



APPENDIX TO THE FIPRE

This information supplements the information provided in the FIPRE (Pre-Contractual Information Sheet). Please bear in mind the following information and warnings in order to know the risks that a mortgage loan may involve.

You must take into account that:

- The constant instalment system or French method has been used to calculate the instalment, which means that the amount will be the same throughout the life of the loan, provided the interest rate is not changed.
- The table below shows the variations in the total amount of the loan taking as a reference a transaction of 150,000 Euros over 25 years, highlighting the highest and the lowest monthly payment throughout the expected amortization period and considering the fluctuations that the benchmark index has suffered, at least, in the last twenty years.

Interest rate of the example: Euribor + 1.25

	INTEREST RATE (E + 1.25)	MONTHLY PAYMENT	TOTAL AMOUNT
HIGHEST	6.643%	1,026.25	307,876.44
LOWEST	0.745%	548.16	164,448.54

- The applicable late payment interest rate for this loan will be the result of adding 3.00 points to the annual nominal ordinary interest rate applicable to the transaction, and will be applied as from the day after the payment is due, according to what is established in art. 316 of the Spanish Code of Commerce, on the unpaid amounts.

Interest will only accrue on the outstanding principal and will not be capitalized, except if, after the auction in judicial proceedings, the circumstances of art. 579, 2 a) of the Code of Civil Procedure apply.

- The submission of an appraisal of the property prepared by an appraisal firm other than the one that was offered by the bank shall be accepted, provided it has been certified by a qualified appraiser in accordance with the Mortgage Market Act and has not expired according to law.
- You are advised to request information about any possible tax deductions or state aid for the purchase of a home.
- You have the right to freely choose the notary, in accordance with the current state regulations regarding the notary system and organization. And also to examine the public deed in the office of the authorizing notary at least ten days before it is signed.
- You have the right to negotiate the clauses of the contract on an individual basis.
- You can check the Mortgage Loan Access Guide of the Bank of Spain on the website www.kutxabank.es in the section "Information to clients".
- For any claim, you may contact Kutxabank's Customer Service by postal mail (Gran Vía 30-32 – 48009 Bilbao), by phone (900 445566) or by email (atencion.cliente@grupokutxabank.com). In the event of disagreement with this department or if there is no answer after two months, you may send a claim to the Bank of Spain (Market Conduct and Claims Division) by postal mail (Alcalá 48 – 28014 Madrid), by phone (91 3388830) or by electronic means on the website <http://www.bde.es>
- Moreover, you are advised to carefully read the following warnings:
 - Your income may vary. Make sure that, if your income decreases, you will still be able to meet your monthly mortgage payments.
 - You, and the guarantors, if any, may lose your home and/or the mortgaged property or any other collateral if you fail to make your payments on time.
 - You, and the guarantors, if any, are liable for the payment of the loan not only with your home and/or mortgaged property or any other collateral, but also with all your present and future assets.

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- It will be mandatory to have a sight account in Kutxabank to make the payments corresponding to the loan. If you do not have an account, you will be provided the corresponding pre-contractual information before opening one.
- The borrower will lose the right to the term and the contract will be terminated early if the following requirements concur:
 - a) The borrower is in default in the payment of a part of the principal or of the interest.
 - b) The amount of the payments due and unpaid is equal to at least:
 - i) **Three per cent** of the principal, if the default occurs within the first half of the term of the loan. This requirement will be considered to be met when the overdue and unpaid payments amount to the non-payment of **twelve** monthly instalments or a number of payments that involve that the debtor has failed to fulfil their obligation for a period of time equivalent to at least **twelve** months.
 - ii) **Seven per cent** of the principal, if the default occurs within the second half of the term of the loan. This requirement will be considered to be met when the overdue and unpaid payments amount to the non-payment of **fifteen** monthly instalments or a number of payments that involve that the debtor has failed to fulfil their obligation for a period of time equivalent to at least **fifteen** months.
 - c) The lender has requested the payment from the borrower, giving them at least **one month** to do so and warning them that, if the request is not met, they will claim the repayment of the total amount due.

In this case, the entity may demand the total of the debt and initiate the judicial claim that will result in the auction of the mortgaged property and the possible foreclosure of the assets of the borrowing party and the guarantors, if any, the arbitration agreement not being applicable.

- If the interest rate of the loan is variable, you must take into account that the payment of this loan will not remain the same over the term of the loan.

Previous benchmark index (Euribor):

January/2022	-0.477%
February/2022	-0.335%
March/2022	-0.237%
April/2022	0.013%
May/2022	0.287%
June/2022	0.852%
July/2022	0.992%
August/2022	1.249%
September/2022	2.233%
October/2022	2.629%
November/2022	2.828%
December/2022	3.018%
January/2023	3.337%
February/2023	3.534%
March/2023	3.647%