

GENERAL INFORMATION ON TRANSPARENCY

Transparency and the protection of customers as individuals when providing banking services are regulated by Order EHA/2899/2011 of 28 October, and implemented in Circular 5/2012 of 27 June.

Among the main points that merit mention, credit institutions:

- Must provide all pre-contractual information to adopt an informed decision about a banking service free of charge;
- Must provide suitable and sufficient explanations so that all essential terms and conditions of all banking services offered can be fully understood;
- Must give clients the appropriate copy of the contractual document in which the service received is formalised;
- Provide a settlement document each time that interest rates or fees are charged for their services.

It also develops the concept of the responsible loan, improving prudential levels when granting these types of operations.

In application of this guideline, the information below is available at the website www.kutxabank.es:

- Information about exchange rates for currency buying and selling operations in euros, or foreign bills in euros, as well as the commissions, fees and costs applied to these operations;
- Tacit overdrafts in deposit accounts and tacit over-limits in credit accounts;
- Public information on the interest rates and fees regularly applied to the banking services provided most frequently to their clientele.

Kutxabank has the documents that follow available with respect to this regulation:

- [General previous information](#) (Conditional framework for the provision of Payment Services)
- [Banco de España Guide](#) (General information on mortgages)
- [FIPRE](#) (Preliminary Mortgage Data Sheet, *Ficha de Información Previa de Préstamos Hipotecarios*)