



FEES/EXPENSES RELATED TO THE MORTGAGE LOAN¹

You must bear in mind that taking a mortgage loan involves generating some services and fees that are listed below:

Bank fees:

Origination fee.

It is charged on the principal of the loan granted by the bank only once upon the origination of the loan transaction. The fee will be established on an individual basis in each transaction.

Other third-party expenses:

Appraisal.

This appraisal is compulsory by law and must be carried out by an appraisal firm that is registered with the Bank of Spain. It is used to determine the actual value of the property. Its cost depends on the final value of the property. The appraisal is valid for 6 months as from the date on which it is issued.

The cost invoiced by the appraisers or the companies that carry out the appraisal shall be passed on to you. For example, for a home appraised at €200,000, the cost was €355.74 in the year 2022.

Verification/Registry Certificate.

A note will be requested from the Property Registry to verify all the information regarding the property (ownership, encumbrances...) to be mortgaged. This usually costs around 30 Euros.

In specific situations the following fees shall be charged:

Fee/Compensation for cancellation and early repayment.

To be applied on the total or partial repayment or cancellation of asset transactions according to the interest rate mode:

a) Variable Interest (Depending on the Mode established in the contract). The loss for Kutxabank due to the voluntary repayment will have to be calculated. The fee to be charged will be the lesser of said loss or the amount resulting from applying the percentage established in the contract on the amount repaid in advance.

To be chosen in the Contract	Years since the loan was taken	% Fee
OPTION A	Up to 5 years	0.15%
OPTION B	Up to 3 years	0.25%

b) Fixed interest. The loss for Kutxabank due to the voluntary repayment will have to be calculated. The fee to be charged will be the lesser of said loss or the amount resulting from applying the percentage established in the contract on the amount repaid in advance.

Years (since the loan was taken or since the fixed interest has been applicable)	% Fee
Up to 10 years	2%
> 10 years	1.5%

The compulsory Home Insurance to insure the property that is the subject of the mortgage guarantee for the loan, covering the value of the property as per its appraisal, will be subrogated to Kutxabank S.A. as the mortgagee.

NOTE: The European Standardized Information Sheet (ESIS) lists the expenses and fees of your loan. Some of these amounts must be considered to be approximate, as it is impossible to obtain accurate amounts.

¹ You may obtain further information on the website www.kutxabank.es. With regard to the expenses that are external to the bank, you are advised to request updated information in case there has been a modification in the prices beyond the control of this bank.