

# GLOBAL LOAN OFERTA PARA ALUMNOS DEL IESE

EXECUTIVE MBA



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# Oferta Especial del Banco Sabadell para el alumnado nacional o con residencia fiscal española del EMBA de IESE.

## Curso 2017 - 2019

# Global Loan

## Financiación en condiciones exclusivas

- Master - Importe máximo a financiar: [Coste del programa EMBA](#)
- Tipo de interés: [2,20 <sup>1</sup>%\\*](#)
- Plazo de devolución: [Hasta 8 años.](#)
- Carencia de capital: [Igual a la duración del programa \(máx. 24 meses\)](#)
- 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 3,75 <sup>2</sup>%. Comisión de apertura 1,35% y financiación del 80% del coste del master.

- Ejemplo de cálculo de cuotas:

Cuotas mensuales <sup>1</sup> para financiación EMBA – Importe 70.631,57 €		Cuotas mensuales <sup>2</sup> para financiación EMBA – Importe 56.909,21€	
Carencia de capital 1er año	66,06 €	Carencia de capital 1er año	91,34 €
Carencia de capital 2do año	129,49 €	Carencia de capital 2do año	177,84 €
Resto de años	1048,07€	Resto de años	883,89 €

<sup>1</sup> Condiciones de clientes con Cuenta Expansión y con carencia – TAE del 2,63% por un importe total de crédito de 70.631,57€, correspondientes a la suma del coste del master (69.200€), la financiación de la prima del seguro (635,77€), la financiación de la comisión de apertura del 0,85% (588,20€) y la financiación de los gastos de notaría de 0,30% (207,60€). A devolver en 8, incluidos 24 meses de carencia, con dos disposiciones de 36.031,57€ y 34.600€. 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:77.807,78€. Compensación por reembolso anticipado: 0,00%

<sup>2</sup> Condiciones de clientes sin Cuenta Expansión y con carencia – TAE del 4,32% por un importe total de crédito de 56.909,21€, correspondientes a la suma del 80% del coste del máster (55.360€), la financiación de la prima del seguro (635,77€), la financiación de la comisión de apertura del 1,35% (747,36€) y la financiación de los gastos de notaría de 0,30% (166,08€). A devolver en 8, incluidos 24 meses de carencia, con dos disposiciones de 29.229,21€ y 27.680€. Tipo de interés nominal anual aplicado fijo del 3,75%. La TAE calculada incluye la comisión de apertura del 1,355% (mín. 50€), la comisión de estudio del 0,00% y la prima del seguro de vida de 635,77€. Importe total adeudado:66.870,23€. 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€

Condiciones y tarifas validas en la fecha de impresión y sujetas a modificación según la evolución del mercado y validación de a entidad.

Marzo 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 25 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](http://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](http://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.

En cualquier oficina de Banco Sabadell  
o en el 902 323 000 o en el correo [info@sabadellatlantico.com](mailto:info@sabadellatlantico.com)

## Bank Sabadell special offer to EMBA's Students (EU) at IESE Business School. Class 2017-2019

# Global Loan

Finance with exclusive conditions students without bank's guarantee

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Maximum amount: [Up to 55.360€ \(80% of the tuition fees\)](#)

- Interest rate: [Between 3,75<sup>1</sup>% to 7,50<sup>2</sup>%](#)
- Repayment term: [Up to 8 years.](#)
- Deferment period: [Duration of the program \(maximum 24 months\)](#)
- 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 <sup>1</sup> for a EMBA 55.909,21€ financing		Monthly payments <sup>2</sup> for a EMBA 55.909,21€ financing	
First year deferment period	91,34€	First year deferment period	182,68 €
Second year deferment period	177,84€	Second year deferment period	335,68 €
Rest of the years	883,89€	Rest of the years	983,97 €

<sup>1</sup> Conditions for customers without bank guarantee and grace period. 4,43% APR for a total loan of €56.909,21, for the sum of 80% of the cost of the Master(€55.360), the financing of the insurance premium (€635,77), the financing of the arrangement fee (1,35% - €747,36) and financing of notary expenses (0,30% - €166,08). To be repaid in 8 years, including 24 months' grace period with two drawdowns of €29.229,21 and €27.680. 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: €66.870,23. Compensation for early repayment: 0,00%

<sup>2</sup> Conditions for customers without bank guarantee and grace period. 8,46% APR for a total loan of €56.909,21, for the sum of 80% of the cost of the Master(€55.360), the financing of the insurance premium (€635,77), the financing of the arrangement fee (1,35% - €747,36) and financing of notary expenses (0,30% - €166,08). To be repaid in 8 years, including 24 months' grace period with two drawdowns of €29.229,21 and €27.680. 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%

# 1/6

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

and the life insurance premium of €635,77. Total amount outstanding: €66.870,23.  
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  
April 2017

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 students

# 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.

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- 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 25, 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.

## BS Online

### Remote Banking Services

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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.bancsabadell.com](http://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](http://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 [info@sabadellatlantico.com](mailto:info@sabadellatlantico.com)**

## Bank Sabadell special offer to EMBA's International Students at IESE Business School. Class 2017-2019

# Global Loan

Finance with exclusive conditions students without bank's guarantee

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Maximum amount: **Up to 55.360€ (80% of the tuition fees)**

- Interest rate : **6<sup>1</sup>% to 10<sup>2</sup>%**
- Repayment term: **Up to 8 years.**
- Deferment period: **Duration of the program (maximum 24 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 <sup>1</sup> for a EMBA 56.909,21€ financing		Monthly payments <sup>2</sup> for a EMBA 56.909,21€ financing	
First year deferment period	146,15 €	First year deferment period	243,58 €
Second year deferment period	284,55 €	Second year deferment period	474,24 €
Rest of the years	943,16€	Rest of the years	1.054,30€

<sup>1</sup> Conditions for customers without bank guarantee and grace period. 6,83%APR for a total loan of €56.909,21, for the sum of 80% of the cost of the Master(€55.360), the financing of the insurance premium (€635,77), the financing of the arrangement fee (1,35% - €747,36) and financing of notary expenses (0,30% - €166,08). To be repaid in 8 years, including 24 months' grace period with two drawdowns of €29.229,22 and €27.680. 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: €73.075,94. Compensation for early repayment: 0,00%

<sup>2</sup> Conditions for customers without bank guarantee and grace period. 11,23%APR for a total loan of €56.909,21, for the sum of 80% of the cost of the Master(€55.360), the financing of the insurance premium (€635,77), the financing of the arrangement fee (1,35% - €747,36) and financing of notary expenses (0,30% - €166,08). To be repaid in 8 years, including 24 months' grace period with two drawdowns of €29.229,22 and €27.680. 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: €84.523,58. Compensation for early repayment:0,00%  
Banco Sabadell reserves the right of not approving this loan during the validity



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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.

April 2017

## Banking Products and services for the students

### 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.

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- 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 25, you can enjoy all the advantages of the account without having to deposit your salary or regular deposits

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## Bank Sabadell special offer to EMBA's International Students at IESE Business School. Class 2017-2019

# Global Loan

Finance with exclusive conditions students with bank's guarantee

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- Maximum amount: [Up to 69.200€](#)
- Interest rate: [2,20%](#)
- Repayment term: [Up to 8 years.](#)
- Deferment period: [Duration of the program \(maximum 24 months\)](#)
- Arrangement fee: [0,85% \(minimum 50€\)](#)
- Assessment fee: [0%](#)
- Insurance: [Life](#)
- Applications Documents:
  - Color scanned DNI or Passport and Color scanned NIE when available
  - Admission's Letter
  - 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 payments<sup>1</sup> for a EMBA 70.631,57€ financing

<a href="#">First year deferment period</a>	<a href="#">66,06 euros</a>
<a href="#">Second year deferment period</a>	<a href="#">129,49 euros</a>
<a href="#">Rest of the years</a>	<a href="#">1048,07 euros</a>

<sup>1</sup> Conditions for customers with bank guarantee and grace period. 2,63%APR for a total loan of €70.631,57, for the cost of the Master(€69.200), the financing of the insurance premium (€635,77), the financing of the arrangement fee (0,85% - €588,20) and financing of notary expenses (0,30% - €207,60). To be repaid in 8 years, including 24 months' grace period with two drawdowns of €36.031,57 and €34.600. 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: €77.807,78. 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.  
April 2017

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