

Student Loan

We're with you so that
if you want to study, you can



SPECIAL OFFER FOR STUDENTS
AT THE UNIVERSITY OF INTERNATIONAL STUDIES, S.A. (CIS)

We're at your side
so that nothing
stops you doing
what you want to do

Financing over up to
10 years for the total
cost of your studies

Money
available
as you need it

Banco Sabadell is at your side so that nothing stops you doing what you want to do. If you are a student, we offer you a loan to finance your university education, postgraduate or professional studies.

Loan types

Course Loan

Designed to finance all kinds of courses: languages, professional specialisation, seminars, etc.

Master's Student Loan and Degree Student Loan

Especially suitable for financing university education, postgraduate or professional study.

Study Abroad Loan

Designed for financing your studies abroad. In addition, it allows you to make debit withdrawals with the BS Student MasterCard from any ATM without Banco Sabadell charging any fees, and there are no issue or maintenance fees¹.

Example of the different loan types

	Course Loan	Degree Student Loan	Master's Student Loan	Study Abroad Loan
Amount	Cost of the course and related expenses Maximum €18,000	Cost of the degree Maximum €120,000	Cost of the master's degree Maximum €120,000	Cost of the programme and residence expenses Maximum €18,000
Maximum payment return period	10 months	10 years	8 years	3 years
Minimum payment return period	5 months	24 months	24 months	24 months
Interest-only period	Capital & interest	Duration of programme Maximum 5 years	Duration of the programme Maximum 2 years	Duration of the programme Maximum 1 year
Annual nominal interest rate	0,00 %	5,00 %	5,00 %	5,00 %
APR (Annual Percentage Rate)	from 8.12 % to 22.92 %²	from 5.20 to 8.85 %³	from 5.23 % to 10.55 %⁴	from 5.39 % to 10.55 %⁵
Arrangement Fee	3,50 % Minimum €50	0,50 % Minimum €50	0,50 % Minimum €50	0,50 % Minimum €50
Assessment fee	0,00 %	0,00 %	0,00 %	0,00 %
Repayment fee	0,00 %	0,00 %	0,00 %	0,00 %
Cancellation fee	0,00 %	0,00 %	0,00 %	0,00 %

Risk indicator applicable to the Expansion Account and the Savings Expansion Account.

<h1>1/6</h1> <p>This number is indicative of the risk of the product, with 1/6 being the lowest risk and 6/6 the highest.</p>	<p>Banco de Sabadell, S.A. is a member of the Spanish Deposit Guarantee Fund for Credit Institutions. The maximum amount currently guaranteed by the aforementioned fund is 100,000 euros per depositor.</p>
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In addition...

Expansion Account

If you are between 18 and 29 years old, enjoy everything that the Expansion Account offers without having to have your income paid directly into your account.

Do you find you can't manage to save, no matter how hard you try?

Now it's easier with the Savings Expansion Account. A sight account designed for savings associated with your regular Banco Sabadell Account and intended exclusively for savings. Easy to activate, with automatic saving routines that can be personalised and with total and immediate availability of the money saved.

You can have a car without having any worries

With AutoRenting you only have to worry about choosing the car you like best.

And so that you don't have to stop at the motorway tolls...

We give you the Via-T card with the first year's instalment free of charge so that you can charge the tolls for your journeys to your account.

1. Free BS Student MasterCard. Banco Sabadell will not charge the cardholder for debit withdrawals at ATMs, whatever the network. However, the bank that owns the ATM may in some cases charge the cardholder directly for its use; this commission is totally unrelated to Banco Sabadell and not subject to exemption. In order to issue the card, it will be necessary to present the enrolment paperwork for studying abroad.

2. Minimum APR of 8.12 % for a Course Loan of 3,000 euros, made available in a single deposit, over a period of 10 months at an annual nominal interest rate (NIR) of 0.00 % and without including any interest-only periods. Monthly instalment of 300 euros. Total cost of the loan: 105.00 euros. Total debt amount: 3,105.00 euros.

Maximum APR of 22.92 % for a Course Loan of 1,000 euros, made available in a single deposit, over a period of 5 months with the NIR at 0.00 % and without including any interest-only periods. Monthly instalment of 200 euros. Total cost of the loan: 50.00 euros. Total debt amount: 1,050.00 euros.

In both cases, the calculation of the APR and the total due includes the arrangement fee of 3.50% (min. 50 euros). Assessment Fee: 0.00%.

3. Minimum APR of 5.20 % for a Degree Student Loan of 10,000 euros, made available in a single deposit, over a period of 120 months with the NIR at 5.00 % and a 60-month interest-only period. Monthly instalment for the 1st, 2nd, 3rd, 4th and 5th year of 41.67 euros, and monthly instalments of 188.71 euros for the remaining years and a final instalment of 188.85 euros. Total cost of the loan: 3,872.94 euros. Interest amount: 3,822.94 euros. Total debt amount: 13,872.94 euros.

Maximum APR of 10.55 % for a Degree Student Loan of 1,000 euros, made available in a single deposit, over a period of 24 months with the NIR at 5.00 % and without any interest-only periods. Monthly instalments of 43.87 euros and a final instalment of 43.89 euros. Total cost of the loan: 102.90 euros. Interest amount: 52.90 euros. Total debt amount: 1,102.90 euros.

4. Minimum APR of 5.23 % for a Master's Student Loan of 10,000 euros, made available in a single deposit, over a period of 96 months with the NIR at 5.00 % and a 24-month interest-only period. Monthly instalment for the 1st and 2nd year of 41.67 euros, and monthly instalments of 161.05 euros for the remaining years and a final instalment of 161.01 euros. Total cost of the loan: 2,645.64 euros. Interest amount: 2,595.64 euros. Total debt amount: 12,645.64 euros.

Maximum APR of 10.55 % for a Master's Student Loan of 1,000 euros, made available in a single deposit, over a period of 24 months with the NIR at 5.00 % and without any interest-only periods. Monthly instalments of 43.87 euros and a final instalment of 43.89 euros. Total cost of the loan: 102.90 euros. Interest amount: 52.90 euros. Total debt amount: 1,102.90 euros.

5. Minimum APR of 5.39 % for a Study Abroad Loan of 10,000 euros, made available in a single deposit, over a period of 36 months with the NIR at 5.00 % and a 1-year interest-only period. Monthly instalment for the 1st year of 41.67 euros, and monthly instalments of 438.71 euros for the remaining years and a final instalment of 438.82 euros. Total cost of the loan: 1,079.19 euros. Interest amount: 1,029.19 euros. Total debt amount: 11,079.19 euros.

Maximum APR of 10.55 % for a Study Abroad Loan of 1,000 euros, made available in a single deposit, over a period of 24 months with the NIR at 5.00 % and without any interest-only periods. Monthly instalments of 43.87 euros and a final instalment of 43.89 euros. Total cost of the loan: 102.90 euros. Interest amount: 52.90 euros. Total debt amount: 1,102.90 euros.

In all the examples of (3), (4) and (5) the calculation of the APR and the total cost of the loan includes the arrangement fee of 0.50% (min. 50 euros). Assessment Fee at 0.00 %. In all examples of (2), (3), (4) and (5) the minimum loan contract amount is 1,000 euros and the compensation for early repayment is 0.00 %. The APR may vary depending on the loan period and the amount requested.

Fees are calculated on the loan amount requested. The French repayment system is applied for the calculation of the instalments for this loan, which is a fixed instalment repayment system.

The granting of the loan, its amount and the repayment period for each transaction requested will be determined by and contingent on the bank's risk criteria.

Optionally, life insurance may be taken out to cover the outstanding amount of the loan in the event of the borrower's death, with insurance brokered by BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A., Tax ID no. A03424223, with its registered office at Avda. Oscar Esplá, 37, 03007 Alicante, registered in the Mercantile Register of Alicante, and in the Special Administrative Register of Insurance Brokers of the DGSFP under code no. OV-0004, acting for Bansabadell Vida S.A. de Seguros y Reaseguros, and holding Civil Liability Insurance pursuant to the provisions of the regulation on the distribution of private insurance and reinsurance valid at any time. You can view the insurance companies with which BanSabadell Mediación has signed an insurance agency contract at www.bancosabadell.com/bsmediacion.

Offer valid until 30/06/2021.

Can we help finance your studies?

Go to bancosabadell.com or use our [App](#) to apply for your Student Loan or, if you prefer, request an appointment with your manager at your branch.

