internet bills.
- No withdrawal fees for debit card withdrawals at Banco Sabadell ATMs. And also at a broad nationwide network for debit withdrawals equal or higher than 60 €.
- Free cards: both credit and debit cards.

Offer valid for the direct debiting of a new monthly 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 between 18 and 29, you can enjoy all the advantages of the account without having to deposit your salary or regular deposits

*At ATMs of the chief entities within the EURO 6000 network (Abanca, BMN, IberCaja, Kutxabank, Unicaja, Liberbank, Caja España-Duero, Caixa Ontinyent, Colonya Caixa Pollença, at Banka ATMs and those of the Banco Sabadell Group.

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- By Internet en www.bancsabadell.com
- By Phone: +34 902 323 000.

Apply at: Banco de Sabadell has a **custom designed web** for IESE's students
www.bancsabadell.com/IESE

Choose the best loan adapted to your necessities and Click on **“APPLY”** and fill in the form in 4 simple steps

Or at any branch of Banco Sabadell

Or at 902 323 000

Or at iese@bancsabadell.com

Or download and fill out the [application form](#), enclose [attachments](#), and send it by email to the bank: iese@bancsabadell.com

Bank Sabadell special offer to PMD's International Participants at IESE Business School. Year 2017

Global Loan

Finance with exclusive conditions participants without bank's guarantee

- Maximum amount: **Up to 23.360€ (80% of the tuition fees)**
- Interest rate: **Range between 6¹% to 10²%**
- Repayment term: **Up to 8 years.**
- Deferment period: **Duration of the program (maximum 12 months)**
- Arrangement fee: **1,35% (minimum 50€)**
- Assessment fee: **0%**
- Insurance: **Life**
- Applications Documents:
 - Color scanned DNI or Passport and Color scanned NIE when available
 - Admission's Letter
 - Latest 2 pay slips
 - Latest Income Tax Declaration
 - Credit Bureau Certification
 - List of banks where you hold an account
- Example of loan payment:

Monthly payments ¹ for a PMD 24.381,21€ financing		Monthly payments ² for a PMD 24.381,21€ financing	
First year deferment period	121,91 €	First year deferment period	203,18 €
Rest of the years	356,18 €	Rest of the years	404,76 €

¹ Conditions for customers without bank guarantee and grace period 7,215% APR for a total loan of €24.381,21, for the sum of 80% of the cost of the Master(€23.360), the financing of the insurance premium (€635,77), the financing of the arrangement fee (1,35% - €315,36) and financing of notary expenses (0,30% - €70,08). To be repaid in 8 years, including 12 months' grace period with one drawdowns of €23.360. FIXED nominal annual interest rate of 6,00%. The APR calculated includes the arrangement fee of 1,35% (min. €50), the assessment fee of 0,00% and the life insurance premium of €635,77. Total amount outstanding: €31.382,07. Compensation for early repayment: 0,00%

² Conditions for customers without bank guarantee and grace period. 11,643% APR for a total loan of €24.381,21, for the sum of 80% of the cost of the Master(€23.360), the financing of the insurance premium (€635,77), the financing of the arrangement fee (1,35% - €315,36) and financing of notary expenses (0,30% - €70,08). To be repaid in 8 years, including 12 months' grace period with one drawdowns of €23.360. FIXED nominal annual interest rate of 10,00%. The APR calculated includes the arrangement fee of 1,35% (min. €50), the assessment fee of 0,00% and the life insurance premium of €635,77. Total amount outstanding: €36.437,74. Compensation for early repayment: 0,00%

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Life insurance with BanSabadell Vida, S.A de Seguros y Reasegurados 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 €635,77
September 2017



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Banking Products and services for the participants

Expansión Account

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

- Zero charges for account administration or maintenance.
- Up to 20€ of your direct debits refunded each month: we refund 1% of your electricity, gas, telephone, cell-phone and internet bills.
- No withdrawal fees for debit card withdrawals at Banco Sabadell ATMs. And also at a broad nationwide network for debit withdrawals equal or higher than 60 €.
- Free cards: both credit and debit cards.

Offer valid for the direct debiting of a new monthly 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 between 18 and 29, you can enjoy all the advantages of the account without having to deposit your salary or regular deposits

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Global Loan

Finance with exclusive conditions participants with bank's guarantee

- Maximum amount: [Up to 29.200€](#)
- Interest rate: [2,20%](#)
- Repayment term: [Up to 8 years.](#)
- Deferment period: [Duration of the program \(maximum 12 months\)](#)
- Arrangement fee: [0,85% \(minimum 50€\)](#)
- Assessment fee: [0%](#)
- Insurance: [Life](#)
- Applications Documents:
 - Color scanned DNI or Passport and Color scanned NIE when available
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 - Latest 2 pay slips
 - Latest Income Tax Declaration
 - Bank guarantee
 - Credit Bureau Certification
 - List of banks where you hold an account
- Example of loan payment:

Monthly payments¹ for a
PMD 30.171,57€ financing

First year deferment period	55,32 euros
Rest of the years	387,89 euros

¹ Conditions for customers with bank guarantee and grace period. 2,926%APR for a total loan of €30.171,57, for the cost of the Master(€29.200), the financing of the insurance premium (€635,77), the financing of the arrangement fee (0,85% - €243,20) and financing of notary expenses (0,30% - €87,60). To be repaid in 8 years, including 12 months` grace period with one drawdown of €29.200. FIXED nominal annual interest rate of 2,20%. The APR calculated includes the arrangement fee of 0,85% (min. €50), the assessment fee of 0,00% and the life insurance premium of €635,77. Total amount outstanding: €33.246,63. Compensation for early repayment:0,00%

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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.

September 2017.

1/6

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