

## CUSTOMER IDENTIFICATION DATA

Name and surname:

Passport:

Address:

Phone number:

Email:

## PRODUCT CONTRACT

On the one hand, iBAN ONLINE, and on the other, the CLIENT -

NAME HOLDER:

PASSPORT:

IBAN PRODUCT CLASS: iBAN Account

TERM: Not applicable

PENALTY FOR EARLY CANCELLATION: Not applicable

ANNUAL NOMINAL INTEREST RATE (APR): 2.5%

IBAN PRODUCT CLASS: iBAN One

TERM: 12 Months

PENALTY FOR EARLY CANCELLATION: 2.5%

ANNUAL NOMINAL INTEREST RATE (APR): 3.5%

IBAN PRODUCT CLASS: iBAN Market

TERM: 36 Months

PENALTY FOR EARLY CANCELLATION: 2.5%

ANNUAL NOMINAL INTEREST RATE (APR): 6.0%

IBAN PRODUCT CLASS: iBAN Investor

TERM: 60 Months

PENALTY FOR EARLY CANCELLATION: 2.5%

ANNUAL NOMINAL INTEREST RATE (APR): 8.5%

The formula used to calculate interest is:  $i = (C \times R \times T) / D \times 100$

Where:

I = Interest

C = Amount of investment

R = Interest rate, expressed in nominal annual %

T = Time expressed in periods to be settled

D = Number of periods of the year

Interest settlement period:

MONTHLY Indicate: Monthly, Quarterly, semi-annual, to maturity. Term to 1 and 3 months: settlement of interests to maturity.

The CLIENT acknowledges that it has been expressly informed of the particular and general conditions that regulate this Deposit Agreement and that it accepts. It also states that it has received in this same act a copy of this contract which it has subscribed in duplicate.

## **GENERAL CONDITIONS**

### **1. OBJECT**

By means of the present, the CLIENT subscribes with iBAN ONLINE, (hereinafter iBAN) a contract of the above iBAN products consisting in the constitution of a cash income, for the amount, term and interest rate that are established in the particular conditions. The contract is concluded for an indefinite period, without prejudice to the period established for each of the impositions

### **2. OWNERSHIP**

In case of co-ownership, it is presumed, unless otherwise indicated, that the ownership is indistinct. It is expressly agreed that any of the holders may request the cancellation of the contract.

### **3. CHARGING AND FUND ASSOCIATED ACCOUNT**

No additional income will be allowed after the product subscription. The subscription and payment will be made with charge / credit in the Treasury Account of the Contract indicated in the particular conditions and to which this contract is attached. The stipulated period of validity will begin at the moment of the charge in the indicated treasury account.

### **4. REMUNERATION**

The funds deposited in favor of the CLIENT will produce interest according to the stipulated in the particular and general conditions. The interest will be settled and paid in the associated current account on the due date corresponding to the periodicity indicated by the CLIENT, and with a value date on the maturity of the period.

### **5. ADVANCE CANCELLATION OF THE PRODUCT**

The product will not be refundable until its expiration, however, the CUSTOMER may request cancellation of the product before the stipulated expiration, in which case the penalty for the anticipated expiration will apply. The penalty will be calculated on the principal and for the effective period of the remaining Imposition to be enforced, according to the applicable settlement formula according to the settlement period, in no case will the imprisonment of that penalty be higher than that of The gross interest accrued from the contracting of the product and until the date of cancellation. IBAN reserves the right to suspend payment when any of the holders object to the early cancellation of the product.

### **6. PRODUCT EXPIRATION AND RENEWAL.**

Once the product expires, it will be tacitly renewed for the amount of the principal for a period equal to the period fixed in the particular conditions, and the interest rate that iBAN has established for fixed-term deposits at the time of renewal. IBAN will inform the CLIENT before the time of the extension or on the next business day about the new applicable conditions. The renewal of the product will not take effect when the CUSTOMER requests its cancellation during the maximum term of one month from The communication of the new conditions, otherwise it will be understood tacitly accepted the renewal if the CUSTOMER does not cancel in the period to that effect established.

### **7. COMMISSIONS, EXPENSES AND TAXES**

The CLIENT shall be the account and charge of all taxes currently established, and / or that may be established in the future, subject to this contract and / or damaged in its execution, as well as the communication expenses applying the Reversible Expenses Rates Every moment that iBAN establishes. IBAN will be able to debit the corresponding taxes, as well as to make the retentions and income on account of taxes that proceed, for which it is expressly authorized by the CLIENT.

### **8. EXTRACTS AND CONFORMITY OF BALANCES**

The income will be reflected in the CUSTOMER statement. In subsequent renewals, the CLIENT will be informed of the interest rate applicable to the iBAN product of the CLIENT.

### **9. NOTIFICATIONS**

They will be made through the communication channel provided for the delivery of the correspondence.

#### 10. TREATMENT OF PERSONAL DATA

The CUSTOMER declares that: It has received before the signing of this contract, the corresponding pre-contractual information that has allowed it to compare similar offers and make an informed decision to contract this service. The CLIENT also know that this information is available on the iBAN website [www.ibanonline.com](http://www.ibanonline.com). We inform you that if you have submitted this form to one of our Agents, delays may occur, up to a maximum of seven days, until it is received at our headquarters. The parties expressly accept the content of this contract, which consists of 7 pages, all of which, in the lower left, contains the identified reference of the cited Model. The parties, with a single signature stamped on this page, lend their agreement and approval to the whole of this contract, in the terms, conditions and responsibilities established therein, the CLIENT receiving a copy of the aforementioned contract. In proof of their conformity and for the fulfillment of the agreed, they sign it in duplicate in the place and date indicated below.

## MANDATE CONTRACT

By means of this mandate contract (hereinafter, the "contract"), THE CUSTOMER grants, [ibanonline.com](http://ibanonline.com) accepts, the mandate to select counterparties, among the users of [ibanonline.com](http://ibanonline.com), interested in receiving loans in the amounts and conditions that are established.

With that intention, the Client may access the website and select those products deemed appropriate, through the system established on the website itself, for [ibanonline.com](http://ibanonline.com) to sign, in the name and on behalf of the Client from the moment of The concession, the current management of the loans granted, during the whole life of this agreement. The funds made available to [ibanonline.com](http://ibanonline.com) by virtue of this Agreement may only apply to the scope of the mandate conferred by virtue thereof.

1. Opening the investor account ("investor account")  
Through this contract [ibanonline.com](http://ibanonline.com) will open and maintain for an indefinite period the investor account, which will be owned by the investor and whose exclusive use by the investor is limited to carry out payment transactions, understood as such any action , Initiated by the investor, through which [ibanonline.com](http://ibanonline.com) places, transfers or withdraws funds from the account.
2. Communications between the customer and iBAN  
All notices, advices notes, requests and other communications to be made between [ibanonline.com](http://ibanonline.com) and the client, will be made through the tools available in the customer's personal space on the [ibanonline.com](http://ibanonline.com) website and, specifically, the e-mail address, it being understood that all communications are validly addressed to that address, unless they are made to an address different from that indicated or updated by the customer or is credited with errors.

[Ibanonline.com](http://ibanonline.com) and the client agree to grant legal value of autograph signature to the

electronic signature or made through any type of keys and / or codes that allow the personal identification of the client in all the actions, agreements and orders that subscribe with ibanonline.com The entry into force of this contract.

3. Taking advantage of KNOW-HOW

Ibanonline.com may use in the development of its business the experience derived from the relationship maintained with the client, as well as the ideas contributed by the client.

4. Concession of rights

Upon notice to the client, ibanonline.com may assign its rights and / or responsibilities derived from this contract to third parties. The customer can not give up his contractual position in any case.

5. Customer Manifestations

The products and loans that the client may grant in accordance with this agreement are in his name, at his own expense and at his risk. In this sense, the client knows and assumes the risk that the operations will not come to fruition, in case the borrower does not fully or partially pay the payments for capital or interest, or hears them late. The customer also expressly acknowledges that the services provided by ibanonline.com do not constitute a guarantee of a good purpose, which will eventually pay for the recovery and the negotiated market amount for the purchase of unpaid loans.

6. Customer Complaints

The customer may remit any claim derived from the services provided by ibanonline.com through the e-mail of the customer service of ibanonline.com: [info@ibanonline.com](mailto:info@ibanonline.com)

This customer service will ask the client for any information that he deems relevant for the complaint filed and will issue a resolution within a maximum of two months from the receipt of the claim. The Customer Service Department will resolve, pursuant to the clauses of this contract, the applicable regulations and good practices and financial uses.

Ibanonline.com will be able to record all the telephone conversations and communications that you maintain with the client. Such recordings and computer records may be used as a means of proof. Ibanonline.com is committed to keep the absolute confidentiality of the recorded data.

7. Modification and termination of the contract

Ibanonline.com reserves the right to modify the content of this contract in order to adapt the relationship to the legislation in force at any time. The modifications will be communicated to the client with a minimum notice of fifteen days, unless the normative change requires a shorter term.

Ibanonline.com may terminate the contract unilaterally at any time in the contractual relationship. THE CUSTOMER may also terminate the contract if an objectifiable cause makes it convenient to return the capital for other purposes of THE CLIENT.

In both cases, written communication will be necessary to the other party, and the repayment of the principal will be made along with interest proportional to the duration of the contract.

8. Expenses and taxes

Each party will be responsible for the taxes and expenses that by law correspond to them.  
THE CUSTOMER will apply the tax withholdings in force.  
This document may be made public at any time, the interested party will bear the expenses of the notary.

9. Applicable law and competent jurisdiction

The parties, for whatever issues may arise, both in the interpretation, performance, execution or development of this contract, expressly waiving their own jurisdiction if they have it, are expressly submitted to the legislation that corresponds, if applicable.

10. Prevention of money laundering and terrorist financing

THE CUSTOMER explicitly affirms and acknowledges that all of the capital it hand over to IBANONLINE does not come from money laundering, from the sale of drugs or from any other illegal activity and / or that contravenes the mandate of the mandatory law, and admits, Accepts and acknowledges that said capital is of legal origin, and that, in case it was not, THE CUSTOMER assumes and accepts all civil, criminal and any liability that may be due to said crime, exonerating and totally exculpating IBANONLINE.

If there is any indication or certainty that you are (THE CLIENT) related to money laundering or terrorist financing, IBANONLINE, will, on its own initiative and in accordance with the applicable law, communicate any fact or transaction, including the mere attempt, to the authorities concerned.

11. Death of the client

In case of death or disappearance of THE CLIENT, ibanonline.com will transfer the capital and interests to its legal heirs or beneficiaries who thus prove this condition.

12. Protection of personal data and confidentiality

The parties will maintain the confidentiality of the information provided between them as a result of this contract. Both parties agree not to disclose this information in any way or to communicate it to third parties directly or indirectly.

The parties undertake to take appropriate measures to ensure the confidential treatment of such information.

The parties assume the obligation to keep professional secrecy about how much information they may receive, manage and articulate in relation to personal data and not to communicate them to third parties, as well as to destroy, cancel or return them at the time of the termination of the contractual relationship between both by applying for that purpose the necessary security measures in accordance with the applicable legislation and, failing this, to the provisions of international law in a subsidiary manner.

The Client agrees that personal data communicated to ibanonline.com become part of an automated file owned by IBANONLINE in order to be able to establish a communication with the collaborator and client, and adequately provide the services detailed in this contract.

All data relating to the customer and the derivatives of the relations with ibanonline.com, will be maintained, as long as it is not requested to be canceled or considered unnecessary, in a file ibanonline.com is responsible for.

The rights of access, rectification, cancellation and opposition may be exercised through the

tools available in the client's personal space on the [ibanonline.com](http://ibanonline.com) website.

13. General conditions.

This, like all contracts entered into between IBANONLINE and its customers, is subject to the Terms and Conditions specified on the [ibanonline.com](http://ibanonline.com) website and will be understood implicitly accepted by both parties

Date: 06/09/2017

Signed

Signed



THE INCUMBENT:

IBAN ONLINE

THE INCUMBENT  
Signed

REPRESENTANT  
In acknowledgement of the signature  
Signed

iBAN ONLINE  
Signed