

MORTGAGE SCHEMES IN SPAIN



PRODUCT	MARGIN OVER EURIBOR OR UK BASE RATE	CURRENCY	MAX LTV	REPAYMENT METHOD	MINIMUM LOAN	MAXIMUM LOAN	REDEMPTION PENALTY
3.45% VARIABLE	2.60% OVER 1 MTH EURIBOR	€	60%	INTEREST ONLY (5 YRS ONLY)	€ 50,000	€ 100,000	NONE
4.05% FIXED FOR 2 OR 3 YRS		€	60%	REPAYMENT	€ 50,000	€ 100,000	0.50% IN 2 OR 3 YR PERIOD
4.55% FIXED FOR 4 OR 5 YRS		€	60%	REPAYMENT	€ 50,000	€ 100,000	0.50% IN 4 OR 5 YR PERIOD
2.75% VARIABLE	1.90% OVER 1 MTH EURIBOR	€	60%	REPAYMENT	€ 100,000	€ 1,000,000	None
3.80% VARIABLE	2.75% OVER 3 MTH EURIBOR	€	65%	REPAYMENT	€ 150,000	NONE	None
3.25% VARIABLE	2.75% OVER UK BASE RATE	£	65%	REPAYMENT	€ 150,000	NONE	None

PLEASE NOTE:

A maximum term may apply
 Max age of applicant - 70
 Loans available in Euros and Sterling

CURRENT 1 MONTH EURIBOR RATE: 0.85%
 CURRENT 3 MONTH EURIBOR RATE: 1.05%
 CURRENT UK BASE RATE 0.50%
 (CORRECT AT 13/12/2010)

This information should only be used as a guide. All product specification will depend on individual financial circumstances.