

At CaixaBank, we want you to feel at home in Spain

A different way of banking

CaixaBank, Best Bank
in Spain in 2012 - 2013
and Best Bank for
Technological Innovation
2013, according to
Euromoney

Special solutions for international customers

CaixaBank is an all-round financial group (including banking business, insurance activity and investments in international banks). It is **Spain's leading retail bank**, opting firmly for growth both in Spain and internationally.

A bank that is close to its customers and also committed to society through its Welfare Projects, which in 2014 devoted over 500 million euros to solidarity programmes, making it one of the most important foundations in the world in budget volume.

We also have the most extensive network in the country, with over 6,000 branches at your disposal, where our professional staff is ready to listen to you and give advice. We have nearly 10,000 ATMs and the leading in Home Banking service, Línea Abierta, allowing you to operate on a 24/7 basis.

By your side, to offer you the best

CaixaBank has products and services tailored to meet the needs of international customers with interests in Spain.

For your everyday business

Current accounts

We have various kinds of current account that allow you to control and organise your savings at your convenience, in euros or any other currency, at your convenience through Línea Abierta.

Direct debits and transfers

You can manage your bills for services contracted in Spain (for water, gas, electricity etc.). You will also be able to send and/or receive transfers easily at home on a 24/7 basis, thanks to the Línea Abierta service.



Cards

We offer you a wide range of cards: for paying on the spot or in easy repayments, with monthly credit, etc.

And if the card is part of the Estrella Points programme, you will be able to exchange your points for items in the current catalogue.

You will also benefit from CaixaProtect®, the free service exclusive to "la Caixa" that protects you against fraud and card theft.

Deposits and investment funds

You can make the most of your savings with term deposits in euros or foreign currency or with investment funds matched to your profile and expectations.

Stock investment

And if you want to invest in the Stock Exchange, you can depend on Bolsa Abierta, the service for operating and managing your share portfolio by Internet or mobile through Línea Abierta.

For your peace of mind

Insurance

You can choose from a wide range of products that cover all your insurance requirements: life, liability, home, car or motor-bike policies.

Pension plans

We have several pension plans available, to help you prepare your future and get tax benefits now.





At CaixaBank we finance your home in Spain

Línea Abierta, the leading Home Banking service, available in 19 languages



For further information, consult www.lacaixa.es



Best Bank in Spain 2012 and 2013
Best Retail Bank for Technology Innovation 2013



Most Innovative Bank in the World 2013
Best Product and Service Innovation 2013



Bank of the Year 2013 in Spain

For your home

We offer you various credit alternatives for purchasing your home in Spain, with major benefits and financing tailored to your needs.

The Mortgage conditions will be subject to CaixaBank's risk criteria.

Mortgages

With the **Préstamo Hipotecario Bonificado** (Mortgage Loan with Bonus), you will obtain the entire capital at the start of the operation and will always have the guarantee of a home.

- **Mixed interest rate with bonus**

In uncertain times like these, we offer you peace of mind and security, with fixed repayments during the first years and attractive interest rates, but without forgoing a change to a variable interest rate after some years.

- **Fixed rate with a bonus**

The peace of mind of fixed repayments, with attractive interest rates for the entire duration of the loan.

- **Variable interest rate**

At www.servihabitat.com our large portfolio of real estate in Spain is available in English, to help you find the house you want.

All your transactions, just one click away

Línea Abierta is our free Home Banking service, with which you can consult your accounts and operate when and where you want by Internet or mobile.

- **Total availability:** 24 hours a day throughout the year.
- **Guaranteed security:** you are protected by CaixaProtect®, the first anti-fraud service in Spain.
- **Privacy:** Línea Abierta is confidential, as you need your secret personal code for acces.
- **A multi-language service:** it is available in 19 languages.
- **Leader in Europe:** the independent index of society, AQMetrix, has rated Línea Abierta Spain's Number One Home Banking service.

For further information, go into any "la Caixa" branch in Spain or, if you wish, email us at international.customer@lacaixa.es

We hope that these products and services may interest you and that you will join our organisation. Because we believe that being at your side will take us a very long way. From now on...

[You] are the Star

Caixabank, S.A. (Barcelona Commercial Register, volume 40003, sheet 85, page B-41232, entry 68, with NIF A08663619) is the exclusive banking-insurance operator of VidaCaixa, S.A. and authorised operator of SegurCaixa Adeslas, S.A. (DGSFP Register of Brokers with the code C0611A08663619) and depository for pension plans. VidaCaixa, S.A. de Seguros y Reaseguros, the organisation that manages and promotes pension plans.

Managing body entity of the investment funds: InverCaixa Gestión SGIC, S.A., nº 15 in the register of managing brokers in the CNMV.

Information valid till 31-12-2014.