CAIXA FINANCING SOLUTIONS

Caixa knows how important training is for your professional success and wants to be by your side throughout your journey. We are therefore introducing Caixa financing solutions, to finance expenses related to:

- Undergraduate, Master’s and PhD degrees in Portugal and abroad{(1)}{(2)}
- Other courses, such as: polytechnics, training, specialisation or MBA and executive programmes, postgraduate degrees, in Portugal and abroad{(2)}{(3)}

**CREDIFORMAÇÃO CAIXA**

<table>
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<th>Term</th>
<th>Up to 10 years</th>
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| Amount     | From € 5,000 to € 60,000.  
Training in Portugal - limit 10,000€/year of use  
Training Abroad - limit 15,000€/year of use |
| Interest rate | Indexed to 12M Euribor or fixed-base rate, plus spread. |
| Benefits   | Equity release in monthly tranches;  
- You only pay interest during the course and for up to a year following its completion. Equity only starts to be paid after the course is completed;  
- Possibility to choose between fixed or floating rate;  
- Extended repayment deadlines;  
- If the School has a Protocol with Caixa, no study and contracting fees will be charged.  
- Possibility of a 0.125% spread reduction for financing courses in Schools with University Protocols and Caixa IU Pack, with Caixadirecta service, Caixa IU debit card, Caixa ISIC Card and Caixa Savings Account;  
- Enjoy a 0.125% spread reduction if your average course grade in the previous school year is >=15. |

{(1)} Within the Bologna Process.
{(2)} It includes all expenditures on purchases of computers, IT material or other material and equipment.
{(3)} Outside the Bologna Process
TAKE A LOOK AT THE FOLLOWING EXAMPLE TO FIND OUT HOW MUCH YOU WILL PAY FOR YOUR LOAN

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<th>SIMULATION - CREDIFORMAÇÃO CAIXA</th>
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<tr>
<td><strong>Term</strong></td>
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<td><strong>Amount</strong></td>
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| **Fees (plus Stamp Duty)**       | • There are no study and contracting fees for financing courses in Schools with University Protocols  
|                                  | • Other fees according to the price list in force.  
|                                  | Note: simulated for a course in an Education Institution without a Caixa Protocol. |
| **Interest rate**                | 4.149% AGR, 12M Euribor (+1.249% in August 2022) + 2.900% |
| **APR (08/2022)**                | 6.1% |
| **Requirements for spread reduction indicated in the example** | To reduce spread, you need to have a current account, Caixadirecta, Caixa IU debit card, ISIC Caixa Card and a Caixa Savings Account.  
|                                  | It includes life insurance for a 20-year-old customer studying at a university with a University Protocol and a Caixa IU Pack, with Caixadirecta service, debit card and credit card, used in the last 3 months. |
| **Payment in the use phase**     | € 0.96 |
| **Payment in the repayment phase** | € 226.46 |
| **Total Amount Charged to the Consumer** | € 12,617.53 |
| **Guarantee**                    | Warranty |

TO PROTECT ITS CUSTOMERS, CAIXA PROVIDES INSURANCE(4) UNDER FAVOURABLE CONDITIONS:

a) Life Insurance: guarantees the payment of the remaining amount of the loan in the event of death or total permanent disability of the insured person, due to an accident or illness;

b) Credit Protection Insurance: guarantees the payment of loan instalments in the event of sick leave or involuntary unemployment.

HOW DO I APPLY FOR A LOAN?

Call the Caixadirecta service on (+351) 808 212 213 and request for the application form to be sent to your address.

REQUIRED DOCUMENTS

To complete the application, you should submit the following documentation (personal, spouse and guarantor(s), should there be any) with the application form and proof of enrolment:

- A photocopy of the last IRS (Personal Income Tax) return and its liquidation statement (if applicable)
- A photocopy of the last three payslips received by household members (if applicable)
- A photocopy of the employer’s declaration of employment (if applicable)
- A photocopy of the documents that show the monthly fixed charges borne by the household members
- A photocopy of the citizen card or taxpayer card and Identification Card
- A photocopy of the proof of registration/enrolment in Higher Education
- Foreign students should submit their national Tax Identification Number.

For further information call the Caixadirecta service on (+351) 808 212 213 (24/7/365) or visit cgd.pt.

(4) This information does not exempt the consultation of the legally required precontractual and contractual information. This insurance is a product of Fidelidade - Companhia de Seguros, S.A., marketed by Caixa Geral de Depósitos, S.A. (‘CGD’), Avenida João XXI, 63, 1000-300 Lisbon, as an Insurance Agent, registered at ASF under no. 419501357, on 21 January 2019, and authorised to work in Life Insurance and Non-Life Insurance with Fidelidade - Companhia de Seguros S.A.. Registration data is available at www.asf.com.pt. CGD, as an Insurance Agent, does not cover risks, nor is it authorised to receive premiums, or enter into insurance contracts on behalf of the Insurer.