

“Diamogli Credito” Loan

for paying university fees and fees for professional artistic, musical and dance training

CUSTOMER NEEDS

To pay university fees and fees for professional artistic, musical and dance training, conveniently repaying the fees through a simple, quick loan.

PRODUCT OVERVIEW

Recipients all students, between 18 and 35 years of age, EU and non-EU citizens, resident in Italy, regularly enrolled in public universities or officially recognised private universities, who are in line with their study programme, and meet the merit requirements set forth.

Aim payment of university fees and fees for professional artistic, musical and dance training

Granting company UniCredit Family Financing Bank S.p.A.

PRODUCT FEATURES

Amount The maximum amount of the loan is € 2,000.00 for each recipient

Duration The loan has a duration from a minimum of 12 months to a maximum of 36 months.

Repayment method Instalments are due at a fixed day of each month – either the 1st, 10th, or 20th – once a minimum of 30 days have elapsed from disbursement of the loan.

Frequency of instalments Monthly.

Grace Period None.

Interest Accrual Commences 30 days before the first instalment is due to be paid. Instalments are deferred and set at a fixed amount, which comprises both principal and interest. The first instalment includes pre-amortisation interest accruing from disbursement date up to the day before the start of the repayment plan.

Distribution Method	Crediting of your current account at the Bank.
Guarantees	None
TERMS AND CONDITIONS	
Interest rate	Fixed rate of 5.80% for the entire duration of the loan.
Default interest rate	1 percentage point higher than the normal interest rate.
Fees for total early repayment	None.
Preliminary Assessment Fees	None.
Other expenses and fees	Non-banking fees (taxes) are applied in the amount set forth by the Italian Financial Administration: upon disbursement, stamp duty expenses are recovered for loans with a duration of less than 18 months, and substitute tax must be paid on loans with a duration exceeding 18 months.
Insurance	None.
DOCUMENTS TO SUBMIT WITH APPLICATION	
<ul style="list-style-type: none"> ▪ Identification documents of the loan applicants ▪ Documentation regarding the applicant's income (and that of any co-obligors/guarantors) ▪ Expense receipts 	
NOTES	
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CONTACTS	
Date _____	
For more information, contact Mr. _____	
at _____	
at the _____ Branch	