

SUPPLEMENTARY PRE-CONTRACTUAL INFORMATION DOCUMENT (DIPREC)

MORTGAGE LOAN FOR CONSUMERS AND USERS

(The information in bold type is particularly relevant)

This document is issued on the date shown at the end in response to your request for information, **in addition to the Pre-contractual Information Document, which it supplements, and does not entail any obligation on Kutxabank to grant you a loan.** The information herein is purely informative. It has been prepared on the basis of the current market conditions, for a standard loan of 150,000 Euros over 25 years. **The subsequent personalized offer may differ** in keeping with any changes in the aforesaid conditions or as a result of the information regarding your preferences and financial conditions.

1. Loan repayment system.

There are two repayment systems:

Constant repayment: Whereby **the principal must** be repaid in **equal successive** monthly instalments, **comprising a constant amount of the principal, calculated by dividing the principal of the loan by the number of instalments, and adding the interest for each period.** This will be paid monthly in arrears and will always be calculated on the basis of the remaining balance of the principal at a given time.

Constant instalment: Whereby the repayment of the principal of the loan and the payment of the interest must be made in successive monthly instalments comprising the principal and the interest, **calculated using the French repayment system.** The amount comprising the principal and the interest shall be invariable for fixed interest rates and shall comprise a part of interest in accordance with the outstanding principal and another part of increasing principal. If the loan is a variable interest loan, the **resulting instalments** to be applied in each new period of interest shall be calculated using the aforementioned French repayment system, in accordance with the outstanding principal at the beginning of that period, the time remaining on the transaction and the applicable interest rate.

2. Table of fluctuations in the total amount of the variable interest loan.

Using a representative example of a variable interest loan of €150,000.00 over 25 years, the following table of fluctuations of the monthly repayment amount and the total amount of the loan during the aforementioned time shows the highest and lowest amount it could reach, using for its calculation an interest rate determined according to the fluctuation it has undergone in the last twenty-five years, or since it was created, if later than that time, the benchmark being Euribor 1 year (BOE) plus a 1.25% spread:

	EURIBOR	EURIBOR + SPREAD	PAYMENT (MONTH)	TOTAL AMOUNT
DECEMBER/2009	1.242%	2.492%	€672.32	€201,696.28
DECEMBER/2010	1.526%	2.776%	€693.96	€208,189.31
DECEMBER/2011	2.001%	3.251%	€731.05	€219,316.07
DECEMBER/2012	0.549%	1.799%	€621,21	€186,361.74
DECEMBER/2013	0.543%	1.793%	€620.77	€186,232.16

SUPPLEMENTARY PRE-CONTRACTUAL INFORMATION DOCUMENT (DIPREC)

DECEMBER /2014	0.328%	1.578%	€605.42	€181,625.19
DECEMBER /2015	0.059%	1.309%	€586.54	€175,961.10
DECEMBER /2016	-0.080%	1.170%	€576.93	€173,078.03
DECEMBER /2017	-0.190%	1.060%	€569.39	€170,817.64
DECEMBER /2018	-0.129%	1.121%	€573.56	€172,068.81
DECEMBER /2019	-0.261%	0.989%	€564.56	€169,368.62
DECEMBER /2020	-0.497%	0.753%	€548.69	€164,608.38
DECEMBER /2021	-0.502%	0.748%	€548.36	€164,508.57
DECEMBER /2022	3.018%	4.268%	€814.12	€244,235.94
HIGHEST	5.393%	6.643%	€1.026.25	€307,876.44
LOWEST	-0.505%	0.745%	€548.16	€164,448.54

3.Reduction for purchasing combined products or services in variable interest loans.

The Pre-contractual Information of the loan, which this document supplements, lists, in section 3. **Interest Rate**, the products whose purchase is incidental and optional and may reduce, in the terms stated in the aforesaid section, the spread of the variable or fixed interest rate, in such a way that, on each interest rate adjustment date –in variable interest rate loans- or compliance review date –in fixed interest rate loans- these reductions shall be applied for the next period, if appropriate according to the aforesaid purchase and compliance.

4. Guarantees.

As is expressly notified in section 2. **Characteristics of the loan** of the Pre-contractual Information, which this document supplements, you are hereby informed that loan holders are liable to repay Kutxabank not just with their mortgaged home and/or property, or any other collateral, but with all their present and future assets, and will not have the option to give the mortgaged property in payment as a collateral for the loan in order to discharge the entire debt, and that guarantors are also liable with all their present and future assets. Non-debtor mortgagors, where appropriate, are liable for the loan with the mortgaged property, but their personal liability is not affected, unless they are also acting as a surety or guarantor.

5. Applicable late payment interest rate and method of calculation.

If the debtor fails to meet the agreed instalments, in part or in full, on their respective due dates or, where appropriate, **from the time the existing outstanding balance is settled during judicial enforcement and from the time a judgment or court order is issued**, an annual nominal late payment interest on the outstanding principal shall accrue on a daily basis and shall be calculated **by adding 3 percentage points to the annual nominal ordinary interest rate applicable to the loan at any time, which shall be applied as from the day after the appropriate due date, on the basis of what is established in art. 316 of the Spanish Code of Commerce, on any unpaid amounts, and shall be paid with the same frequency and in the same way as the ordinary interest. Late payment interest shall not be capitalized, unless the circumstances set out in art. 579, 2 a) of the Spanish Law of Civil Procedure apply.**

SUPPLEMENTARY PRE-CONTRACTUAL INFORMATION DOCUMENT (DIPREC)

6. Documents to be submitted to Kutxabank to assess the solvency of the Debtor.

For Kutxabank to assess the solvency of the Debtor, it will be necessary to provide the following documents within a maximum of 60 days:

Documents regarding the personal details of all the parties involved

- . Photocopy of the original identification documents (National ID or Tax ID Card, residence card, passport, etc.)
- . Agreement regulating the matrimonial or separation regime, where appropriate.
- . **Individual statement of assets (internal document of the bank) stating the following:**
 - Information regarding other property and/or assets: physical description, location and encumbrances.
 - Information regarding vehicles: make, model, registration number, market value.
 - Accounts in other banks, securities, funds and pension plans.
 - Monthly payment commitments of the person concerned (maintenance support, rent, etc.), providing proof of payment.
 - Debts with other banks: creditor, maturity, guarantee, purpose, monthly amount, outstanding balance.
 - Debts with other institutions when acting as a guarantor: Borrower, institution and amount guaranteed by the person concerned. In the event of any debt outside Kutxabank, the latest receipts must be provided to demonstrate that payments are up to date.

Documents regarding the income of all the parties involved

- . Employees: Last three payslips, employment contract and employment record (according to the length of service in the post).
- . Self-employed: Latest annual VAT summary, latest quarterly payments, last three social security contributions and employment record.
- . Income tax return or other proof of income.
- . Bank statements over the last 6 months for those who are not clients of Kutxabank.

Documents regarding mortgage collateral

- . Contract of sale or document stating the estimated value of the property to be financed.
- . Appraisal of the property that is going to be used as collateral in the transaction.
- . Verification of registration of the property that is going to be used as collateral in the transaction.
- . When the property to be mortgaged is a dwelling and there is a sale or a lease, the energy efficiency certificate will be required.

7. Appraisal of the property to be mortgaged.

The client, in the terms set out in section 4. *Preparation Costs* of the Pre-contractual Information, which this document supplements, **has the right to provide an appraisal of the property to be mortgaged, which must be accepted by Kutxabank to consider the possible viability of the property in order to guarantee the loan, as long as the appraisal provided by the client is certified by a qualified appraiser in accordance with the Mortgage Market Act and has not expired according to law; therefore, no additional expenses can be charged for any verifications that, where appropriate, had to be made on that appraisal.**

8. Insurance.

The client has no legal obligation to take out insurance in order to underwrite the loan. Nevertheless, in accordance with the provisions of the mortgage market regulations, the client and Kutxabank shall arrange the underwriting of **Home Insurance, for damage in the home caused by fire and natural forces (buildings), which may be underwritten with any Insurance company and which insures the property being used as collateral for the loan in the terms provided** in section 4. **PREPARATION COSTS** of the Pre-contractual Information, which this document supplements.

9. European Standardized Information Sheet.

Once the client has provided Kutxabank with the required information regarding their needs, financial situation and preferences, they **have the right to ask Kutxabank, and Kutxabank has the obligation to provide, at least ten calendar days before the signing of the contract, the European Standardized Information Sheet (ESIS), and this will be considered a binding offer for Kutxabank.**

10. Tax allowances or Public Subsidies.

According to the personal circumstances of each client, there may be tax allowances or public subsidies available for home purchases.

11. Notary Public.

The client has the right to freely choose a Notary Public to authorize the deed through which the loan transaction is officially recorded, and must without fail appear before the Notary Public they have chosen on the day before the authorization of the public deed for the loan contract at the latest, in order to receive personalized free advice from the Notary regarding the specific clauses recorded in the European Standardized Information Sheet (ESIS) and in the Standardized Warning Sheet (FIAE), on an individual basis and with specific reference to each of them, and to complete a test regarding the information provided and the documents delivered.

12. RISKS AND WARNINGS.

Please take note of the risks involved in a mortgage loan.

Your income may vary. Make sure that if your income decreases, you shall still be able to meet your mortgage payments.

Loan holders and guarantors or mortgagors, if any, have the right to examine the public deed draft in the office of the authorizing notary, at least 3 working days before its being notarized.

If the client fails to appear before the notary on the day before the authorization of the public deed for the loan contract at the latest, in order to receive the advice mentioned in the previous section, it will not be possible to authorize the public deed for the loan.



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SUPPLEMENTARY PRE-CONTRACTUAL INFORMATION DOCUMENT (DIPREC)

You, and the guarantors, if any, may lose your mortgaged home and/or property or any other collateral if you do not make your payments on time.

If the interest rate to be taken is variable: You must bear in mind that the interest rate on this loan will not remain constant for the entire term.

In accordance with the applicable state regulations, the client will have to pay other expenses, such as the property appraisal, the notary fees derived from the copy of the public deed for the loan and the cost of having the cancellation deed registered with the Property Registry.

NOTE: Kutxabank has adopted the Code of Good Practice for the viable restructuring of debts with mortgage collateral on the primary residence, regulated by Royal Decree-Law 6/2012, of 9 March, and the Code of Good Practice for mortgage debtors at risk of vulnerability, regulated by Royal Decree-Law 19/2022, of 22 November. Signing this document does not entail the obligation to take out the mortgage loan.