

**INFORMATION REQUIRED BY THE ORDER ECC/2316/2015 RELATING TO THE OBLIGATIONS  
ON INFORMATION AND CLASSIFICATION OF FINANCIAL PRODUCTS****1 / 6**

This number indicates the product risk, with 1/6 representing the lowest risk and 6/6 representing the highest risk.

CaixaBank IS A MEMBER OF THE DEPOSIT GUARANTEE FUND FOR CREDIT INSTITUTIONS PROVIDED FOR IN ROYAL DECREE 16/2011 OF OCTOBER 14. THE GUARANTEED AMOUNT HAS A LIMIT OF 100,000 EUROS PER DEPOSITOR AND CREDIT INSTITUTION.

WARNING: The information presented in UPPER CASE in this document is especially relevant.

This document is drawn up in response to your information query. It has been prepared based on your preferences and the information provided by you, as well as current market conditions. Its purpose is to facilitate comparisons with other similar service offers and at the same time offer sufficient information for you to make an informed decision on contracting the service. All of the foregoing is in accordance with the provisions in the Bank of Spain's Circular 5/2012 of June 27 and Order ECC/2316/2015.

**Service provider**

**Name / Trade name:** CaixaBank, S.A. / CaixaBank

**Activity:** Provision of financial services

**Registered office:** Carrer Pintor Sorolla, 2-4, 46002 - València

**Tax ID:** A08663619

**Bank of Spain Special Administrative Register:** Number 2100.

**Website address:** [www.CaixaBank.es](http://www.CaixaBank.es)

**Supervising authority:** Banco de España <http://www.bde.es>

**Contact:** 09712 - SI CANAL OFICINA I COMERCIALITZACIO

**Service features**

**Description:** Products and Services brings together a set of banking and fee-paying services available to the contracting party as described in the following sections: Demand Deposit, digital banking Service, CaixaBank Mobile Store Alert Service, Personalized Correspondence Service, and Servicuenta. Banking services and fee-paying services may be procured separately.

This document combines the pre-contractual information on banking services and the pre-contractual information on payment services:

**Demand Deposit**

**Types:** Demand Checking Account and Passbook Account.

**Description of the service:** Demand Deposit account allows the account holder to deposit cash, with CaixaBank being bound to hold the said cash under its custody, to immediately reimburse it and, when expressly agreed upon, to repay the balances deposited. In addition, this deposit account allows the account holder to enjoy other payment services, such as making and receiving inter-bank and intra-bank transfers, direct debits, and managing payment collections for certain documents.

When an Estrella Passbook account is contracted, CaixaBank shall provide a passbook in which all account-related transaction can be entered, and which enables making deposits and withdrawals, as well as accessing certain services, at ATMS by entering the PIN provided.

**Access:** The account holder may make cash deposits and withdrawals, access the other payment services and make balance and transaction inquiries in any of CaixaBank business offices with teller service, at any ATM in CaixaBank ATM network, or through any of CaixaBank digital banking services that the account holder may have contracted.

**Exchange rate:** The exchange rate that shall be applied to any currency conversions effected during the provision of payment services subject to the account or during the collection of payments for documents shall be the exchange rate for the currency being converted in the foreign exchange market at the time the transaction is effected, increased or decreased by the percentage established in the accompanying attachment from the conversion of the currency to euros or for the conversion of euros to the currency, respectively.

The exchange rates shall be available to the account holder at any branch of CaixaBank, on the CaixaBank website or via the CaixaBank electronic digital banking.

Tacit overdrafts. CaixaBank is not obliged to meet payment orders if the demand deposit account has insufficient available balance.

**Overdrafts:** Tacit overdrafts. A tacit overdraft is a financing service that CaixaBank offers the holder in the event that the account has insufficient balance to meet a payment order. The granting of the tacit overdraft is discretionary and the overdrawn amount must be repaid within ten days from the original arrangement of the overdraft.

CaixaBank has the right to charge you the price of the tacit overdraft

**Express overdrafts (Available salary):** Overdrafts that must be repaid within a maximum period of one (1) month. If the holder has their salary directly deposited into their account or into the demand deposit account and they meet the requirements set out, they may draw down on their deposit in excess of the balance held in it, up to the limits indicated for the various purposes in the specific terms and conditions of the contract. Such overdraft withdrawals must be repaid within a maximum period of (1) one month.

**Amendment of the conditions:** When the account holder qualifies as a Consumer, CaixaBank may effect amendments to the contractual conditions with two months' advance notice. Should the account holder disagree with the amendment, he may terminate the contract, free of charge.

---

When the account holder does not qualify as a Consumer, CaixaBank will give reasonable advance notice of any amendment to the conditions with regards to the effective date of this amendment.

With regard to the service of overdrafts that must be reimbursed within a maximum period of one (1) month, the institution may request the modification of the service, by notifying the contracting party means with one (1) month's advance notice.

**Termination of the contract:** When the contract is formalized with a consumer, either party may effect the termination of the contract without any need to state the reason thereof, with two months' advance notice if requested by CaixaBank or one month's advance notice if requested by the account holder.

**Right of withdrawal:** If the contract has been drawn up through an online channel, the contracting party has a period of 14 business days to withdraw from the contract. If the contracting party does not withdraw within this period or if the execution of the contract has been initiated by the contracting party, the latter will lose the right to withdraw from the contract. If the contract is linked to other products and services provided by the same supplier or by a third party, these additional contracts will be cancelled at the time of withdrawal. Specifically, when the contract has been taken out through the digital banking, the contracting party can withdraw by going to the tab "Settings", at the top of the home page and clicking on the option "View my contracts" on the right hand side of the screen. In this section, the contracting party will find a form which must be filled out with the details requested. In order to withdraw from the contract, the digital banking PIN2 code card will be required as well as the contract number.

**Applicable law and competent jurisdictional body:** This contract is subject to Spanish law and the jurisdiction of the Spanish courts.

**Procedures for non-judicial claims and dispute settlement:** Any complaints or claims may be filed with the Customer Service Department by sending an e-mail to: [servicio.cliente@CaixaBank.com](mailto:servicio.cliente@CaixaBank.com) or by post to carrer Pintor Sorolla, 2-4, 46002, València. The holder may submit them to the Claim Department of the Bank of Spain at Calle Alcalá, 50, 28014 Madrid, when two months have elapsed counted from the date the claim was filed without it being settled or if its admission was refused or the petition therein was dismissed.

**Other costs:** Compensation for charge costs in the event of a non-payment € 40

We are going to charge you this compensation after we make a claim for you to pay us an unpaid debt. In case that after making the claim we have to send you a registered fax or equivalent we will be able to charge you an additional € 24.

**Language of the service procurement contract and subsequent communiques:** Spanish/Catalan/Basque/Galician

#### Other information

CaixaBank is a signatory to the Common Principles for the Transfer of Bank Accounts.

Attached is a Price List for other services current at the date the contract is signed.

**DURATION:** INDEFINITE

#### Digital banking Service

**Description of the service:** This is an online e-banking service that enables the contracting party to effect remote transactions via various electronic channels and to access the following services: Look up information on the products and services procured from CaixaBank, effect orders related to banking, fee-paying, investment, or insurance services and the procurement of new products and services.

#### CaixaBank Mobile Store alert service

**Description of the service:** Service that sends transaction notifications to the contracting party via a cell phone operator, email address or any other means that CaixaBank may have available in the future.

#### Personalized Correspondence Service

**Description of the service:** This services allows the contracting party to choose from among several options for receiving notifications arising from related contracts.

#### Servicuenta

**Description of the service:** Servicuenta is the provision of a combination of bank and/or payment services in exchange for one single price or "flat rate". In order to take advantage of the service's benefits, the account holder must open or maintain a Demand Deposit account and meet the conditions for accessing the services in effect at that time.

#### Consolidated bill

**Description of the service:** CaixaBank undertakes to pay the direct debits for the account holder that are included in the service so that the account holder can consolidate and schedule his payment commitments with the entities issuing said bills as well as spread the amount out over a particular period of time. In return, the account holder undertakes to regularly provide CaixaBank with funds so that this latter can use them to pay the said bills.

**Cancellation of the services:** When the holder is a consumer, services procured via contract for an indefinite time period may be unilaterally terminated by either of the parties without any need to state the reason therefor with (i) two months' advance notice (in the case of the provider) or (ii) one months' advance notice (in the case of the contracting party).

**DURATION:** INDEFINITE

**Language of the service procurement contract and subsequent communiques:** Spanish/Catalan/Basque/Galician

#### Cancellation of services

CaixaBank is a signatory to the Common Principles for the Transfer of Bank Accounts.

---

#### Particular conditions of the requested products and services

##### HOLABANK - LIVING SOLUTIONS ACCOUNT

\*\* SERVICE PRICE \*\*

Amount: 35,00 euros every quarter, payable in advance.

\*\* SERVICES INCLUDED IN THE RELATED DEPOSIT \*\*

---

Maintenance and Administration fee (includes 20 direct debit charges per month).  
Maintenance (fee) for (1) standard credit card with primary holder and one (1) additional card of the same type (indicated in RELATED CONTRACTS and associated to the related deposit, which can be viewed at <https://www.caixabank.es/particular/holabank/holabankcards.html>).  
24 transactions per year, as of the contract date, for self-service issuance of individual transfers in euros, with destination within the EU, for amount not exceeding 20,000 euros, non-urgent and with complete and correct data.  
Unlimited paying in of cheques in euros, domiciled in a financial institution in Spain.

**\*\* OTHER SERVICES SUBJECT TO SPECIAL CONDITIONS \*\***

Special conditions shall be applied to the following transactions, up to a maximum of 200 euros per transaction:

- Issuance of guaranteed cheques
- Transactions involving issuance of individual transfers in euros, with destination within the EU, non-urgent and with complete and correct data (other than the 24 included in the preceding paragraph)
- Receipt of transfer in foreign currency

**\*\* PROMOTION \*\***

Valid for the duration of this agreement:

- Free maintenance for the related CaixaBankNow service
- Free certificates requested via CaixaBankNow

**\*\* OPERATION \*\***

The holder is required to use the ATMs or CaixaBankNow for performing the transactions available via self-service.

**\*\* COMMUNICATIONS \*\***

The holder will receive communications via self-service under the terms and conditions arising from the provisions set forth in the General terms and conditions.

**\*\* TERMS AND CONDITIONS FOR ACCESSING THE ANCILLARY SERVICES OF "HOLABANK CLUB" \*\***

During the term indicated in the specific terms and conditions, the holder will have access to certain ancillary services included in HolaBank Club, that will be provided by the company Multiasistencia, S.A. (hereinafter, "Multiasistencia") and/or by third-party companies specialising in the sector.

The holder may access detailed information on the ancillary services provided by Multiasistencia and included in HolaBank Club by clicking on the following link <https://club.holabank.es/>.

CaixaBank shall provide Multiasistencia with the holder's identification and contact information, so that Multiasistencia may contact the holder and complete the registration process relating to the services. In any case, the holder shall always be able to request registration in the club via the website <https://club.holabank.es/> or by calling the telephone number +34 918 329 898.

The holder shall be required to provide Multiasistencia with the following data: full name, ID, passport or NIE number, date of birth, language and e-mail address, so as to enable Multiasistencia to verify the holder's status. Multiasistencia shall be considered the controller of the personal data provided by the holder for the purpose of accessing the ancillary services of HolaBank Club and, where appropriate, for managing the registration and participation in said club. The holder may obtain further information on how Multiasistencia processes his/her personal data by clicking on the link <https://club.holabank.es/es/privacidad>.

Access to the services shall remain available provided the holder continues to hold such status and for the term indicated in the specific terms and conditions.

The ancillary services included in HolaBank Club and/or its terms and conditions may be modified during the term of this contract. New services may be included, while other previously included services may be cancelled, or all ancillary services of HolaBank Club may be completely cancelled. In any case, the holder will be informed of such modification, cancellation or finalisation with advance notice of at least one month prior to the effective date of such amendment. CaixaBank is alien to the relationships that may be established between Multiasistencia and the holder as the user of the ancillary services of HolaBank Club. Therefore, CaixaBank shall not be liable for any incorrect or

deficient provision of the services included in the plan and provided by Multiasistencia nor, where appropriate, by the company and/or professional providing the service. For any claim related to the provision of the ancillary services of HolaBank Club, the holder shall address his/her claim to the company Multiasistencia, S.A. (Term of access to the ancillary services: one year from the signing of this contract. Renewable for annual periods).

### CUENTA CORRIENTE ESTRELLA

#### \*\* INTEREST \*\*

Interest calculation method: By sections of average balance.

INTEREST	%Nominal	%APR
Creditor interest	0,00	0,00
Debtor interest	0,000	

#### \*\* SERVICE PRICE \*\*

SERVICES	ACCRUAL	PRICE	APR	OBSERVATIONS
Tacit overdraft arrangement	10 days	0,200 %	7,500 %	Min. amount 0,00
Family or Family Salary overdraft arrangement	quarterly	1,824 %	7,500 %	Min. amount 0,00

View the document "NEW TERMS AND CONDITIONS IN YOUR ACCOUNTS" attached at the end of the contract.

#### \*\* INTEREST ACCRUAL FREQUENCY \*\*

Creditor interest: quarterly.

#### \*\* DEFAULT INTEREST \*\*

The non-payment of the tacit overdraft accrues late-payment at an annual rate of 9,50%. Settlement: Quarterly.

#### \*\* TERMS AND CONDITIONS OF THE "FAMILY SALARY" And "FAMILY" OVERDRAFT SERVICE \*\*

Limit or total amount of the Family Nómina (salary) overdraft, for customers who have their salary directly paid into CaixaBank:

Up to 50% of salary. Minimum of 50 euros and maximum of 1,000 euros for the following purposes:

1. The total may be used to pay any direct debit in this on-demand deposit account.
2. Up to 15% of the total, with a maximum of 300 euros, to make cash withdrawals against the balance of this on-demand deposit account.

Limit or total amount of the Family Nómina (salary) overdraft, for customers who have their salary directly paid into CaixaBank and who belong to certain groups selected according to the criteria established by the bank:

Up to 100% of salary. Minimum of 50 euros and maximum of 3,000 euros for the following purposes:

1. The total may be used to pay any direct debit in this on-demand deposit account.
2. Up to 30% of the total, with a maximum of 400 euros, to make cash withdrawals against the balance of this on-demand deposit account.

Limit or total amount of the Family overdraft, for customers who do not have a salary directly paid into CaixaBank:

Minimum of 50 euros and maximum of 1,000 euros with the following purposes:

1. The total amount can be used to pay any bill by direct debit from this demand deposit.
2. Up to 30% of the total, to a maximum of 300 euros, to make cash withdrawals against the balance of this demand deposit.

Overdraft APR: 7,50%.

Representative example:

The calculation of the APR and the service charge for an overdraft is based on the following conditions:

- Amount: 1,000 euros
- Interest rate: 0,000%
- Price of the issuance service: 1,824% (18,24 E). quarterly settlement.
- APR: 7,50%.

The APR has been calculated for an overdraft withdrawal whose amount, interest rate, service charge price and settlement period have been specified in the example and in accordance with the provisions of Annex I to the Spanish Consumer Credit Contracts Act 16/2011, of 24 June. As a result, considering that the service is indefinite, the APR of the contract has been calculated based on the assumption that the service will have a duration of three months, as specified in the standard.

#### \*\* OTHER CONDITIONS \*\*

The contracting parties undertake to justify their non-resident status in accordance with current legislation and authorise the bank to obtain the relevant documentation from the appropriate official body. If this is not accredited with respect to any signatory, the bank is entitled to cancel the deposit.

#### **Servicio CaixaBankNow**

**\*\* SERVICE COST \*\***

ITEM	AMOUNT	ACCRUAL	OBSERVATIONS
Maintenance	0,00 Euros	monthly	

#### **CAIXAMOVIL ALERT SERVICE**

**\*\* SERVICE PRICES \*\***

ITEM	AMOUNT	ACCRUAL	SETTMNT AND PYMNT
Service registration	6,00	Contract registrat.	Contract registrat.
Maintenance (it includes the 50 first alerts)	6,00	every six months	every six months
From alert 51	0,15	by message sent	every six months

With customers who have contracted one or more securities alerts, the prices will be included in the taxes pertaining to the autonomous community.

Payment of service Registry is deferred until the first billable (not free) alert is activated).

The salary payment alert is free. If only this kind of alert, the price of the service is 0.

Customers of BrokerNow receive security alerts free without any kind of fee.

#### **Personal data processing**

The party responsible for the data processing is CaixaBank, S.A., with Tax ID A-08663619

**Contact details of the Data Protection Representative:** [www.CaixaBank.com/delegadoprotecciondedatos](http://www.CaixaBank.com/delegadoprotecciondedatos)

The details requested are needed to handle and carry out the requested operation, service and/or contract, and they will be processed for this purpose. They will also be processed to comply with the required regulatory obligations.

These details may be passed on to public authorities for the purposes of complying with a legal obligation, as well as to suppliers of services and to third parties where necessary to handle and carry out arrangements related to the service and/or contract in question.

The data may be processed for as long as the relationships derived from the service and/or the contracts established remain in force, and it will be kept (during the limitation period of the actions derived from these relationships) solely for the purposes of complying with the required legal obligations and to prepare, exercise and defend complaints.

#### **Exercising rights and filing complaints through the Data Protection Authority**

The holder of the data may exercise their rights in relation to their personal data in accordance with the current regulations by visiting any CaixaBank branch, by writing to the post office box address APARTAT DE CORREUS 209 de 46080 VALÈNCIA, or by visiting the website address [www.CaixaBank.com/ejerciciodederechos](http://www.CaixaBank.com/ejerciciodederechos).

They may also file complaints related to the processing of their personal data with the Spanish Data Protection Authority ([www.agpd.es](http://www.agpd.es)).

**The signatory declares that the data they facilitate, where applicable, for the issuance of this document are true and accurate and belong to the person referred to, and agrees to notify CaixaBank of any variation to said data as soon as possible.**

#### **Digital receipt of the authorization carried out through digital banking**

Transaction stamp:

Signature stamp: .....

#### **List of authorizing signatories**

Signatory name:

ID number signatory:

**WARNING: The highlighted informations in upper cases in the present document are especially relevant.**

**Pre-contractual information on banking services: products and services**

Only identifier for the efficient execution of payment orders intended for the demand deposit	The IBAN of the Demand Deposit account
Notification of consent for execution of payment orders	Signature, either handwritten, electronic or via other devices or services (cards, passbooks, digital banking)
Moment in which the deposit account holder will be able to revoke payment orders	For payment orders initiated by the payee, before the account holder has transmitted the order for payment to the payee or his consent for the execution thereof. When the order reception date agreed to by the account holder and the payee is established, on the business day prior to this date.
When an order is received	The time a payment order is received shall be the day it is received by CaixaBank. If the order is received on a non-business day, the payment order will be treated as received on the following business day. Orders received after 11 am shall be treated as received on the following business day.
Deadline for executing payment orders to be charged to the Demand Deposit account	National: 1 day; hard-copy orders: 2 days; EU: 4 days; other countries: as provided for in each particular case. These are business days and are calculated from the reception of the order.

**With regard to notifications**

Communication channel	Via electronic means, within the digital banking service environment, "Linea Abierta" and/or in ATMs. If the account holder does not have the digital banking, passbook, or bank card services, or other devices marketed by CaixaBank or by institutions in its group that enables access to ATMS -- or when expressly requested -- the communiques can be sent via standard mail.
Frequency of communications	Monthly statements provided for demand accounts.
Language of contracting and subsequent notifications	Spanish/Catalan/Basque/Galician

**On the conditions for passbook use**

Conservation of the passbook	The account holder must take the necessary measures to prevent the loss or theft of the passbook and to keep its number confidential. PIN. If applicable, communicate without improper tardinesses this the lost one, subtraction or the revelation of the PIN NUMBER to third parties. To report any such event, phone 900 40 40 90.
Blocked passbook	CaixaBank may block the passbook if its security has been compromised or in the event of fraudulent or unauthorized use thereof. The cardholder will be notified simultaneously or immediately after this measure is taken.

**On the responsibility and requirements for the refund of fee-paying operations**

Method and timeframe for notifications to be made by the account holder in the event of unauthorized fee-paying transactions	Notification must be made without any unjustifiable delay within 13 months, unless the account holder acts as a non-consumer, in which case, the time period shall be 15 days.
Correct single ID	CaixaBank shall not be liable for the non-execution or for the defective execution of the transactions executed in accordance with the facilitated only identifier for the account holder.
Responsibility for the execution of payment orders	CaixaBank shall be liable for executed unauthorized fee-paying transactions or incorrectly executed transactions. In these circumstances, the account balance shall be restored to the situation prior to the defective or unauthorized payment order without undue delay. CaixaCard will not take responsibility in the event of exceptional and unforeseen circumstances outside of its control.
Right to refund for operations initiated by the payee or through him	The client shall be entitled to obtain a refund if the direct debit or charge authorization does not specify a particular amount and the amount of the debit entry is not to be expected based on earlier expenditure habits and on other circumstances pertinent to the case. The deadline for requesting the refund is eight weeks from the date of the direct debit. The client shall not be entitled to a refund when he has provided consent at least four months prior to the date of the direct debit.

**On the Demand Deposit account**

Compensation	The account holder authorizes (i) the compensation of the amount of any due and unpaid obligations which he as the primary obligor or the guarantor owes to CaixaBank, with the rights he enjoys with regard thereto arising from any cash deposit, demand deposit or term deposit., which shall be deemed as due and payable, and (ii) the sale or realization of the receivables he owns in order to offset them by charging these amounts to the product obtained.
--------------	---

**On the status of the contracting party**

Non-consumers	When the Account is opened for the purposes of a professional or business activity, the Bank of Spain Circular 5/2012 of June 27, Order EHA/2899/2011 of October 28 and Order EHA/1608/2010 of June 14 shall not be applicable, nor Title III or articles 30 and 32 of Law 16/2009 of November 13 or any other rule that replaces or implements it, except when their application is compulsory.
---------------	--

**PRICES OF OTHER CAIXABANK SERVICES ON THE DATE ON WHICH THE CONTRACT IS SIGNED**

SERVICE	PRICE		COMMENTS
	%	fixed or minimum	
<b>DEPOSIT STATEMENT</b>			
additional, for the current year or for previous years with frequency other than monthly		12,00 € 3,00 €	by month or fraction by statement
<b>DOMESTIC AND EU TRANSFER (1)</b>			
<b>ISSUE:</b>			
Standard transfer: charged to the account immediate transfer	0,40%	3,95 €	with incomplete or incorrect details: 0.55% minimum 19.00 € A supplement of € 1.99 (individual) or € 4.05 (legal entity) is added to the price of the standard transfer service and is charged to the account
Standard transfer: standing order same day transfer value	0,30%	2,75 €	by transfer; with the requested frequency and the same details
urgent transfer via the Bank of Spain	0,50%	6,00 €	delivery of funds to the banking institution of the payee on the same day of the order
notification sent to beneficiary by sms or by email individual to a deposit in CaixaBank of another holder (transfer) incident management	1,00%	20,00 €	immediate transfer of funds through open accounts in Banco de España
<b>RECEIPT:</b>			
with payment into account (> 25.000 €)	0,025 %	0,30 € 0,80 €	when the issuer is a legal entity
<b>INTERNATIONAL TRANSFER (2) (3)</b>			
<b>ISSUE:</b>			
charged to account - shared expenses	0,25%	25,00 €	
charged to account - applicant expenses	0,60%	15,00 €	with incomplete or incorrect data: 0.65% minimum 18,00 €
individual to a deposit in CaixaBank of another holder (transfer) CaixaBank HomePay	0,70%	27,00 €	with incomplete or incorrect data: 0.80% minimum 36,00 €
SWIFT expenses	0,025%	0,80 €	consult branch
incident management		15,00 €	expenses for SWIFT receipt acknowledgement 3,00 €
<b>RECEIPT:</b>			
paid into account	0,40%	15,00 €	with incomplete or incorrect data: 0.50% minimum 18,00 €
<b>PAYMENT LETTER ISSUE</b>			
with transfer receipt		2,00 €	
with cheque	0,30%	2,00 €	also includes bank cheques and promissory notes
<b>CURRENT ACCOUNT CHEQUES AND PROMISSORY (€)</b>			
deposit into account other-bank check	0,30%	3,00 €	not standard: 0.30% minimum 7,50 €
return	4,50%	18,00 €	
bank cheque issue	0,40%	10,00 €	
accepted (registered)	0,40%	6,00 €	
fuel cheque payment		2,50 €	by cheque / cheque book request: 10,00 euros €
request promissory note check book for current account		7,00 €	per book
promissory note book sent to address		4,00 €	
<b>RECEIPTS - Direct debit</b>			
non-payment order		2,00 €	
order to return paid receipts		3,00 €	
<b>FOREIGN CURRENCY</b>			
purchase/sale of notes (> 3.000 €)	1,00%	30,00 €	
deposit check drawn on foreign bank (currency)	0,80%	12,00 €	cheque return: 2.00% minimum 18,00 €
issue check in foreign currency	1,00%	18,00 €	
<b>CERTIFICATES</b>			
standard		15,00 €	ebt, complex and audits: 35,00 €
non residency		25,00 €	
<b>DUPLICATES</b>			
communiqués		6,00 €	
last year tax communiqué		6,00 €	previous years: 10,00 €
savings books		6,00 €	filed loss

<b>OTHERS</b>			
custody of documentation or savings books in branch processes in other places	12,00 €	quarterly	
cash count (for depositing into non-consumer deposit accounts)	24,00 €		
Compensation for charge costs in the event of a non-payment	6,00 €	for every 500 units or fraction; maximum 20% amount deposited (applicable if the count exceeds 200 units)	
	40,00 €	We are going to charge you this compensation after we make a claim for you to pay us an unpaid debt. In case that after making the claim we have to send you a registered fax or equivalent we will be able to charge you an additional € 24.	
<b>Exchange rate differential:</b> 2.50% of the exchange rate: currency/euro; euro/currency			

(1) includes domestic transfers in addition to all foreign transfers between EU member states regulated by European Regulation CE924/2009 (in Euros, Swedish krona or Romanian leu).

(2) includes all transfers between member states of the European Union other than those regulated by European Regulation CE924/2009, remaining foreign transfers and foreign currency transfers in the domestic market.

(3) urgent transfers will have an additional surcharge of €4 (also applicable to EU transfers).



This document is issued by CaixaBank, S.A. in order to inform you of the features of the Guarantee Fund for Deposit Accounts that it belongs to:

Basic information about the coverage of the deposit accounts	
The deposit accounts in CaixaBank, S.A. are guaranteed by	The Guarantee Fund for Deposit Accounts (1)
Limit of the coverage	€100,000 per depositor and credit institution (2) The following trade names are part of your credit institution: imaginBank
If you have more than one deposit account in the same credit institution:	All your deposits in the same credit institution will be added together and the total amount will be subject to the limit of €100,000 (2)
If you have a joint account with another person or other persons:	The limit of €100,000 is applicable separately to each depositor (3).
Period for reimbursement in the event of the credit institution's bankruptcy:	7 business days (4)
Currency of the reimbursement:	Euros
Contact address:	C/ José Ortega y Gasset, 22 - 5ª planta, 28006 Madrid; Tel: +34 91 431 66 45; email address: fogade@fgd.es
For further information:	www.fgd.es

#### Further Information

(1) A responsible system for coverage of your deposit account. Your credit institution belongs to an Institutional Protection System officially recognised as a Deposit Guarantee Scheme. This means that all the institutions that are members of this system mutually support each other for the purpose of avoiding insolvency. In the case of your credit institution's insolvency, the balance in your deposit account will be reimbursed up to an amount of €100,000.

(2) General limit for protection. If you cannot use a deposit account because a credit institution is not in a position to fulfil its financial obligations, a deposit guarantee scheme will reimburse the depositors. The reimbursement will amount to a maximum of €100,000 [the relevant amount is replaced if the currency is not EUR] per credit institution. This means that all the balances in your deposit accounts in the same credit institution are added together to calculate the coverage level. If, for example, a depositor has a savings account with a balance of €90,000 and a current account with a balance of €20,000, only an amount of €100,000 will be reimbursed. This method is also used if a credit institution operates with different trade names. CaixaBank also operates commercially with the name imaginBank. This means that all the deposit accounts in institutions using one or more of such trade names are guaranteed for a total of €100,000.

(3) Protection limit for joint accounts. In the case of joint accounts, the limit of €100,000 is applicable to each depositor. However, the deposits in an account for which two or more persons hold rights as partners or members of a company, an association or any other grouping of a similar kind, with no legal status, will be added together and dealt with as though there were one sole depositor for the purpose of calculating the limit of €100,000.

(4) Reimbursement. The responsible deposit guarantee scheme is the Guarantee Fund for Deposit Accounts at C/ José Ortega y Gasset, 22 - 5ª planta, 28006 Madrid; Tel: +34 91 431 66 45; email address: fogade@fgd.es; website: www.fgd.es. It will reimburse the balances in your deposit accounts (up to a maximum of €100,000) in the following reimbursement periods (in business days): 20 days until 2018; 15 days in the period between 1 February 2019 and 31 December 2020; 10 days between 1 January 2021 and 31 December 2023; and from 31 December 2023 within a term of 7 business days.

Until 31 December 2023, when the Deposit Guarantee Fund of Credit Institutions cannot refund the reimbursable amount within a term of seven business days, it will pay the depositors a sufficient amount of the balances in their guaranteed deposit accounts in order to sustain them, within a maximum term of five business days after their request. If, within this term, the amount has not been reimbursed, they must contact the deposit guarantee scheme, since the time may be limited during which reimbursement can be claimed. For further information please go to www.fgd.es

#### Other Important Information

It is necessary for the depositor to inform CaixaBank of the balances that are subject to special guarantees. Especially guaranteed balances are those which:

- Originate from transactions involving real estate properties of a residential and private nature.
- Derive from one-off payments received by the depositor, which are related to marriage, divorce, retirement, dismissal, disability or death.
- Are based on the payment of insurance provisions or on compensation for damages or losses resulting from a criminal offence or a judicial error.

To carry out the communication, the customer shall request the "Declaration of amounts especially guaranteed by the Deposit Guarantee Fund" from one of the bank's branches, and shall provide sufficient evidence proving that the origin of the funds falls within any of the foregoing categories.

Regardless of who is the actual holder of the balances that are especially protected, this protection will be divided, equally, among all holders of the account contract. We, therefore, recommend that in the event of the especially protected amounts being owned by a single person, these be paid into an account solely in the name of the actual holder of the balances.

In general terms, all retail and business depositors are covered by deposit guarantee schemes. The exceptions applicable to certain deposit accounts can be found on the website of the responsible deposit guarantee scheme. CaixaBank will also inform you, if you so request, whether or not certain products are covered. If the deposit accounts are covered, CaixaBank will also confirm this in the account statements.

The depositor's debts owed to the credit institution will be deducted when calculating the reimbursable amount.

---

The following are not considered guaranteed deposit accounts and are therefore excluded from the coverage of the Deposit Guarantee Fund of Credit Institutions:

a) The deposit accounts held by other credit institutions, on their own behalf and in their own name, and those held by the following persons and financial institutions:

1. Securities companies and agencies.
2. Insurance companies.
3. Investment funds.
4. Companies managing collective investment institutions and companies managing pension funds, securitization and venture capital funds and the deposit accounts of the institutions they manage.
5. Portfolio management companies and financial consulting firms.
6. Venture capital firms and their relevant management companies.
7. Any other financial institutions defined in Article 4.1.26 Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013

b) Own funds of the institution, as this term is defined in Article 4.1.118 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013, regardless of the amount that is calculated as such.

c) Debt securities issued by credit institution, including promissory notes and commercial paper.

d) Deposit accounts when the holder has not been identified, pursuant to the provisions in Act 10 of 28 April 2010 on Prevention of Money Laundering and Financing Terrorism, or when the source of which is a transaction that has been subject to a criminal judgment ruled against it for a money laundering crime.

e) Deposit accounts opened in the institution by public authorities, except for those opened by local corporations with an annual budget equivalent to or lower than €500,000.

The securities held by the persons mentioned in the previous points a) and e) are not considered guaranteed securities.