



OFFER OF PRODUCTS AND SERVICES

PARC DE RECERCA BIOMÈDICA DE BARCELONA

26/04/2007 Printing

FINANCING

Préstamo Nómina (Salary loan) – Fixed interest rate

If your salary is paid in by bank transfer to "la Caixa", your loan enjoys the best conditions. A loan that fits in with your situation, and comes through much quicker than you imagine.

Amount: up to 10 monthly payments	Initial index: CECA	Opening commission: 1%
Amortisation term: 6 years	Initial differential: 1.75%	Minimum opening sum: 30€

Anticipo nómina (Advance on Salary)

We advance you your salary when you need it.
To cover your urgent needs.
Amount: up to one month's salary

Préstamo Estrella Expres a 10 meses (Estrella Expres 10-month Loan)

Interest-free loan, rapid and agile for those who can't wait.
An interest-free credit, ideal for facing up to short-term expenses and enjoying rapid repayment.

Amount: 220 euros minimum	Opening commission: 3%	Minimum opening sum: 27€
Amortisation term: 10 months	Study commission: 1%	Minimum study sum: 6€
Interest: 0.0%		

Hipoteca Abierta (Open Mortgage) - Euribor

We offer you the mortgage that best suits the changes in your life.
Financing of the purchase of your home and family necessities, which enables you:

- To finance up to 80% of the appraisal value of your home.
- To have your capital re-amortised at very competitive rates in order to finance consumption.
- To alter repayment sums upwards or downwards.
- To waive capital repayments for up to 24 months at any time in the loan's life (during which you will only pay interest).
- To take out an insurance policy that will cover repayments or the payment of the sum outstanding in unforeseen circumstances (Seviam).
- To enjoy a waiting period of up to 12 months.

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- To choose between increasing monthly instalments and unchanging repayments.
- To opt to leave up to 30% of the capital to be paid off at the end.

Price lists and personalised commissions, more beneficial depending on the degree to which each client is linked to "la Caixa".

Amortisation term: 30 years

Hipoteka Abierta (Open Mortgage) – IRPH

It has the same features as the above mortgage.

Amortisation term: 30 years

Hipoteka Joven (Young Mortgage) – Euribor

If you are under 36 years old, we help you buy your first house.

Financing of a first home for young people up to the age of 35, which enables you:

- To finance up to 80% of the appraisal value of the house.
- To have your capital re-amortised at very competitive rates in order to finance consumption.
- To alter repayment sums upwards or downwards.
- To waive capital repayments for up to 120 months (during which you will only pay interest).
- To take out an insurance policy that will cover repayments or payment of the outstanding amount under unforeseen circumstances (Seviam).
- To enjoy a waiting period of up to 12 months.
- To choose between increasing monthly instalments and unchanging repayments.
- To opt to leave up to 30% of the capital to be paid off at the end.

Price lists and personalised commissions, more beneficial depending on the degree to which each client is linked to "la Caixa".

Amortisation term: 40 years

Hipoteka Joven (Young Mortgage) – IRPH

It has the same features as the above mortgage.

Amortisation term: 40 years

Combined-interest Hipoteca Abierta (Open Mortgage) - Euribor

We can offer you the mortgage that fits in best with changes in your life.

This new kind of mortgage lets the customer choose the percentage of fixed and variable interest he/she wants for his/her mortgage.

Designed for customers who want to protect themselves in part from possible interest rate rises.

Amortisation term: **30 years**

Combined-interest Hipoteca Abierta (Open Mortgage) - IRPH

It has the same features as the above mortgage.

Amortisation term: **30 years**

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SAVINGS

Cuenta Nómina Parc de Recerca Biomèdica (Salary account)

Enjoy the very best combination of services completely free.

'On-sight' money deposit, allowing you to pay in or withdraw at any time. Freely accessed and available through cheque book, "la Caixa" cards, automatic cash-points and Línea Abierta (Home Banking)

Rate on mean salaries over 3,000 Euros: Euribor – 1.75%.

Maintenance and Management charges: exempt.

Deposit of Spanish cheques: free.

Transfers within Spain: free.

Correspondence Service: free.

Ahorro a Plazo Fijo (Term Saving Deposits with Fixed Returns)

Invest your savings in the safest way.

We offer you various products, all of which guarantee 100% of the capital invested plus a fixed and/or rising rate of interest until the investment falls due, since they do not depend on the fluctuations in financial markets. An easy way of investing your savings at no risk at all.

Ahorro a Plazo Variable (Term Saving Deposits with Variable Returns)

Invest your savings on the Stock Exchange without risking your money.

We offer you various products, all of which guarantee 100% of the capital invested, plus the following benefits (depending on the kind of account):

- Fixed returns during the first month
- Variable returns, depending on reassessments of stock indexes or interest rates.
- Consolidation of earnings, to protect them from oscillations in the index.

Fondos de Inversión (Investment Funds)

Choose the investment fund that suits your investment profile best.

At "la Caixa" we offer you a full range of investment funds so that you can diversify your investments and make them profitable: Guaranteed Funds, Fixed-income and Variable-income funds or Mixed Funds. We will help you find the combination that meets your needs and preferences best. There are Funds with a minimum deposit of only 600 euros that give you the opportunity of making periodic contributions.

With complete transparency of information as well, since you can watch the development of your funds at any time through Línea Abierta, at our branch offices and in the main newspapers.

Libreta Vivienda (Housing Bank-book)

As well as saving for your new house, you will pay less in your next tax return.

Term savings account, opened in order to purchase a first home or rehabilitate your current first home.

Look forward to tax benefits right from the start, in line with current legislation.

Libreta Futuro (Future Bank-book)

Prepare the best gift for them when they are older.

It generates saving so that, from a determined date, you can obtain income in favour of a minor.

In parallel, you can take out a series of optional life insurance.

Single or periodic contributions.

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Pension plans

Choose a tailor-made plan for your future with the best tax benefits.

Future security product created to complement Social Security provisions on retirement and to benefit from tax savings right from the moment you take it out.

Single or periodic contributions.

Plan de Ahorro Asegurado (Insured Saving Plan)

The most agile and flexible way of saving for your future.

It is a savings-life plan, allowing you to create a capital for the future in a comfortable way, through which the customer has the option of remaining in the product as long as he/she wants or redeeming the investment whenever he/she thinks it appropriate.

One of this product's key features is the flexibility of the contributions, which translates into the possibility of cancelling, reactivating, increasing or reducing the sum of the contribution without any need to take out a new policy.

SERVICES

Línea Abierta (Home Banking Service of "la Caixa")

Now you will have complete control of your accounts. Your personal branch office, 24 hours a day.

It enables you to conduct the transactions you want by phone, Internet or digital TV, 24 hours a day, every day of the year.

Free service.

Products and services will bear the corresponding charges.

Domiciliación de Recibos (Payment of bills by standing order)

We handle free of charge and without your having to do anything, changes in all your standing orders.

Recibo único (Single Receipt)

Pay for your tranquillity, pay the same every month.

New service, exclusive to "la Caixa", that lets you smoothe out the ups and downs and disorder that bills cause in the individual or family economy.

- You can group together the most common bills: water, phone, electricity, insurance...
- You will know the fixed amount that you pay every month and will avoid receipts presented being returned and unexpected shortfalls.
- You will keep control of your expenditure, thanks to the detailed extract we will provide you with.

ServiCuentas

We offer you any banking service you might need, at the best rate.

They are a group of services, linked to a single account, and with their agreed monthly use covered by a single, integrated tariff. Benefits:

- Savings on services overall and their individually contracted uses.
- Adaptability, a feature of ServiCuentas so that each person can choose what he/she feels is best for his/her operating requirements.
- Tranquillity, as you will know in advance the cost of your banking services.

Transparent Accounts

Never before has it been so easy to control all your money. Find out how!

Family accounts in your hands. Deposits and payments itemised. Six-monthly periods.

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Alerts Service

We send a free message to your mobile when your salary cheque is paid in.

Estrella Visa Card

The credit card that enables you to monitor your outgoings on a week-to-week basis.

New card enabling you to pay for your purchases easily. They are settled and charged to your account once a week.

You can also use the card to withdraw cash from cash machines and you can personalise it. With Estrella Visa you accrue Estrella Points, which are exchangeable for gifts.

If you connect your Estrella Visa to your mobile phone, you will have freely available the most advanced technology for safe purchases on the Internet and charging of mobiles.

Annual charge free for the first year, and depending on use of the card in subsequent years.

Visa Classic Card

Buy everything you want and pay comfortably the following month.

The Visa Classic Card lets you shop without needing to carry money on you at all those establishments that accept Visa. It also makes money available from cash points worldwide.

It is a monthly credit card that enables you to:

- Pay all your transactions at the end of the month.
- Settle in comfortable instalments. This means you don't have to pay everything at the end of the month, but you can put off payment and spread it over several months.

It includes, free of charge, insurance for death or permanent and absolute disablement due to an accident in public transport if the tickets were bought with the Card.

You will accrue Estrella Points that you can exchange for a wide range of gifts from our catalogue.

No charges for the first year.

Gold Visa Card

Buy everything you want and pay as it suits you.

Prestigious card which will give you immediate credit, without need of applications or approvals.

You can pay for your purchases on a flat rate: whatever you buy, every month you pay the amount you decide.

You will obtain Estrella Points with your card purchases, which you can exchange for a wide range of gifts from our catalogue. If you prefer, you can exchange Estrella Points for the return of 1% or 2% (if your salary cheque is paid into your "la Caixa" account) of the cost of the purchases made with the card.

Annual charge free for the first year. Free in subsequent years if you make one or more purchases in shops.

Seguro Nómina (Salary Insurance)

Cover yourself against any unforeseen circumstance for free.

6,000 Euro accident insurance. Totally free.

SegurIngreso (Accident Insurance)

For your family's peace of mind. Because you never know what might happen.

Accident insurance that covers a payment of a capital sum of 6,000 euros plus a monthly income (lasting five years) in case of death due to an accident occurring in the area of the European Union, Andorra, Switzerland, Iceland or Norway).

Basic contingency: death by accident.

Additional cover: cancellation of outstanding balance on "la Caixa" credit cards in case of death by accident, up to a maximum of 3,005 euros.

15% off the first year's premium.

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SegurCaixa Hogar (Home Insurance)

Protect your home with the most advanced cover.

Policy designed to cover the damage that is most likely to occur in a residence, whether to the building or contents.

It includes home care cover 24 hours a day, 365 days a year.

15% off the first year's premium.

Seviam Abierto (Life Insurance)

Whatever happens in the future, no-one will pay your debts.

Life insurance by which the holder or guarantor of a credit operation can cover the debt's payment in case of death and, optionally, in case of absolute and permanent invalidity.

The aim of this policy is to protect and maintain the financial stability of the insured person (absolute and permanent invalidity) and of his/her family (death) in unexpected situations.

Basic contingency: death.

Further contingencies: absolute and permanent invalidity.

Seviam Plus (Life Insurance Plus)

Cover yourself fully against any contingency and maintain your peace of mind.

This is a Seviam Abierto complement, covering the payments of personal and mortgage loans and credits, in case of suffering unemployment or temporary disability due to accident or illness, in line with the conditions of the policy.

Seguro Vida Familiar (Family Life Insurance)

Insure the future projects of those you love most, even when you are no longer here.

A policy that covers, in case of the holder's death, the payment of an insured capital sum so that your family members can cope with unforeseen circumstances, such as reduction of income.

Optional complementary cover can be taken out.

Basic contingency: decease.

Further contingencies: absolute and permanent disablement, death by accident, absolute and permanent disablement due to accident, death due to traffic accident, absolute and permanent disablement due to traffic accident, joint death in the same accident, grave illnesses, cancellation of the balance outstanding on "la Caixa" credit cards in case of death.

15% discount on the first year's premium.

OTHER ITEMS

Special conditions

Just by having your salary paid into your account, you will gain multiple benefits. From the first salary cheque paid into "la Caixa" by standing order and for as long as the standing order continues.

Observations:

Conditions and rates valid at date of printing and subject to modification in line with the evolution of the market. Credit operations subject to study and approval according to the normal criteria of "la Caixa".

Latest published values of official indices at date of printing of the offer: CECA 5.5, IRPH-CAJAS (*Savings banks*) 5.001, OFFICIAL EURIBOR 4.106.