

*Enjoy unrivalled benefits,
tailored to your professional group*

ESADE
Alumni

 **CaixaBank**
Premier Banking

*Commercial offer
for ESADE Alumni*





Leading financial group in Spain

Quality, proximity and expertise

- Main bank for 1 out of 4 individual customers in Spain
- Leader in proximity: more than 4,000 branches and 9,000 ATMs
- Bespoke products and services for each business sector
- Named Best Bank in Spain 2019 and Best Bank in Western Europe 2019 by Global Finance
- Named Best Bank in Spain 2019 and Best Digital Bank in Western Europe 2018 by Euromoney



Best Private Bank in Spain 2019

Our values

Social commitment is in our DNA.

- Named Best Private Bank in Spain in 2019 for Philanthropic Advice and Impact Investing by Euromoney
- The United Nations has awarded CaixaBank —through its subsidiaries VidaCaixa and CaixaBank Asset Management— the highest rating (A+) in sustainable investment
- CaixaBank's activities and results help local communities prosper through the Welfare Projects of its reference shareholder
- Upwards of 50,000 activities were championed in 2018 alone, with 14.9 million beneficiaries (11.4 million in Spain)
- Welfare Projects has been awarded a budget of 545 million euros in 2019, making "la Caixa" Foundation once again the biggest private benefactor in Spain of social initiatives



Social



Culture and Education



Research and Grants



Set up the direct deposit payment of your salary or professional income, and as a holder of the Visa Platinum ESADE Alumni, you will be able to enjoy all these advantages:

Unrivalled benefits

Card with no annual fee



Current account with no fees¹:

- Maintenance and administration
- Transfers and cheque deposits via self-service²



VIA-T de Bip&Drive

Pay at tolls without stopping your vehicle. No annual fee¹



Visa Platinum ESADE Alumni: €0 in issuance and maintenance¹

- Enjoy the most exclusive credit card³
- Get unique advantages and services
- The most complete insurance coverage

Discover everything that the ESADE Alumni Visa Platinum can offer you

1. Offer valid for members of the ESADE Alumni association with more than 5 years of membership, as long as they receive a salary or professional income of over €2,500/month (not cumulative) as a direct deposit and are holders of a Visa Platinum ESADE Alumni card from CaixaBank with payment by direct debit, in both cases using a CaixaBank account. **2.** Includes individual and non-urgent transfer orders in euros to the EU, provided the right information is entered and subject to a maximum of €50,000/transfer. The customer will earn no interest on balances held in this account. **3.** Granting credit cards is subject to analysing the applicant's solvency and repayment capacity, based on the card issuer's risk policies. CaixaBank, S.A., agent of the card issuer, CaixaBank Payments & Consumer, E.F.C. E.P., S.A.U., with tax number A-08980153 and filed with the Companies Registry of Madrid at volume 36556, folio 29, sheet M-656492. Accident insurance and travel insurance of SegurCaixa Adeslas, S.A. de Seguros y Reaseguros. CaixaBank, S.A., exclusive bancassurance operator of VidaCaixa, S.A.U. de Seguros y Reaseguros, and authorised by SegurCaixa Adeslas, S.A. de Seguros y Reaseguros. Entered on the Register of Insurance Intermediaries of the Spanish Directorate General for Insurance and Pension Funds (DGSFP) under code C0611A08663619. Experiences and Concierge products and services are offered to CaixaBank Payments card holders directly by Viajes El Corte Inglés, S.A., with tax number A-28229813 and registered office in Madrid, which assumes full responsibility and liability for the provision and performance of those products and services.
Offer valid for the professional group through to 30-06-2020.

Visa Platinum
ESADE Alumni



Discover everything that the ESADE Alumni Visa Platinum can offer you.



Travel assistance insurance

Covers unforeseen events during trips:

- lost or delayed luggage
- missed flight connections
- medical, surgery, pharmaceutical and hospitalisation costs



Travel accident insurance

Up to €750,000 provided that the tickets have been paid in full using the ESADE Alumni Visa Platinum. Guarantees the payment of the capital per person in the event of:

- Death
- Total permanent disability
- Partial permanent disability



Priority Pass

The Priority Pass card allows access to more than 1,200 VIP Lounges at airports all over the world:

- Enjoy maximum comfort and relaxation before flying.
- You will have 2 free accesses every year (calendar year)
- If you use up the free visits, you will be able to continue accessing the VIP Lounges using your Priority Pass card by paying €26 per visit

Request the Priority Pass in your bank branch



Life Experiences

- Life Experiences offers you a broad programme of high-end cultural, sporting and leisure activities and trips
- You can also design a custom-made trip of your dreams with them



Luxury Hotels

Preferential treatment in a carefully chosen selection of the most prestigious hotel establishments around the world:

- Small Luxury Hotels of the World, Fine Hotels & Resorts and Worldwide Cities & Resorts, from a wide range of 4 and 5 star hotels
- Enjoy exclusive benefits in the most exotic places and charming cities



Concierge

A personal assistant at your service, 24 hours a day:

- To organise events (conventions, conferences, private parties, etc.)
- To reserves plane, ship and train tickets.
- To rent luxury villas, ski chalets, apartments.
- Obtain tickets for sporting events, shows and concerts.



Named Best Digital Bank in Western Europe 2018 by Euromoney

Digital Banking

Enjoy your bank here, there and most importantly now. With CaixaBank NOW, you can enjoy all the benefits of the service on the spot wherever you are.



App CaixaBankNow

- Simple, fast and intuitive to make your everyday life easier
- Manage your finances no matter the time



My finances, a general overview of all your banks

- Manage your finances from any device
- Integrate information on your accounts and cards from other banks
- Includes a monthly report and sends predictive alerts



CaixaBank Pay

- Manage all your cards with your mobile phone and get immediate alerts
- Payment with Apple, Android or Garmin
- Temporary or permanent blocking of cards



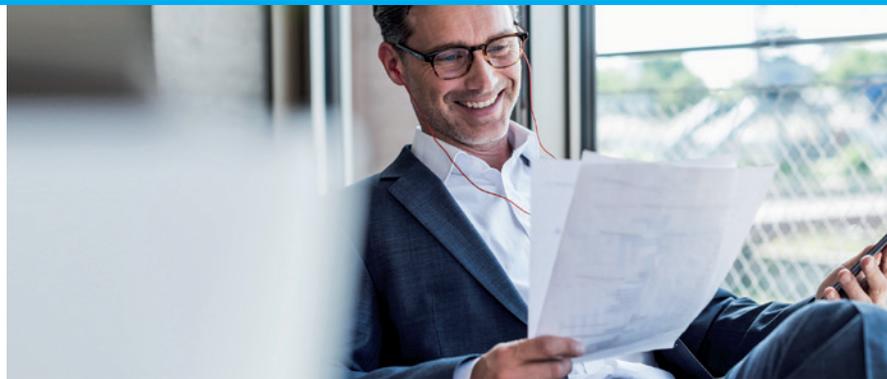
Bizum

- Send or request money on the spot
- Just enter the mobile phone number (no account number needed)



CaixaBankProtect® to protect your purchases

- Claim reimbursement of fraudulent transactions from just one euro
- Alerts of transactions involving high amounts
- Emergency cash available in most countries



Innovative ways
of investing tailored
to your needs

Investment solutions



BrokerNow

The new way of investing in the stock market⁴:

- Up-to-the-minute information to allow for better decisions
- General overview of stock prices in the main markets
- Wide range of tools and interactive graphs



SmartMoney

Join the future of investing. An automated portfolio management service available through CaixaBankNow digital banking:

- Delegate fund management to qualified professionals
- The investment strategy is responsive to market changes
- Transparent costs: fixed annual fee of 0.73% (VAT included) on the average balance of your portfolio⁵



Customer trading desk

A telephone service⁶ that lets the customer place orders directly across different markets under the supervision of professional traders.

- Service at no additional cost beyond trading fees⁴
- Order handling service available to help ensure the best results for the customer
- Service available on all business days for the national stock exchange, from 08:30 through to 18:00

4. See prospectus of maximum prices for securities market operations and services available on the website of the Spanish securities market regulator (CNMV) (www.cnmv.es) or the CaixaBank website (www.caixabank.es).
5. For example, you will pay a fee of €3.63 on an investment of €500, including VAT at 21%. The final price will depend on the amount invested on which the abovementioned fee shall be applied. Fees are subject to prevailing VAT at all times. SmartMoney is a discretionary management service for mutual fund portfolios provided by CaixaBank, S.A. and delegated to CaixaBank, A.M., SGIC, S.A.U., filed with the CNMV under number 15. CecaBank, S.A., filed with the CNMV under number 236, is the depository institution for the funds in which the portfolios invest. To be eligible for the service, the customer must pass the corresponding suitability assessment, as the service may not be suitable for all customers, and sign a discretionary portfolio management agreement with CaixaBank, S.A. The customer may also visit any CaixaBank branch or consult the records of the CNMV to view the prospectuses and key investor information documents for the mutual funds managed by CaixaBank, A.M. in which the Smart Money portfolios invest.
6. Service intended for active stock market investors, with an average transaction amount of €15,000. The provision of this service will be conditional on signing the Telephone Services Contract for the purpose of trading in securities and financial instruments. It is a service for receiving, transmitting and executing orders. No investment advice or recommendations will be provided.

Oferta válida para el colectivo indicado hasta 30-6-2020.



Let us finance
your dreams

Personal loan

- **€0** in upfront, appraisal and repayment fees
- Term: up to 6 years

3.90%
NIR

Personal guarantee

- Fixed nominal interest rate: 3.90%
- APR: 3.97%⁷

2.25%
NIR

Secured with movable property

- Fixed nominal interest rate: 2.25%
- APR: 2.27%⁸

Master's Degree Loan

- **€0** in upfront, appraisal and repayment fees
- Term: up to 10 years

3.90%
NIR

- Interest rate: **3.90% NIR** (3.97% APR)⁹
- Interest-only period: up to 5 years
- Drawdowns: during the first five years

7. APR: 3.97% calculated for a 6-year loan of €15,000. Total amount owed: €16,847.28 (principal of €15,000 + interest of €1,847.28). Monthly instalments of €233.99. **8.** APR: 2.27% calculated for a 6-year loan of €15,000. Total amount owed: €16,049.52 (principal of €15,000 + interest of €1,049.52). Monthly instalments of €222.91. **9.** APR of 3.97% calculated for a €10,000 loan drawn as a lump sum. NIR: 3.90%. Repayment term: 5 years. Total amount owed: €11,022.88 (principal of €10,000 + interest of €1,022.88). Amount of monthly instalment: 59 instalments of €183.71 and a final instalment of €183.99. This example has been calculated with no interest-only period. To obtain financing for course enrolment, the customer must provide official documentation issued by the educational centre in question showing the cost and duration of the course. Funds may be withdrawn annually or half-yearly during the interest-only period and the amounts released must match the cost of the enrolment plus any course-related expenses. The interest-only period is optional. During that period, the customer may draw funds out of the total amount awarded. Monthly instalments will relate solely to payment of the interest accrued on the amounts utilised. Therefore, no principal will be repaid during that period. Once the interest-only period has ended, no further drawdowns may be made. The total amount owed under an arrangement that includes an interest-only period will be more than the total amount owed if no interest-only period is arranged.
Offer valid for the professional group through to 30-06-2020.

Credit account for funding working capital

- **€0** in upfront and renewal fees
- Maximum term: 2 years, renewable yearly
- Commitment fee: 0.15% quarterly

2.90%
NIR

Personal guarantee

- Fixed nominal interest rate: 2.90%
- APR: 2.93%¹⁰

1.90%
NIR

Secured with movable property

- Fixed nominal interest rate: 1.90%
- APR: 1.91%¹¹

*The best financing
for every project*

	Personal Loan	Master's Degree Loan	Credit Account
Purpose	Consumer	Studies	Working capital
Interest rate	3.90% - 2.25%* *With collateral	3.90%	2.90% - 1.90%* *With collateral
Maximum term	6 years	10 years	2 years
Max. interest-only period	-	5 years	-
Arrangement fee	0%	0%	0%
Appraisal /renewal fee	0%	0%	0%
Repayment fee	0%	0%	-
Annual commitment fee	-	-	0.15%

10. APR: 2.93%, calculated for a credit account of €15,000 (on the basis of one sole drawdown for the entire amount followed by repayment of the principal via one single payment on the due date). Fixed NIR of 2.90%. Total amount owed under the credit account in absolute terms: €15,870 (principal of €15,000 + interest of €870). Monthly instalment of €108.75 (interest only). **11.** APR: 1.91%, calculated for a credit account of €15,000 (on the basis of one sole drawdown for the entire amount followed by one lump-sum repayment of the principal on the due date). Fixed NIR of 1.90%. Total amount owed under the credit account in absolute terms: €15,570 (principal of €15,000 + interest of €570). Amount of quarterly instalments €71.25 (interest only).
Offer valid for the professional group through to 30-06-2020.



Your all-inclusive mortgage

• **CasaFácil 20-Year Fixed-Rate Mortgage**

CaixaBank, we want to make life easy for you. With CasaFácil 20-Year Fixed-Rate you will pay a mortgage

fee with no surprises, with a term to suit your needs.



Option of subsidised fee

Depending on the optional products you have arranged

- **With maximum rebate:** 1.70% (NIR); 3.095% (APR) (maximum rebate of 1.00%)
- **Without rebate:** 2.70% (NIR); 3.205% (APR)



No fees

CasaFácil does not charge an arrangement fee



Flat rate

Steady monthly payments without the risk of increases if the interest rate changes.



Greater control over your household budget

Knowing the monthly fee in advance allows you to manage your family's finances more efficiently

Legal terms and conditions

Financial conditions to buy a home with a mortgage-secured loan based on the example below:

1. **SUBSIDISED APR:** If all the subsidy conditions are met based on the assumption that you can opt for the maximum subsidy:
 - (i) Amount: €150,000; (ii) maximum duration: 20 years; (iii) arrangement fee 0% (iv) Interest rate: Fixed, Subsidised Nominal Interest

Rate 1.70%; (v) subsidised APR 3.095%; (vi) Monthly fee: €737.70; (vii) no. of instalments 240; (viii) total amount due (includes expenses): 200.191,93 €. French amortisation system¹.

The SUBSIDISED APR can vary depending on the term and amount of the loan and due to monthly checks run to ensure that the subsidy terms and conditions have been met.

With a fixed fee forever

2. NON-SUBSIDISED APR: If the subsidy terms and conditions are not met:

i) amount: €150,000; (ii) maximum duration: 20 years; (iii) arrangement fee 0% (iv) Interest rate: Fixed, Nominal Interest Rate 2.70%; (v) APR 3.205%; (vi) Monthly instalment: €809.55; (vii) no. of instalments 240; (viii) total amount due (includes expenses): €202,326.16. French amortisation system¹.

The NON-SUBSIDISED APR can vary depending on the term and the amount of the loan.

Common terms and conditions for the subsidised APR and the non-subsidised APR:

- a) Other common financial terms and conditions:** Compensation or commission for reimbursement or full or partial early redemption that may not exceed the amount of the financial loss that CaixaBank could incur with the limit of 2% of the capital repaid during the first 10 years, and; 1.5% of the capital repaid until the end of the life of the loan.
- b) Preparatory expenses that CaixaBank will meet:** (i) Taxes: €1,232.48 for stamp duty for a mortgage liability of €164,331 and a tax rate of 0.75%; (ii) Registration verification: 10.91 €; (iii) Notary: €597; (iv) Administrator: €363; (v) Registration: €283.
- c) Preparatory expenses** that you will meet, bearing in mind that you can request the appraisal through CaixaBank or provide it yourself: (i) Appraisal: €254.10 (if the mortgage loan is formalised CaixaBank will pay the amount of the appraisal performed or provided with a maximum of 45 days after that date the loan is set up).

d) Related additional services for which you will assume the cost:

PROPERTY INSURANCE: You must take out a property insurance policy and keep up payments to protect the integrity of the mortgaged property, whether you opt for the subsidy terms and conditions or not. CaixaBank does not sell property insurance that only covers the risks that are mandatory by law (damages due to fire, explosion, storm, natural forces other than storm, nuclear energy or land subsidence), and so the client is free to arrange this insurance with any insurance company. Having said that, CaixaBank sells home insurance that, in addition to covering mandatory damages by law, offers greater coverage. For the purpose of calculating the non-subsidised APR and the subsidised APR, the premium resulting from simulating home insurance will be taken into account and, in addition, in the case of the subsidised APR, the corresponding subsidy for arranging it will be applied.

HOME INSURANCE: €317 annual premium. Amount of the annual premium based on the assumption that it will not vary throughout the loan. The amount is merely indicative and takes into account home insurance products sold by CaixaBank, S.A. (example based on a mortgage loan with a capital of €150,000 and for a content between €100,001 and €120,000 and 100m² of built surface area, with the amount to be paid for this item for the entire duration of the loan totalling €6,340). The amount is the result of a simulation based on an example for indicative purposes only and so the content and exact metres squared of the property may vary.

See other available terms

ACCOUNT FOR PAYMENTS: An account must be held with CaixaBank for the entire term of the loan. You must pay the maintenance fee for the account which totals €18/quarter. This maintenance fee will be taken into account when calculating the subsidised and non-subsidised APR.

Subsidy terms and conditions:

These are percentage points that will be subtracted from the nominal interest rate if the following products are arranged: (i) direct debit or pensions > €600 + direct debit 3 bills + card purchases * sold by CaixaBank, S.A. the owner of which is the debtor and which are paid by direct debit in a demand deposit opened at CaixaBank, S.A. by the holder of the same with which at least three purchases have been made during the last three months: 0.25 pts; (ii) taking out home insurance: 0.25 pts; (iii) taking out life insurance **: 0.25 pts; (iv) financing and hiring a "SECURITAS DIRECT Home Security Alarm" service ***: 0.25 pts. The above services must always be sold by CaixaBank, S.A. A monthly check will be run to ensure the above requirements to apply subsidy conditions have been met. The interest rate can be raised or lowered depending on said monthly check by CaixaBank. The above list of products are optional. Each of them can be purchased independently, and the price of the above products and services does not vary, regardless of whether they are purchased as a combined offer or separately.

* Card maintenance fee (simulation based on a Visa Electron-Debit card) sold by CaixaBank: €28/year. The calculation of the subsidised APR will take into account this maintenance fee. You will assume the cost of this service if you opt for it.

** Life insurance (simulation based on life insurance and amortisation) €226.58 annual premium (under the premise that the premium will not vary for the duration of the loan nor will be updated based on the capital amortised or the age of the contracting parties). The premium is calculated based on taking out life insurance for 50% of the capital and with the insured party being 30 years old. You will assume the cost of this service if you opt for it.

*** SECURITAS DIRECT Home Security Alarm Financing, sold by CompraEstrella and financed by CaixaBank at an interest rate of 0%, APR 0% (36 monthly instalments of €52.03 each for financing the purchase, installation and maintenance of the alarm).

Total amount of credit and PVP: €1,873.08. For the rest of the duration of the mortgage loan, the alarm maintenance service must be hired at a cost of €39.93 per month.

You will assume the cost of this service if you hire it and it will be taken into account when calculating the Subsidised APR. The approval of the loan is subject to a review of the applicant's solvency and ability to pay, in accordance with the bank's risk policies.

Disclaimers: i) Failure to comply with the obligations arising from the loan can lead to serious consequences for the mortgage debtor, for the guarantor or for the owner of the mortgaged home, such as the loss of their home and other property. (ii) CaixaBank reserves the right to refuse to grant the loan or to approve it under the conditions it deems appropriate, after analysing the solvency of the applicant and based on the bank's risk criteria; (iii) the APR, in accordance with the law, includes the financial conditions of the representative example, the expenses and additional services under the assumption that the insurance premium will not vary during the term of the contract and (iv) you have the right to provide an appraisal of the asset/assets being secured provided that it is certified by an approved appraisal company and has not expired.

¹ French amortisation system: Payment of a constant monthly fee consisting of part capital amortisation and part interest. The interest included in each monthly payment results from applying the effective interest rate to the outstanding capital at the beginning of each monthly period. The difference up to the instalment is the capital amortisation.

Each month, interest must be paid for the capital that remains to be repaid. At the beginning of the loan we have a lot of capital to repay, so the interest part is higher than the capital amortisation part.

As we want the monthly fee to be constant, the interest part is reduced and the capital part increases as time progresses.

The monthly fee is constant: It stays the same as long as the interest rate does not change. For example, if we had a €100,000 20-year loan with an interest rate of 3.75%, the monthly instalments would be €592.89. The first payment would be €312.50 in interest and only €280.39 in repayment of the loaned capital. However, 20 years later, the last payment would be €1.85 in interest and €591.04 in capital.

Arithmetic formula (French fee)

$$ak = Ck * [(r/m) / [1 - [1 + (r/m)]^{-n}]]$$

Where "Ak" is the mixed repayment of amortisation and interest; "Ck" the outstanding capital at the beginning of the period; "r", the annual nominal interest rate, on a per unit basis; "m", the number of loan payment periods in a year and "n", the number of payment periods (repayment of capital and interest) outstanding.



Personal Adviser



Tailored Advice



Exclusive Solutions

We are specialists in financial advice

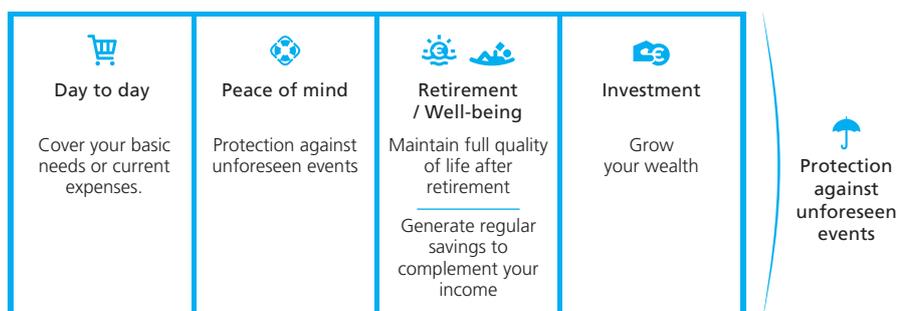
A unique approach to advice

At CaixaBank Premier Banking we want to get to know you, advise you and accompany you throughout your financial life. Our commitment is based on three pillars:

- Personal Adviser
- Tailored Advice
- Exclusive solutions

Because each customer's needs are different, we have Tailored: a unique way of understanding advice that allows us to respond to the needs and goals of each customer.

A comprehensive review of your needs is the essential first step for organising your assets, designing a PlanA, an investment strategy developed to reach your goals in each stage of your life.



We will monitor the fulfilment of your objectives periodically and using a multi-channel method, which will allow us to review and redefine the steps to be taken when necessary.

If you would like to access our Premier Banking advisory service¹², you can do so if you have more than €60,000 in financial assets.

And because you belong to your professional group, you will have access to our exclusive **Private Banking service, which starts from €300,000** in financial assets under management.

¹². You will need to sign the corresponding advisory services agreement
Offer valid for the professional group through to 30-06-2020.

This document is purely informative and does not constitute any request or investment recommendation in relation to the financial products and/or services described herein. No information contained in this document should be treated as financial, tax, legal or any other type of advice. Under no circumstances does this document replace or supersede any other legal document and the relevant document must be completed in each case, based on the type of investment being undertaken. Accordingly, the investor must always receive the relevant documentation required by law.

In no event should expressions such as “meet your goals”, “cover your needs”, “protect against”, “generate savings”, “complement”, “determine” or “protection against unforeseen events” be interpreted as an assurance or guarantee, unless expressly indicated otherwise, given that the products or services may be subject to market fluctuations and the investor may be at risk of losing all or part of the capital they have invested.

The offers in this leaflet are intended exclusively for members of the ESADE Alumni association with more than 5 years of membership, as long as they receive a salary or professional income of over €2,500/month (not cumulative) from the group as a direct deposit and are holders of a Visa Platinum ESADE Alumni card from CaixaBank with payment by direct debit, in both cases using a CaixaBank account. These conditions will be applicable from the month after the requirements are met. These terms of finance are valid for new operations only and are conditional on a prior analysis of the applicant’s solvency and repayment capacity, in accordance with CaixaBank’s risk policies. Please approach us for any financial needs you may have that fall outside the scope of this prospectus so that we can study your case and provide a personalised solution.

Valid offer from 01-01-2020 through to 30-06-2020.

NRI: 3204-2020 09338

[More information at colectivos.premier@caixabank.com](mailto:colectivos.premier@caixabank.com)



Best Bank in Spain 2019



Best Bank in Spain
and Best Bank in
Western Europe 2019