

## STUDENT FINANCE PLAN | SKILLS & EDUCATION LOAN

### FINANCIAL SUPPORT 2025/2026 FOR INCOMING MASTER'S AND POSTGRADUATE

#### STUDENTS

##### INTRODUCTION TO THE STUDENT FINANCE PLAN

The Student Finance Plan is part of Universidad Europea's commitment to offering tools that facilitate access to higher education. This option is available through the financing product '*Préstamo Estudios Imagin*' (Imagin Student Loan) introduced by Nuevo MicroBank S.A.U., marketed by CaixaBank S.A., and is available to Imagin customers.

It aims to support students who wish to go further in their education through the total or partial financing of their master's, postgraduate, undergraduate, higher vocational training, PhD, online training and Erasmus programmes, whether on campus, online or blended, on any Universidad Europea campus (Madrid, Valencia, Canary Islands) or in the Real Madrid-UE Graduate School.

##### LOAN DEFINITION

The Imagin Student Loan is a financing product that can cover up to **€30,000** of financing for students on master's, postgraduate, undergraduate, higher vocational training, PhD, online training and Erasmus programmes, including costs for place reservation, tuition, enrolment, materials or related travel fees, as well as re-enrolment where applicable.

It is offered exclusively to students over 18 years of age legally residing in Spain, who are active customers of Imagin<sup>1</sup>.

##### LOAN CONDITIONS

- Maximum amount: €30,000.00
- Interest-only period: Up to 54 months of interest-only repayments.
- Repayment period: up to 72 months thereafter.
- Total maximum duration: 126 months.
- Guarantor not required.
- Fixed nominal interest rate (NIR): 7.5%
- Fees: no arrangement or assessment fees; early termination fee of 0.5% to 1%.

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<sup>1</sup> For the purposes of these terms & conditions, 'active customer' shall mean any customer with a bank account opened with the banking entity Nuevo MicroBank S.A.U., which will be charged for the corresponding loan repayments. The status of 'active customer' must be maintained for the entire duration of the loan, as a necessary requirement for the correct application of the repayment plan and compliance with contractual obligations.

## **APPLICATION PROCESS**

The entire loan application and agreement process is completed digitally via the Imagin App:

1. Go to the Loans > Studies section.
2. Complete the application with your study details.
3. A consultant will contact you in less than 24 hours.
4. Sign the digital agreement.
5. Receive the approved amount in a maximum period of 42 working hours.

## **LOAN ACCESS REQUIREMENTS**

- Be an incoming student on a postgraduate, master's, higher vocational training, PhD, online training or Erasmus programme, either an official university or private qualification, at Universidad Europea for the 2025/2026 academic year.
- Be over 18 years old and a legal resident in Spain.
- Be an active customer at Imagin.
- Pass the solvency assessment according to the internal policy of Nuevo MicroBank S.A.U.

## **NON-ELIGIBILITY AND RESTRICTIONS**

- The loan cannot be applied in conjunction with other financial support offered by Universidad Europea for tuition fees on the same university course.
- The loan cannot be applied to students enrolled at Universidad Europea who already have active bank financing for the same year.
- Limited number of eligible loan applications per programme of study.

## **DATA PROTECTION**

Universidad Europea, Imagin, MicroBank and CaixaBank will process applicants' personal data in line with their respective privacy policies.

See more information at: <https://universidadeuropea.com/politica-privacidad>.

## **APPLICABLE LAW**

These terms & conditions are governed by Spanish law. Any conflict arising in relation to their interpretation shall be resolved in the courts of the consumer's domicile.