

## General conditions

1. The contract to which it relates this instrument is governed by these terms and conditions, as well as by the conditions in the Standardised Information Sheet.
2. For any circumstances not expressly provided for herein shall apply the provisions of the Deposit terms and conditions to the Order of the Client timely learned, endorsed and accepted.
3. The constitution implies that there is enough provision is available account balance of demand deposits indicated (escrow account) on the value date agreed in the Schedule, the Bank reserving the right not to provide the deposit in case of failure the balance at that date.
4. CONSUMER CREDIT is required and wins at the end of the period by which it is constituted.
5. At maturity, launching a credit in escrow account, the repayment of CONSUMER CREDIT is performed with value date and effective date of availability of the same day.
6. The eventual admissibility of early mobilization and the conditions, including the existence of any penalty, are regulated by reference to the Standardised Information Sheet (FIN) concerning this CONSUMER CREDIT, which is previously provided by the Bank (s) Holder (s).
7. In case of early mobilization of the CONSUMER CREDIT, it being possible, in accordance with the preceding paragraph, launching the credit amount mobilized in advance escrow account, will be held on the date stipulated in the Schedule or in the Standardised Information Sheet or, if they are missing until the next business day after receipt of the request. In any case, the value date and the date of actual availability of the deposited amount shall comply with the provisions of paragraph 5 above.
8. Time deposits mobilized in advance are required not merely the end of the period for which were recorded and can not be repaid before the expiry of that term.
9. The method for calculating the interest and the respective payment schedule is set by reference to the conditions of Standardised Information Sheet (FIN) concerning this CONSUMER CREDIT, which is previously provided by the Bank to the (s) holder (s ).
10. The launch of the credit interest will be performed with value date and actual date of providing to the business day following the last day used to calculate them.
11. CONSUMER CREDIT renew for successive periods equal to the interest rate that is in force at the Bank at the time of each renewal, unless the Standardised Information Sheet (FIN) concerning this CONSUMER CREDIT determine and non-renewal of CONSUMER CREDIT.