

Fees, conditions and expenses chargeable to customers

In effect since 11/05/2012

HEADING 13 LEASING

EXECUTION OF FINANCIAL LEASING OPERATIONS	% OF FINANCED CAPITAL	FEE MINIMUM Euros	EXPENSES
1. Openness. To be charged only once on formalization of the contract.	3.00	150.25	See Note 1
2. Fee for study and information expenses.	2.50	150.25	See Note 1
SWITCHING LENDER, CHANGES TO THE CONTRACT OR ITS GUARANTEES	% OF OUTSTANDING CAPITAL	MINIMUM Euros	
3. Changes to the agreement or its guarantees. 3.00 150.25 (See Notes 1, 2 and 3)	3.00	150.25	
DIRECT DEBITED BILLS IN OTHER ENTITIES (see Note 5)	% OF NOMINAL AMOUNT OF BILL	FEE MINIMUM Euros	
4. For bills directly debited in other entities	0.40	3.01	
5. For direct debits returned by other entities	4.00	30.00	
CLAIMS FOR MATURED DEBIT POSITIONS	VALUE	COMMENTS	
6. Per installment	30.00 euros	See Note 4	

EARLY CANCELLATION	% OF THE AMOUNT REPAID IN ADVANCE	FEE MINIMUM Euros
7. Early cancellation.	5.00	150.25

(a) Mail, telex and telephone expenses shall be charged at the current rates.

- NOTE 1** Notary Public expenses for notary and public record deeds, stamps, charged bank expenses and any other external item that could correspond to the client shall be charged in the amount that appears in the acknowledgment of receipt.
- NOTE 2** This fee shall be charged once only, at the time of the change.
- NOTE 3** A change to the contract or its guarantees is understood as any variation made to the same at the request of the Client and accepted by the Entity concerning the Parties, maturities or amounts, or any other change that alters the contract document signed initially.
- NOTE 4** This shall be charged once only and for each signature (new matured debt position) provided that the claim has been made effective.
- NOTE 5** This fee shall be applied if the client previously and explicitly requests direct debit in another banking entity.
- NOTE 6** Mail, telex and telephone expenses shall be charged at the current rates.
- NOTE 7** As regards import leasing operations (within the European Community), the corresponding expense shall be charged in the monthly Community VAT statement and appear in the mandatory statistical information for all imports subsequent to the entry into force of the Single European Act.