

FIXED-TERM DEPOSIT

PRIOR INFORMATION PROVIDED TO CONSUMERS FOR COMMERCIAL PURPOSES

This information is provided *Cajas Rurales Unidas, Sociedad Cooperativa de Crédito (hereinafter, the Bank), in accordance with Act 22/2007, of July 11th, regulating the remote marketing and commercialisation of financial services aimed at consumers.

Consequently, this information is aimed exclusively at individuals who, when registering for the product or service to which the information refers, are acting outside their business or professional activity.

INFORMATION ABOUT THE PROVIDER

The Bank, is a Spanish financial entity registered in *CAJAS RURALES UNIDAS, SOCIEDAD COOPERATIVA DE CRÉDITO. Inscrita en el Registro Mercantil de Almería, Tomo 1526, Libro 0, Folio 1, Hoja AL-40338, Inscripción 1ª de fecha 31/10/2012. NIF-F04743175. Domicilio Social Plaza Barcelona, 5 - 04006 ALMERÍA. Entidad del Grupo Cooperativo CAJAMAR..

In the provision of its services the Bank is subject to the authorisation and supervision of the Bank of Spain, with which it is registered, entry number 3058, and the Spanish National Securities Market Commission.

INFORMATION ABOUT THE FINANCIAL PRODUCT / SERVICE

A fixed-term deposit is a financial operation through which the customer deposits an amount of money in a financial entity and makes a commitment to keep that money there for a specific period of time to obtain returns that can either be fixed or variable.

Description and main characteristics of the Deposit

The characteristics that customers should know about the deposit account they are going to open are available through the Electronic Banking service before, during and after the registration process, as well as any branch of the Bank.

- The economic conditions, duration and regulations governing product renovation are specified in the section indicating the specific terms and conditions of the "Contract", or the "Contract Annex" for deposits that require the aforementioned documentation, as well as in the commercial information available about the product throughout the registration process in the section Deposit Characteristics.
- The general terms and conditions that govern the deposit contract are specified in the "Contract".
- All management of the deposit will be handled through Electronic Banking or any branch of the Bank.

Any interest earned is classed as capital gains, in the category of Savings Income, taxable at a flat rate of 19% up to a base of 6,000 euros and of 21% from a base of 6,000.01 euros onwards. Interest is therefore subject to 19% taxation.

Price of the service

Opening a fixed-term deposit does not entail any costs or commissions, except in the event of early cancellation, for deposits that permit early cancellation. The possibility or impossibility of early cancellation and the terms and conditions governing the same are specified in the specific terms and conditions of the "Contract" or the "Contract Annex", for deposits that require the aforementioned documentation.

Period of validity of the information provided

The Bank reserves the right to modify the conditions stipulated in this prior information at any time; however, said conditions, especially the economic conditions described, do not constitute a binding offer for the customer, except in legally mandatory cases. In the event of a contradiction between the conditions reflected in this information and those described in the contract, the latter will always prevail over the former.

INFORMATION ABOUT REMOTE REGISTRATION

Electronic registration process

The registration process for this deposit will be carried out electronically. During this process, the customer will be informed clearly and precisely of all the steps that need to be taken to complete registration.

Specifically, customers must:

- Know and declare that they have received the prior information sufficiently in advance, and know and accept the terms and conditions of the contract, which are made available to them.
- Provide the information requested.
- Accept the agreed conditions, at the end of the process, by entering the signature code which is usually requested for accounting and contract operations.

The Bank will store the documentation referring to the registration process and contract, providing a receipt for the operation.

Right of waiver

Customers have the right to waive the contract within 14 calendar days of the date the contract is signed without providing any cause or reason, and without incurring any penalty for doing so

This right must be exercised through **Ask your Bank**, a secure means of electronic communication available to customers of the Bank's electronic banking service, by clicking on the tab provided for this purpose.

Early cancellation

The possibility or impossibility of early cancellation and the terms and conditions governing the same are specified in the specific terms and conditions of the "Contract" or the "Contract Annex", for deposits that require the aforementioned documentation

For deposits that permit total or partial early cancellation, the agreed penalty fee shall be deducted from the capital sum; this deduction cannot exceed the interest paid since the start of the operation. In all cases, the amount of any withdrawals made, either total or partial, will be paid into the designated account.

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Languages available

The registration and contract execution processes are available in the following languages: English and Spanish. The contractual conditions and information are only available in Spanish.

Applicable legislation and jurisdiction

Relations with customers prior to signing the contract are governed by Spanish Law.

In relation to the contract, the customer and the Bank renounce their right to any jurisdiction to which they might be entitled and expressly agree to be bound by the Courts and Tribunals of the customer's home address. In the event that there is more than one holder for the fixed-term deposit, the Courts and Tribunals corresponding to the address of any of them will have authority in such matters, at the choice of the Bank.

INFORMATION ABOUT CHANNELS FOR COMPLAINTS AND CLAIMS

In the event of a dispute, complaint or claim relating to the product or service to which this prior information refers, the customer has access to the following channels for extrajudicial conflict resolution:

- a) Staff at all branches of the Bank are available to deal with any complaints and claims customers might present.
- b) All branches of the Bank have a leaflet/form for suggestions/complaints/claims, which can be completed and handed in to the branch by the customer or sent by post (postage to be paid by addressee) to the following address:

Dirección de Calidad

*Apartado de Correos 250 – 04080

- c) On the Bank's webpage (*www.cajamar.es), through the section "Service and Quality / Complaints and Claims", customers can access the questionnaire provided to submit their suggestion, complaint or claim on line.
- d) In accordance with Order ECO/734/2004, of March 11th, *Grupo Cooperativo Cajamar has a specialised and independent CUSTOMER RELATIONS SERVICE (CRS), to which customers may address any complaints or claims based on financial contracts, operations or services in relation to which the customer feels that the treatment given is contrary to good banking practices, and which affect legally recognised interests and rights, either derived from contracts, regulations governing transparency and customer protection or good banking practices. These complaints or claims can be presented as follows:

By letter or using the complaints and claims presentation form available on the website *www.cajamar.es which customers can hand in to any branch or send to the following address:

SERVICIO DE ATENCIÓN AL CLIENTE

*Grupo Cooperativo Cajamar

*Apartado de Correos 250 – 04080

By sending an e-mail to *servicioatencionalcliente@grupocooperativocajamar.es. If this channel is used, the presentation format must allow documents to be read, printed and saved, and must also comply with the requirements of the Electronic Signature Act 59/2003, of December 19th.

- e) If the customer is not satisfied with the resolution of the complaint or claim provided by the Customer Service Unit, they may express their dissatisfaction in the legally stipulated terms by writing to the Bank of Spain's Complaints and Claims Service.
- f) Finally, in Autonomous Regions in which consumer legislation so requires, Complaints and Claims Forms are available in branches.

The Bank is a member of the Credit Cooperative Deposits Guarantee Fund (created by Royal Decree-Law 18/1982, of September 24th).