Application for:

☐ Private mortgage
☐ Home loan (subsidized purchase)
☐ Transfer or mortgage
Principal amount outstanding
Unexpired term
Developer's account number
Operation nº

☐ Personal mortgage loan
Amount of facility (max. 80% of assessed value)
Term of facility (maximum 30 years)
☐ Transfer of mortgage from different bank

1st. applicant

Surname		
Forenames Postal Address		NIF Post code
Town/city		Tel:
Email address:		
Date of birth	Material status ☐ Single ☐ Divorced ☐ Widowed ☐ Married ☐ Non-judicially separated ☐ Judicially separated	Number of dependent children
Your home is ☐ Owned by you ☐ Rented ☐ Other		Nº of years at present address
If your home is owned by you, is it covered by a deed? ☐ Yes ☐ No	Names of owners	Free of charges ☐ Yes ☐ No
Value of present home (if owned by you)		
Net value of your assets:	Individual assets: ☐ Property ☐ Investments ☐ Vehicles ☐ Bank accounts ☐	
Occupation ☐ Self-employed ☐ Temporary job ☐ Permanent job ☐ Other		Position held
Time with present employer or in current job	Employer's name	Employer's business or activity
Tel	Address	
Post code	Town/city	

2ond applicant

Surname		
Forenames Postal Address		NIF Post code
Town/city		Tel:
Email address:		
Date of birth	Material status ☐ Single ☐ Divorced ☐ Widowed ☐ Married ☐ Non-judicially separated ☐ Judicially separated	Number of dependent children
Your home is ☐ Owned by you ☐ Rented ☐ Other		Nº of years at present address
If your home is owned by you, is it covered by a deed? ☐ Yes ☐ No	Names of owners	Free of charges ☐ Yes ☐ No
Value of present home (if owned by you)		

Signature of the applicants/guarantors

Other account holders
Name and signature

Net value of your assets:	Individual assets: ☐ Property ☐ Investments ☐ Vehicles ☐ Bank accounts ☐	
Occupation ☐ Self-employed ☐ Temporary job ☐ Permanent job ☐ Other		Position held
Time with present employer or in current job	Employer's name	Employer's business or activity
Tel	Address	
Post code	Town/city	
Relationship to first borrower: ☐ Parent ☐ Brother/sister ☐ Son/daughter ☐ Husband/wife ☐		

Income and outgoings

Net monthly income (calculated on the basis of 14 annual salary payments)	1st. borrower	2nd borrower
Earned income (1)		
Other regular income (specify sources)(2)		
Non-regular income		
Monthly outgoings		
Other loans or credit (specify) (3)		
Rent		

(1) Wages, salary, business and professional earnings as assessed for income tax purposes
(2)
(3)

Operation required (if this is a new operation)	Details of mortgage to be transfered from other bank
Total capital outlay	Bank granting the loan
Amount of loan required	Initial capital
Term years	Initial term
Grace period months (maximum 24 months)	Current outstanding capital
Residual repayment amount:	Pending payments
☐ Acquisition of usual residence ☐ Acquisition of parking lot ☐ Alterations and repairs ☐ Construction of usual residence ☐ Construction of second residence ☐	☐ Acquisition of second residence ☐ Acquisition of land ☐ Settlement of other loans (Give details) ☐ More life assurance financing ☐ More life assurance and payment protection insurance financing

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Repayments	☐ Monthly	☐

Loan interest rate

☐ Fixed ☐ Fixed, increasing payments
% anual increase in repayments
☐ Variable ☐ Variable, fixed payments

Term of the first interest rate period: One year Interest rate of first period
Revision of the interest rate: Annual
Reference: Bank's margin: Arrangement fee:

Premiums
Premium Mortgage: No
Premium products:
Premium Mortgage: Salary, home, life and payment protection insurance.
Young Persons' Premium Mortgage: Salary, home, life and payment protection insurance.
Non-residents' premium mortgage: Prestige Care Account, life insurance and home insurance

Mortgage property

Address	Post code
Town/city	
Status: ☐ New ☐ Used ☐ Under construction (work not started) ☐ Under construction (work started) ☐ Under construction (advanced)	
Type: ☐ Flat of apartment ☐ Detached house ☐ Semi-detached/terrace ☐ Rural property ☐ Other	
Intented use: ☐ Main residence ☐ Second residence ☐	
Value of property:	
Total floor area m^2 Plot size m^2	

For Bank use only

Number of operating account at Banco Sabadell	
Agency Name of agent	
Customer of Bank since (state year)	Salary payments ☐ Were previously paid ☐ Will be paid (directly into account) ☐ Will not be paid (*) ☐ None received
(*) State reason	

Mark the correct option
Pension Plan
☐ Open new plan with periodic contributions and transfer from another managing entity
☐ Open new plan with transfer from another managing entity
(in the event of transfer, it is necesessary fill in the document attached to this application)
☐ Open new plan with periodic contributions
☐ Has pension plan with the group
☐ Will not open pension plan. Indicate reason:

Life insurance taken out? ☐ Yes (request insurance with sibis) ☐ No

In the event of death or permanent disability of a holder, could the other holder be expected to keep up payment of installments? ☐ Yes ☐ No

If replying no to both questions, indicate reason for not taking our insurance:

Home insurance taken out?
☐ Yes (request insurance sith SIBIS)
☐ No Indicate reason:

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Payment protection insurance taken out? ☐ Yes (request insurance with séneca) ☐ No Indicate reason:
Bills paid by direct debit ☐ Yes ☐ No Visa card ☐ Yes ☐ No Home purchase account ☐ Yes ☐ No ☐ Balance of home purchase account

The applicants declare that the details provided reflect reality and make this application in accordance with the following:

1. They expressly authorise the Bank to perform any property register verifications, appraisals and/or checks it deems necessary to study the operation, relating to the details provided in this application and to charge the expenses arising from same by debiting them from the applicants' account in the bank, even in the event the mortgage were not approved.
2. The bank shall be entitled to consult common files on the capital solvency, credit and compliance or breach of monetary obligations for the purpose of evaluating the economic solvency.
3. They authorise the bank to debit from the applicants' account the provisions of funds necessary to cover the expenses arising from the processing and formalisation of same (property register checks, appraisal of property, taxes, notary, property register expenses, etc.), which shall be borne by the applicants after being informed of same. They also lend their authorisation to debit from the said account the fees and repayment instalments of the mortgage.
4. They also authorise the bank to take the necessary stops, either directly or via auxiliary professional companies or professionals to check the assets and formalise the registration of mortgages.
5. Risk Information Centre (RIC). They are hereby informed that pursuant to the provisions of Law 44/2002, the Bank is legally obliged to declare to the Risk Information Centre (CIR) of the Bank of Spain the necessary data to identify the natural or legal persons with whom it directly or indirectly holds credit risks, together with the characteristics of said persons and risks, including those affecting the amount and recoverability of same. This obligation extends to risks held via instrumental companies forming part of the consolidable groups of the Bank and those which have been assigned to third parties, over which the Bank maintains administration.
   The data referred to in the preceding paragraph includes those which reveal a breach by the said persons of their obligations to the Bank and those reflecting a situation in which the Bank is obliged to fund a specific provision for credit risks, as provided in the accounting standards applicable to the Bank.
   In the case of risks of individual entrepreneurs engaging in the company business, this condition will be recorded in the declaration.
   They are also informed that the Bank may obtain reports on their risks recorded in the CIR and they authorise the bank to assign them to the other companies which form part of the consolidable group of which the Bank forms part. The information thus obtained shall be confidential and may only be used with regard to the approval and management of credit and to ensure effective compliance with the regulations on risk concentration and any other which in the scope of precautionary supervision to which the Bank is subject is applicable.
   As regards the risks of the applicants declared to the RIC, they are informed that they can exercise their right to access, rectify and cancel same as legally provided, by addressing the Bank of Spain.
6. Data processing, purpose and recording. The undersigned are hereby informed that their own personal data or those of the parties represented requested for this

Signature of the applicants/guarantors

Other account holders
Name and signature

document or supplied subsequently and which originate as a result of the operation or computer process using those already recorded will be included in the Bank's records as they are necessary for the execution, control and maintenance of the contractual relationship and for the performance and management of operations arising from same, and the Bank is therefore authorised to process and record them. The undersigned vouch for the accuracy of the data provided and undertake to promptly inform the Bank of any variation of same. If the data of persons other than the undersigned are included in this document, the latter declare they have previously informed the said persons and that the latter have lent their authorization for this inclusion.

Digital signature. The Bank may make available signature digitalisation devices or tablets via its branches or centres for the Holders to sign operations, applications, instructions, contracts, orders, declarations or documents of any kind whose signing via said devices requires the processing and storage of biometric data of the Holders obtained via the digitalisation of the signature. The use of such signature devices by the holders shall imply acceptance and agreement on their part for the processing and storage of their biometric data by the Bank for said purposes.

Other purposes. The undersigned expressly authorize the Bank to process and store, even subsequent to the operation and even if the contract is not made, the aforementioned personal data for fraud prevention purposes and to formulate or segment profiles, using automatic techniques employing current, historical or statistical data for risk assessment, the creation and analysis of new proposals and to send commercial notifications via any means, including fax, telephone, email or equivalent means of communication for the offer, promotion and acquisition of the goods and services of the Bank or any other company relating to the financial sector (banking, insurance, social benefits, investment services) and non-financial (property sector, consumer goods, telecommunications, automotive sector, advisory services, training and leisure).

The undersigned also authorize the Bank to assign, by communication or interconnection, said personal data to the companies belonging to the corporate group of which the Bank forms part from time to time and to the investee companies or affiliates or to those with which the Bank enters into cooperation agreements, which engage in the aforementioned sectors, for the processing of the personal data for like purposes and for sending bundled information on the contracts and operations requested and/or executed with any of the companies of the said group, investee companies or affiliates via the domicile of the holders of the debit bank account or account associated with the operation.. The above assignee companies may also supply the bank with the personal data of the undersigned which appear in their records for like purposes including the integration and bundled dispatch by the bank of the information relating to the contracts and operations via the address and of the holders of the debit bank account or account associated with the operation.

The undersigned are hereby informed that, upon executing the contract, the bank shall make the first assignment or access of data with the said assignee companies.

The undersigned who do not wish their personal data to be processed as provided in the section "Other purposes" of this clause may express their refusal by indicating their name and surnames in the space provided below.

Undersigned: _____

Undersigned: _____

Undersigned: _____

Undersigned: _____

Signature of the applicants/guarantors

Other account holders
Name and signature

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Other account holders
Name and signature

Directorate of Insurance and Pension Funds, in accordance with the provisions of Law 44/2002 on the Reform of the Financial System and the regulations which replace it or its implementing provisions.
The bank does not form part of the arbitral consumer board.
The bank places at the disposal of the applicants the free phone number (900 700 010) to file claims or report incidents.

11. The applicants undertake to submit the necessary documents required by the bank, especially the original of their Nat. ID Card or official identification document in effect. Failure to produce said documentation may make it impossible to formalise the operation.
12. The Bank informs the applicants of their right to request as many prior explanations as they may require regarding the characteristics of the service referred to herein and its effects, including all and any supplementary information they may need to make an informed decision and compare similar offers. For this reason, the Bank informs the applicants that they must only sign this document if they consider they have received sufficient explanations concerning the product or service contracted.
13. The applicants accept the conditions which appear in this document and acknowledge receipt of a copy of same.
14. The applicant(s) authorise the bank to send them the personalised information file (FIPER) or any other document or notification arising from the application to the BS Online Distance Banking Service correspondence mailbox they have with the bank or directly to their address (postal or electronic) indicated in this application or which they have reported to the bank subsequently in a verifiable manner with the relevant acknowledgement of receipt. In the event one of the applicants do not have the BS Online Distance Banking Service, they expressly authorise the bank to send the FIPER to the mailbox of any of the other applicants who does have one, who also signs this document as proof of their agreement and commitment to relay it as soon as it is received.
    Communications and notifications addressed to this address shall be considered valid, even if rejected or refused, uncollected, if the interested parties are absent or when received by employees, neighbours or any other third person.

In , on the of ,

Signature of the applicants/guarantors

Other account holders
Name and signature