

Student Loan Program for financing Master – IDEC

Bank Sabadell Master Loan

Finance your Master with exclusive conditions

- Loan holder: **The student**
- Maximum amount: **The cost of the course**
- Interest rate: **5, 50% (TAE 5.64%)**
- Repayment term: **10 years**, including an optional **grace period** (the maximum is the entire period of the course)
- Opening fee: **0%**
- Loan risk study: **0%**
- Prepayment penalty: **0% of the pending loan amount**
- Notary's fee: **0, 3% approx.**
- Processing fee for outstanding payment: **30 euros.**
- **Compulsory insurance:** The loan payment includes **life insurance** for the holder. The premium of the insurance contract is financed together with the other loan-related expenses
- **Total Amount of Loan:** amount to be financed for the master + notary's fee + insurances.

Monthly payments for Part Time MBA financing

| | |
|-----------------------------|--------------|
| Grace period | 113,02 euros |
| Repayments: remaining years | 289,99 euros |

Monthly repayment calculated for a student 30 years old for a MBA's loan (24.600€) with 24 months of grace period and 8 years to repay.

Monthly payments for Master financing

| | |
|-----------------------------|-------------|
| Grace period | 32,16 euros |
| Repayments: remaining years | 82,52 euros |

Monthly repayment calculated for a student 30 years old for a Master's loan (7.000€) with 12 months of grace period and 9 years to repay.

OFERTA PARA ALUMNOS DE IDEC

OFERTA PARA ALUMNOS DE IDEC



Banking Products and Services
National students
International Students

Cuenta Expansión

Disfrute de una cuenta sin comisiones con sólo domiciliar la nómina o la pensión

Si quieres empezar a disfrutar al máximo de todas las ventajas y sin pagar nada a cambio, ahora es el momento. Sólo tienes que domiciliar tu nómina (o un ingreso mensual, por un importe superior a 700 euros) y un mínimo de tres recibos.

→ **Cero comisiones:**

- de **administración y mantenimiento** de tu cuenta
- por las **transferencias** que realices **nacionales** y por las transferencias en euros en la **UE**, hasta 50.000 euros
- por el **ingreso de cheques** en euros domiciliados en una entidad financiera española.

→ **Devolución de hasta 20 euros mensuales:** te devolvemos, todos los meses, el **3%** de tus recibos de luz, gas, teléfono, móvil e Internet. Por supuesto, puedes domiciliar todos los recibos que quiera (un mínimo de tres) y **nos encargaremos de todo**.

→ **Tarjetas gratis:** tanto de crédito como de débito y la nueva tarjeta SIN, con la que puedes pagar cómodamente todas tus compras en 3 meses sin intereses.

→ **Reintegros gratis en los más de 32.000 cajeros de la red ServiRed:** con tarjeta de débito y para disposiciones iguales o superiores a 60 euros.

Cuenta Profesional

→ Cuenta al a vista, **Cero comisiones** de **administración** ni de **mantenimiento**. (cuentas activas o saldo superior a 150€). **Tarjeta de débito BS Card, gratuita** el primer año

Prestige Care Account

A world of services especially designed for you

BS Prestige Care Account brings together all the basic products and transactions you need in a single account. It also provides a non-financial services pack, to help make your life in Spain easier. Everything from translation services to legal advice and home maintenance.

What makes us different?

- **Everything is in English:** including personal welcome from our staff, online banking, contracts and bank communications.
- **Our wide experience** with international customers. Over 120,000 customers entrust their affairs to us.

→ **Zero commissions:**

- For **administration and maintenance** of your account during the first year (24€ a quarter from the second year on).
- For **national and inter-EU transfers** (received both in euros or pounds sterling, unlimited amount and for up to 50,000 euros).
- For **paying-in of cheques** in euros paid directly into a Spanish financial entity

→ **Free cards:** both debit and credit.

→ **Free withdrawals** at over 32,000 cash dispensers in the ServiRed network: with a debit card and for 12 withdrawals per quarter.

Servicio de banca a distancia en BS Online

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.sabadellatlantico.com
- Por teléfono: +34 902 343 000.

Y disfrutar de un gran número de ventajas:

- [Servicio en idiomas](#) (en castellano, catalán, inglés, francés y alemán) adaptado a sus necesidades.
- Tus consultas y operaciones tendrán total seguridad y confidencialidad, ya que al darte de alta recibirás tu número secreto personal (código de acceso) y tu tarjeta privada de claves, que te permitirán el acceso seguro a los servicios.
- Y, además, te beneficiarás de [comisiones más reducidas](#) de las habituales en determinadas operaciones.

Solicita gratuitamente BS Online en [tu oficina](#) o [directamente desde Internet](#).

BS Online and Remote Banking services

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** at www.sabadellatlantico.com
- By **phone**: +34 902 343 000.

And enjoy a series of benefits:

- **Choose your language** (Spanish, Catalan, English, French or German) adapted to your needs.
- *Your consultations and transactions will be completely **secure and confidential**. When you register for this service you receive a personal secret number (access code) and a private code card, giving you secure access to our services.*
- *You will also enjoy **lower fees** for some transactions.*

Ask for your free BS Online at [your branch or directly on the Internet](#)

TRANSFERENCIAS

- **GRATUIDAD** de las **Transferencias** que realices **nacionales** y por las transferencias en euros en la **UE**, hasta 50.000 euros.
- Transferencias internacionales (divisa diferente a euros y cantidades superiores a 50.000 euros).

| | OUR | SHA |
|-----------|-------------------|-------------------|
| Emitidas* | 0,60% (Mín. 20 €) | 0,60€ (Mín. 20 €) |
| Recibidas | Sin comisión | 0,35% (Mín.18€) |

* Por gastos de SWIFT → 9,62€.

TRANSFERS

- **ZERO COMMISSIONS** For **national** and **inter-EU transfers** (received both in euros or pounds sterling, unlimited amount and for up to 50, 000 euros).
- For all **other transfers**, between other countries, in other currencies or for greater amounts, the fees are as follows:

| | OUR | SHA |
|----------|-------------------|-------------------|
| Issued * | 0,60% (Min. 20 €) | 0,60€ (Min. 20 €) |
| Received | No fee | 0,35% (Min.18€) |

- In all cases SWIFT charges of €9, 62 must be added and for the OUR options a correspondent bank fee of €30. In all cases a mail charge of €0, 29 must be added.

Un **aval bancario** es un documento que garantiza que el propietario que alquila el piso recibe el importe del alquiler garantizado. Si el inquilino de la vivienda no paga su alquiler, el banco se compromete a pagar el importe garantizado al inquilino.

- **Comisión: 0,50%**
- **Cuota trimestral: 1% del importe garantizado (hasta 1 año)**
1,25% (más de un año)

Hay un depósito obligatorio del 100% del importe garantizado.

- Compra de cheques de viaje: 0,60% mínimo de € 4.81
- Solicitud de divisas:
 - moneda diferente a la que en su cuenta: 1% como mínimo, € 4.51
 - la misma moneda que la de su cuenta: 2% como mínimo, € 4.51
- Envío de remesas internacionales de los cheques personales: 1% mínimo de € 15.03
- Envío de remesas de cheques bancarios internacionales: 0,60% mínimo de € 15.03

A **bank guarantee** is a document that ensures that the proprietor who is renting the flat receives the rental amount guaranteed. If the tenant of the flat does not pay his or her rent, the bank undertakes to pay the amount guaranteed to the tenant.

- **Commitment fee: 0,50%**
- **Quarterly fee : 1% of the amount guaranteed (Up to 1 year)**
1,25% (Over 1 year)

There is a compulsory deposit of 100% of the amount guaranteed.

- **Purchase of travelers cheques:** 0.60 % minimum € 4.81
- **Currency request:**
 - different currency than the one in your account : 1% minimum, € 4.51
 - same currency as the one in your account : 2% minimum, € 4.51
- **Remittance of international personal cheques:** 1% minimum € 15.03
- **Remittance of international bank cheques:** 0.60% minimum € 15.03

Otros Servicios

→ **Pack de alertas gratuito:** mediante mensajes SMS o bien por correo electrónico, te avisamos de:

- el abono de tu nómina
- disposiciones en cajeros superiores a 150 euros
- compras y operaciones con tus tarjetas
- así como de aquellas alertas que adicionalmente selecciones

→ **Y todo nuestro compromiso de servicio:**

- **Reposición de tarjetas en menos de 72 horas** en caso de robo o extravío.
- **No devolvemos los recibos domiciliados del hogar**, hasta un máximo de 300 euros y siempre que no existan posiciones deudoras o impagados con el banco de más de 30 días.
- **Gestión de cambio de domiciliación** de los recibos en un máximo de **30 días**.
- Aviso por correo electrónico y SMS de la falta de saldo

Others Service

→ **And many other non-financial services.**

- **Legal assistance:** we sort out your legal problems free of charge and in your own language. We reply to your questions in any field of law. And if you need attention in person, you can take advantage of substantial discounts with any of the professionals on our authorised list of lawyers.
- **Free translations:** We provide a free telephone simultaneous translation service in English, German or French. You can also request free translation of texts (non-technical) of up to 600 words and a 25% discount on any technical translation services you require, with 10% on the services of a personal interpreter or for sworn translations.
- **Tele-pharmacy:** When you need some medicine but can't get out to the chemists', just call us. We will buy it for you and deliver it to your home (one free service per year)
- **Minor home repairs:** this service lets you benefit from substantial discounts when hiring a guaranteed professional to see to these minor jobs your home requires.
- **Key protection:** when you open your account we give you a coded keyring that will help you retrieve your keys if you lose or mislay them.
- **24-hour information and reservations:** Whatever you're looking for, our 24-hour information service will provide quick and useful solutions round the clock. We can also make reservations: tickets, hotels, restaurants etc.
- **Special offers:** the Prestige Care account has regular special offers on exclusive products.