

# FUNDING YOUR STUDIES

UIC BARCELONA

*We help you  
continue your  
education*



STUDY AT A LEADING  
UNIVERSITY

PAY FOR YOUR STUDIES

CaixaBank supports young people like you who spend most of their time preparing for their future careers. That is why we are offering funding for your studies **at this University**.

## *Set your goals and reach them*

### ■ Bachelor's / Master's Degree Loan

With this loan, if you want, you can pay interest only while you study, and pay back the capital when you graduate.

### ■ Year-by-Year Study Loan

A convenient loan enabling you to pay for your studies at this University. You can also pay for your maintenance, travel or course materials.

### ■ Express Enrolment Loan

An interest-free loan (APR 6.90%) which you can obtain quickly and easily. Ideal for paying your yearly enrolment costs, and repaying without any unpleasant surprises.





[www.CaixaBank.es](http://www.CaixaBank.es)

The table below gives details for the different loans, so you can choose the best one for your needs:

	Bachelor's/Master's Degree Loan <sup>a</sup>	Year-by-Year Study Loan <sup>b</sup>	Express Enrolment Loan <sup>c</sup>
<b>Amount</b>	total cost, maintenance, travel and materials	total cost, maintenance, travel and materials	annual cost, travel and materials
<b>Total repayment period</b>	10 years	6 years	10 months
<b>Interest-only period</b>	up to 5 years	up to 11 months (capital)	no interest-only period
<b>Annual withdrawals</b>	yes	yes	-
<b>Monthly repayments</b>	up to 5 years	12 months	10 months
<b>Interest rate*</b>	official euribor + 3.50%	official euribor + 3.50%	0 % (APR 6,90 %)
<b>Opening fee</b>	0.25 %	0.25 %	3 %
<b>Study fee</b>	0 %	0 %	0 %
<b>Amortisation fee</b>	0 %	0 %	0 %
<b>Cancellation fee</b>	0 %	0 %	0 %

Loan issue is subject to CaixaBank's risk criteria.

**a. Bachelor's/Master's Degree Loan:**

Typical example: **Variable APR 3.585 %** calculated for a loan of €10,000 (interest rate adjusted annually), for a single withdrawal, without interest-only period. NIR 3.426 % variable (\*). Repayment over 5 years. Total amount of debt €10,920.10 (capital €10,000 + interest €895.10 + opening fee €25). Monthly payments of €181.59 and a final payment of €181.29. The example was calculated without an interest-only period.

**b. Year-by-Year Study Loan:**

Typical example: **Variable APR 3.962 %** calculated for a loan of €10,000 (interest rate adjusted annually), for a single withdrawal. NIR: 3.426 % variable. Amortisation period: 12 months. Opening fee: 0.25 %. No study fee. Total amount of debt: €10,211.55 (capital €10,000 + interest €186.55 + opening fee €25). 11 payments of €848.88 and a final one of €848.87. The example was calculated without an interest-only period.

**c. Express Enrolment Loan:**

Typical example: **Fixed APR 6.901 %** calculated for a loan of €10,000. NIR 0%. Repayment over 10 years. Total amount of debt: €10,300 (capital €10,000 + interest €0.00 + opening fee €300), without an interest-only period. Monthly payments: €1,000.

\*Nominal interest rate pegged to the official Euribor (-0.074 %) published in BOE 291, of 01 December 2016. This variable APR was calculated under the hypothesis that reference indexes do not change; therefore, this variable APR will vary according to changes in the interest rate.

Information valid until 31-12-2017.



For further information, please go to [www.CaixaBank.es](http://www.CaixaBank.es)



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