



For home mortgages taken out in the Autonomous Region of Andalusia, through 'Consumers and Users'.

Notice:

Consumers and users who wish to enter into a home mortgage agreement are entitled to receive a mandatory documentation check-list ('IDEP' in Spanish), which lists all the documents that must be provided to them until the mortgage agreement is executed.

Act 3/2016 of 9 June for the protection of the rights of consumers and users when entering into home mortgage agreements (*BOJA* [Official Gazette of the Autonomous Government of Andalusia] no 114 of 2016).

Mandatory documentation check-list (IDEP):

Consumers and users who wish to enter into a home mortgage agreement are entitled to receive all documents that lending companies and intermediary services are required to provide to them until the mortgage agreement is executed. These documents are the following:

- **Pre-agreement information sheet ('FIPRE' in Spanish) or information leaflet (if any)**
- **Additional pre-agreement information document ('DIPREC' in Spanish)**
- **Personalised information sheet ('FIPER' in Spanish) or document with pre-agreement information (if any)**
- **Additional personalised information document ('DIPERC' in Spanish)**
- **Information document in addition to the FIPER (where appropriate)**
- **Annexes on interest rate risk coverage instruments (where appropriate)**
- **Annexes on floor and ceiling clauses (where appropriate)**
- **Binding offer**
- **Document containing other agreements or terms arranged between the parties (where appropriate)**

For more information, you may call 900 816 830.

This information was provided through the Bankinter website.