



OFFER OF PRODUCTS AND SERVICES

Msc Programmes in Management of ESADE - Students

17/06/2009 Printing

FINANCING

Préstamo Personal Variable – Estudios (*Variable-rate Personal Loan*)

To finance annual cost of registration in ESADE

Amount.	45,000 euros maximum
Guarantee.	Personal with security
Repayment Term.	3 years
Optional Waiting Period.	1 year
Total repayment Term.	4 years
Initial Rate.	5,75%
Review Index.	IRPH-CAJAS
Review Differential.	0.75%
Review Frequency.	Annual
Settlement:	French rate
Repayment Frequency.	Monthly
Opening Commission.	1.00%
Study Commission.	0.00%
Repayment Commission.	0.00%
Cancellation Commission.	0.00%

CrediEstudios Postgraduate

Financing of postgraduate, Master's or PhD courses in both Spain and other countries. Expenses of maintenance, travel and training material entailed by studies can be included in the loan.

Amount.	Total cost of postgraduate or Master's courses, plus expenses of maintenance, travel and training material
Repayment Term .	3 years
Optional Waiting period.	12 months
Initial Index .	OFFICIAL EURIBOR
Initial Differential.	1.25%
Review Index.	OFFICIAL EURIBOR
Review Differential.	1.25%
Review Frequency.	Annual
Settlement.	French rate
Repayment Frequency.	Monthly
Opening Commission.	1.00%

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Repayment Commission.	0.50%
Cancellation Commission.	0.50%

FURTHER POINTS

Other products

The above are just some of the products prepared. Consult any "la Caixa" branch to find out about the full range of services specially designed for young university students.

Facilities for foreign students will only be granted in Central-Laietana branch (#0900) at 56 Via Laietana street, Barcelona. Students should provide a guarantee from a bank in their home country.

Observations:

Conditions and rates valid at date of printing and subject to modification in line with the evolution of the market. Credit operations subject to study and approval according to the normal criteria of "la Caixa". Latest published values of official indices at date of printing of the offer: CECA 4.875; IRPH-CAJAS 3.616; OFFICIAL EURIBOR 1.644.