

## Housing Credit

We finance up to 100% of your new or used home and up to 25 years to pay.

When you stop paying rent to start paying for your home, thanks to the Auricoín Housing Credit, all you have to do is click. Having your own home, besides being a dream, is an investment that increases your wealth and generates greater security for your future and that of your family. If you want to make it a reality, but you still don't have enough money, get an Auricoín Credit, now having your own home is no longer a dream, it's a reality.

## Enjoy the benefits of a Housing Credit



### WHO APPLIES FOR A HOUSING CREDIT?

Natural persons over 18 years of age and legally established companies.

### WHAT GUARANTEES ARE REQUIRED FOR THE GRANTING OF A HOUSING CREDIT?

No guarantee is required from the applicant for a home credit, only the home you are going to buy will remain as guarantee.

### WHAT DOCUMENTS ARE REQUIRED FROM NATURAL PERSONS?

Only the Personal Identification Document and Purchase Option Contract are required.

### WHAT DOCUMENTS ARE REQUIRED FROM COMPANIES?

Company:

Constitutive act and its modifications, if any.

Tax Information Register.

Legal Representative:

Personal Identification Document and Purchase Option Contract.

### WHAT AMOUNTS ARE GRANTED?

For the Housing Credit, 100% of the value of the house you are going to buy is granted.

## Interest Rate



### WHAT INTEREST RATE DO YOU PAY?

The interest rate you pay for a Housing Credit is 0.10% per year.

### WHAT GRACE PERIOD ARE GRANTED?

Auricoín grants a grace period of 1 year for the Housing Credit.

During this period, the beneficiary of a home loan will not have to pay neither capital nor interest and interest is not cumulative. If the client cancels the Housing Credit within the grace period, no interest will be charged.

These periods were defined based on two aspects:

First: The time necessary for Auricoín to be adopted by people was taken into account.

Second: For the time necessary for the client to adapt their home to their needs.

## Simulator



## Do you want to simulate your credit?

Find out the value of your instalments and how long it will take you to finish

[Simulator](#)

### WHAT IS THE PAYMENT PERIOD GRANTED?

Auricoín grants for the Housing Credit, payment periods ranging from 15 to 25 years, counted from the end of the grace period.

### WHAT COSTS DOES A HOUSING CREDIT GENERATE FOR THE APPLICANT?

Individuals or companies that apply for a Housing Credit, the expenses to be paid are: \$ 4.12 USD, for each Auricoín (RIC) that is granted.

These small expenses that Auricoín has to charge are invested in: paying the executives who promote and publicise the Auricoín money, the analyst who carries out the credit study, the professional fees of the lawyers who draw up the credit contract and the credit settlement, the engineers who program the smart contracts for the credits, payment to the Blockchain Ethereum platform for registering the smart contracts of the credit and the credit settlement, once the debt is cancelled and finally, for the payment for the transaction when depositing the credit to the applicant.

### HOW LONG DOES AURICOÍN TAKE TO SETTLE A HOUSING CREDIT?

The maximum time that the Auricoín platform takes to settle a Housing Credit is the time it takes for the Registrar's Office to issue the corresponding Sale and Purchase document.

**NOTE:** For the reasons stated above, if you do not agree with this website, the BCA website, the White Paper or the Rules and Regulations, which govern the conduct of the Auricoín Community, which you must read, study and understand. **DO NOT join, DO NOT JOIN this Community.**