

PRELIMINARY INFORMATION FOR CONSUMERS WITH COMMERCIAL PURPOSES

The present information is provided *Cajas Rurales Unidas, Sociedad Cooperativa de Crédito (hereunder, the Bank), in compliance with Law 22/2007, of 11 July, on remote commercialisation of financial services for consumers.

Consequently this information is directed exclusively at individuals who in contracting a product or service referred to in the information, act outside their business or professional activity.

INFORMATION ABOUT THE PROVIDER

The Bank, is a Spanish financial entity with head office 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, where it is registered as number 3058, and the National Commission of the Securities Market.

INFORMATION ABOUT THE FINANCIAL SERVICEDescription and main characteristics of the Financial Markets Account

The financial markets account regulates the service of deposit and administration of securities or financial instruments.

The holder of a financial markets account can access, by Electronic Banking, the on-line Broker, or by telephone banking, the following services and contents:

- Buying and selling of variable Spanish or international income.
- Buying and selling of Warrants.
- Subscription and redemption of investment funds.
- Contracting of Repos.
- Consultation of present or past positions, orders or operations.
- Voluntary financial operations.
- National tax rates in real time and international tax rates with time gap.
- Information about technical and fundamental analysis.
- Search and comparison tools for investment funds such as the Fund Search and Fund Ranking.
- Model portfolios of investment funds and variable income.
- Weekly and monthly macro situation reports.

Under this contract, operations can be carried out on financial instruments susceptible to involving special risks, such as little or no liquidity, the possibility that the deposited funds may not be repaid in their entirety or that the price of the service may increase significantly, as these derive from their specific characteristics or the operations to be carried out or whose price depends on fluctuations of financial markets outside the control of the Bank, and whose historical results are not indicators or future results.

Price of the service

You may consult the current economic conditions of the price of the service, taxes and other costs which may be charged in the section "Commissions and expenses", as well as the maximum conditions authorised for the service (fees registered at the Bank of Spain and the National Commission of the Securities Market).

The service will be charged for through the account associated with the financial markets account.

Period of validity of the information supplied

The Bank reserves the right to modify at any time and without further notice, the conditions reflected in the above information, without these conditions especially the economic conditions, constituting a binding offer to the client, except in legally preceptive cases, so that in the case of contradiction between the conditions reflected in the information above and those in the contract, the latter will always take precedence over the former.

INFORMATION ON REMOTE BANKING CONTRACTElectronic contracting procedure

The procedure for contracting this deposit will be done electronically. During the contract process, the client will be notified clearly and precisely of all the procedures to be followed in formalizing the contract.

In particular, he or she must:

- Know and declare reception with sufficient time the preliminary information, and know and accept the terms and conditions of the contract, which are available to him or her.
- Complete the requested information.
- Accept the agreed conditions, at the end of the process, by introducing the password signature normally requested for accounting and contract operations.

The Bank will store the documentation referring to the operation as proof of the account opening.

Right to cancel

There is no right to cancel.

Early dissolution

Both the client and the Bank may dissolve the financial markets account contract early. If this is done by the client, he or she need only notify of this in writing. If this is done by the Bank, 15 days' warning must be given to the client.

In the case of early dissolution, this will take place definitively when there are no current operations requested by the client, consequences of these or needed for the liquidation of the securities account.

The Bank may initiate the immediate unilateral dissolution of the contract by a reliably delivered notification to this effect if any of the following causes should exist:

- a) The inexistence or lack of replenishing of the funds leading to overdrafts in the personal account associated with the deposit contract.
- b) False orders or the use of assumed names.
- c) The bankruptcy of the client in any of the forms set out in law.
- d) Failure to comply by the client with any of the obligations contained in the contract.

In no case will any of the indicated causes of dissolution operate automatically, so that the contract will remain in force even given the existence of one or several of these causes, which must be expressly alleged by the Bank in order to negate the effectiveness of the contract.

Languages available

The processes of opening an account and executing a contract, and all preliminary information relating to it, are available in the following languages: English and Spanish. Contract conditions, as well as English and Spanish, are available in Catalan, German and French.

Applicable legislation and jurisdiction

The relationship with the client before the signing of the contract is subject to Spanish law.

The contract will be regulated by Spanish law, and the Bank and the client, renouncing any other legal ambit which might be available to them, expressly submit to the courts of the client's domicile if resident in Spanish territory. If the client should not be resident in Spanish territory, the courts of the place of compliance with the obligation will have jurisdiction. In the case of there being more than one client, the Courts of the domicile of either of them will have jurisdiction.

INFORMATION ON MEANS OF MAKING CLAIMS

In the case of disputes or claims deriving from the contracting of the product or service to which this information refers, the client has the following extrajudicial systems of conflict resolution available:

- a) The staff of all the Bank offices is available to the client to attend to any complaints or claims they may have.
- b) In all the Bank offices there is a leaflet/letter of suggestions/complaints/claims, which can be filled in and deposited by the client in the office itself or sent by ordinary post (to be paid by the addressee) to the following address:
Dirección de de Calidad
*Grupo Cooperativo Cajamar
*Apartado de Correos 250 – 04080
- c) Through the Bank website (*www.cajamar.es), in the section "Attention and Quality / Complaints and claims", clients can access the appropriate form for on-line suggestions, complaints or claims.
- d) In compliance with Order ECO/734/2004, of 11 March, *Grupo Cooperativo Cajamar has a specialised and independent CUSTOMER RELATIONS SERVICE (CRS) which clients can use when their complaints or claims are based on contracts, operations or services of a financial nature which the client considered have been treated in a way which is contrary to best banking practices, and affect the legally recognised interests and rights, whether deriving from the contracts, the regulation on transparency and protection of the client or from best banking practices. The presentation of these complaints or claims may be done:

By letter or using the complaints and claims form accessible at the website (*www.cajamar.es), which the client may deliver at any office of the entity or send to the following address:

SERVICIO DE ATENCIÓN AL CLIENTE
*Grupo Cooperativo Cajamar
*Apartado de Correos 250 – 04080

Through the email address *servicioatencionalcliente@grupocooperativocajamar.es. If using this method, the presentation must permit reading, printing and saving the documents, and also comply with the requirements of Law 59/2003, of 19 December, on electronic signatures.

- e) If the resolution of their complaint or claim by the CRS is not to clients' satisfaction, they may record their disagreement in the terms set out in the law by writing to the Claims Service of the Bank of Spain.
- f) Finally, in the offices located in the Autonomous Communities where the consumer legislation requires it, Claims Sheets are available to clients for their presentation.

The Bank forms part of the Credit Co-operative Deposit Guarantee Fund (created by Royal Decree Law 18/1982, of 24 September).