

The best financing  
for the best future



The best  
financing

Loan terms  
of up to 9 years

### IESE Master's Degree Loan

You can use this loan to finance up to 100% of the enrolment costs, with special terms and conditions:



#### Amount

Up to 100% of enrolment costs if a bank guarantee is provided; 80% in all other cases.



#### Interest-only period

You can choose to pay lower instalments over the first two years by paying interest only.



#### Maximum term

Up to 9 years, including the interest-only period, enabling you to tailor the instalments to your needs.



#### No commissions

€0 in arrangement, appraisal and early repayment fees.



#### Exclusive interest rate

An exclusive interest rate for financing enrolment on IESE courses, specially designed for the next generation of talent.

Up to 100%  
of enrolment fees

2 years paying  
interest only

Residents outside Spain		
Features	With bank guarantee	Without bank guarantee
% financing	100%	80%
Fixed interest rate	2.45%	5.45%
Arrangement fee	€0	€0
Appraisal fee	€0	€0
Repayment fee	€0	€0
Instalments for a total term of 9 years		
Example amount	€80,000	€60,000
Interest-only (first 2 years)	€163.33	€272.50
Remaining years (7 years)	€1,037.35	€860.78
APR	2.48% <sup>1</sup>	5.59% <sup>2</sup>

To apply or for more information, please write to [colectivos.premier@caixabank.com](mailto:colectivos.premier@caixabank.com)



**1.** Representative example: APR of 2.48% calculated for a lump-sum loan of €80,000. For a total loan term of 9 years (2 years interest-only and 7 years of repayments), the monthly instalment would be €163.33 during the interest-only period and then €1,037.35 in repayments. Total amount owed: €91,057.32 (principal of €80,000 + interest €11,057.32). **2.** Representative example: APR of 5.59% calculated for a lump-sum loan of €60,000. Interest-only period: 2 years. Repayment term: 7 years. Total term: 9 years. Amount of monthly instalment: €272.50 over the interest-only period and then €860.78 over the repayment period. Total amount owed: €78,845.52 (principal of €60,000 + interest of €18,845.52).

Loan terms valid for new operations only and the granting of the loan is subject to an analysis of the applicant's credit score and repayment capacity, according to CaixaBank's risk policies. Offer runs from 07-08-2020 to 31-12-2020.