

## Offer Dunes Beach Investment S.L

### Non-Residents Mortgage

Euribor +  
**1,70%**

**APR**  
Variable  
**2,43%<sup>(1)</sup>**

**NIR**  
First year  
**1,70%**

Because for us, the important thing is that you get the house you want.

### Account Top-Up Service

The quick and easy way to transfer money to your Bankinter account. **Try it now.**

**Try our Account Top-Up Service** and see why so many Bankinter clients are now benefiting from this convenient and cost effective service.

**It's as simple as A, B, C!**

**A** Log-In to your Bankinter online account

**B** Get a quote in £ for the € you need

**C** Pay with your local debit/credit card

Should you require any further details or personalised advice concerning these or any other products, please come and visit us at our Bankinter branch at **AV Ricardo Soriano 54**, Marbella, or call and ask to speak with **Orlin Hristov Petrov** at **952764467 - 682300306** (ohpetrov@bankinter.com) or **Antonio Fco Fernández López** at **952764468 - 647397176** (affdez@bankinter.com).

# bankinter.

**Non-Residents Mortgage:** Below you can see a representative example of a variable APR mortgage on a property offered by Bankinter S.A., based on the characteristics indicated: Loan amount: 150,000 euros. Term of the loan: 25 years (300 monthly payments). Variable APR: 2.43%. Monthly payment first year: 614.10 euros. Administration fee: 1% (1,500 euros), € 500 minimum. Total interest: 30,918.60 euros. Interest rate for the first period: 1.70%. (12 months). Annual Review. Monthly fees. Interest rate for the rest of the annual periods: EURIBOR Mortgage (-0.168% BOE (Official State Gazette) 3 October 2017) + a differential of 1.70%, the latter subject to the customer signing up for the following Bankinter products:

- Life insurance for 100% of the amount of the mortgage, taken out with Bankinter Seguros de Vida S.A. de Seguros y Reaseguro (discount of 0.60 percentage points).  
- Comprehensive Household Insurance with a minimum content coverage of 30,000 euros and a structure capital equivalent to the appraisal value of the property for insurance purposes contracted with Línea Directa Asegurada, S.A and brokered by Bankinter S.A., Operador de Banca-Seguro (discount of 0.10 percentage points).  
Contracting of the described products is optional to the customer. If they are not contracted, the aforementioned differential of 1.70% will be increased by the percentage points corresponding to each product not contracted. So if none of the conditions are met, the variable interest rate is Euribor plus 2.40% (Variable APR of 2.85%) and total amount owed 207,489.01 euros.. In calculating this variable APR, the expenses of contracting a home insurance policy with a value of 100,000 euros for the structure and 30,000 euros for the content at an estimated annual cost of 343.97 euros have been taken into account. Stamp Duty: 1,575.00 euros. Management expenses: 508.20 euros. Valuation: 332.75 euros. Life Insurance Premium: 190.86 euros. Temporary annual renewable insurance for an amount of 150,000 euros for 25 years for a 30-year-old male. Home Insurance Premium: 343.97 euros. Annual fee. Comprehensive household insurance for an amount of 100,000 euros for the structure and 30,000 euros for the content. These costs, derived from the signing of the contract before a notary, have been calculated on the basis of a property in the Community of Madrid valued at 187,500.00 euros. They may vary depending on the Autonomous Community in which the property is located. The notary's fees are not included, nor are those corresponding to the prior purchase agreement, as they do not affect the calculation of the APR. Total amount owed: 189,205.30 euros.  
These variable APRs have been calculated with no grace period and under the hypothesis that there will be no early repayment, whether partial or total, for the duration of the loan and that the benchmarks indexes used will not vary. Therefore, these variable APRs will vary when interest rates are revised and they may also vary depending on the amount and term. The Annual Percentage Rate (APR) does not include the costs the customer/borrower may have to pay in the event of non-compliance with any of their contracted obligations or those which are the responsibility of the Borrower for the acquisition of goods and services. The granting of the mortgage is subject to the approval of the operation by Bankinter, S.A. The loan amount may not exceed 80% of the lower of the two values: purchase price or appraisal value of the property, and up to 60% on a second home. Maximum duration of the mortgage: 30 years. In the event that the customer fails to comply with their obligations to the bank, in addition to possibly losing the property, their responsibility and that of the rest of the acting parties in the operation, will extend to all their current and future assets. Offer valid until 13 February 2018 or until reaching the offered amount (750 million euros).