

CONDITIONS OF CONTRACTING

This document sets out the general conditions for contracting (hereafter referred to as "**CGC**") of the company **SOLUCIONES HIPOTECARIAS, S.L.U.** (hereafter referred to as "+ **PLUS MAJORISTES FINANCIERS**"). The CGC regulate the contractual relationship between PLUS MAJORISTES FINANCIERS and the individuals and legal entities who sign with that company the relevant contract of intermediation for the grant of credits or loans (hereafter referred to as the "**CLIENTS**"), and will be incorporated into it.

1.- SOLUCIONES HIPOTECARIAS, S.L.U., with Tax Id. No: B-62902382, and registered office at Rambla Catalunya, 66, 5, G-H, Barcelona 08007 (Barcelona), is entered in Barcelona Mercantile Registry at tome 34711, folio 162, sheet B number 255804, 1st entry. It is a trading company which operates in the Spanish financial market, acting as independent intermediary between the financial entities which desire to grant financing, and the individuals and legal entities which need grants of mortgage credits and loans, carrying out its commercial work through advertising in the communication media and direct marketing campaigns, thus making possible a more efficient search among the credits and loans available in the market and adapted to their needs, helping in access to the best conditions existing, in accordance with the information delivered by the **CLIENTS** and the company's knowledge of the banking sector.

2.- + Plus Majoristes Financiers has the following webpages: www.plusfinanciers.com; www.plushipotecas.com; www.crediplus.com; www.empresasplus.es; www.solucioneshipotecarias.com

3.- + Plus Majoristes Financiers undertakes to select, among the products which are offered in the market, those which are best adapted to the characteristics of the credit applied for by the **CLIENTS**, in accordance with information provided by them to **+ Plus Majoristes Financiers**, presenting at least three binding offers from lending entities or other companies and giving advice on their legal and financial conditions.

However, in the event that, after examining the information given by the **CLIENTS**, it should not be possible to present three binding offers due to the conditions in the financial market, the clients can withdraw from the contract without any financial expense, or accept the offer/s proposed, in the terms indicated in the clauses of the contract.

4.- The total price that the **CLIENTS** must pay to **+ Plus Majoristes Financiers** for their work of financial intermediation, after having selected from among the products offered in the market those which are best adapted to the characteristics of the credit applied for by them, will be a maximum of 10% of the principal of the loan or credit, depending on the type of transaction finally contracted, invoicing a minimum of **FOUR THOUSAND FIVE HUNDRED EURO (€4,500.-)**, provided that the **CLIENTS** finally sign the binding offer presented to them by **+ Plus Majoristes Financiers**, charging separately those taxes and expenses which are not paid through **+ Plus Majoristes Financiers**, such as, for example, notarial fees, registries, taxes, management agency, etc.), and services and products which it may be necessary to contract during the processing of the credit or loan, such as, for example, insurances and valuations.

In the event that the **CLIENTS** decide not to sign the new credit or loan recommended by **+ Plus Majoristes Financiers**, they will not have to pay that company any sum, the services supplied until that moment being totally **FREE OF CHARGE** for the **CLIENTS**.

5.- The fees will be paid to **+ Plus Majoristes Financers** at the time of signature of the new credit or mortgage loan, by cheque, or by payment into the current account indicated for the purpose.

6.- The **CLIENTS** can withdraw from the intermediation contract signed with **+ Plus Majoristes Financers** in the fourteen calendar days following its formalization, without giving any reason and without any penalty, by sending **+ Plus Majoristes Financers** the relevant formal notice, within the time indicated, at Rambla Catalunya, 66, 5, G-H, Barcelona 08007 (Barcelona) or by e-mail addressed to the account clientes@plusfinancers.com attaching the Nat. Id. Card.

+ Plus Majoristes Financers may terminate the contract if it becomes impossible to find a solution in the market which fits the requirements of the **CLIENTS**, notifying this to them in writing, by e-mail, fax or normal postal service.

7.- In compliance with the Constitutional Act 15/1999, of 13 December, on Personal Data Protection, and in Royal Decree 1720/2007, of 21 December, which approved the Implementing Regulation of LOPD, and any other standards in force or which in the future could replace and/or amend these, the following will apply:

a) The personal data delivered by the **CLIENTS** will be recorded in the files of **+ Plus Majoristes Financers**, registered in the General Data Protection Registry.

These data will only be accessible to the personnel of this entity who have to know them, and will be assigned only and exclusively to the entities with which **+ Plus Majoristes Financers** works, for the sole and exclusive purposes of analyzing and materializing the transaction of financing the subject of the financial intermediation contracted.

b) The **CLIENTS** authorize **+ Plus Majoristes Financers** to assign the personal data necessary to analyze their transaction to the banks, savings banks and cooperating entities, and to inform them of new financial products and services which may be of interest to them, including by electronic means, until the **CLIENTS** indicate otherwise.

At the same time, **+ Plus Majoristes Financers** may record the conversations held with the **CLIENTS** and guarantee that their data are being processed with total confidentiality, **+ Plus Majoristes Financers** reserving the right to consult and supply their information to solvency files.

c) At any time, the **CLIENTS** can exercise their right of **Access, Rectification, Opposition and Cancellation** of the data delivered to **+ Plus Majoristes Financers**. This right must be exercised to the manager of the file, in writing addressed to: Rambla Catalunya, 66, 5, G-H, Barcelona 08007 (Barcelona) or by e-mail addressed to the account clientes@plusfinancers.com attaching the Nat. Id. Card.

8.- For any query, interpretation or execution of the contract of intermediation that the **CLIENTES** sign with **+ Plus Majoristes Financers**, both parties, with express waiver of their own forum or any other which could correspond to them, submit themselves to the Jurisdiction of the Courts and Tribunals of Barcelona or to the Arbitration Board of Consumption of Catalonia.