FREE GENERAL INFORMATION FOR GUIDANCE PURPOSES

PRE-CONTRACTUAL INFORMATION SHEET (FIPRE)

Document permanently available pursuant to art. 9 of Law 5/2019 of 15 March (Ley 5/2019, reguladora de los contratos de crédito inmobiliario) and art. 21 and Annex I of Ministerial Order EHA/2899/2011 of 28 October. It does not constitute an offer or personalised information; it has been prepared under current market conditions and is provided for guidance only.

This English version is a courtesy translation provided for convenience. The Spanish version is the legally operative text and prevails in the event of any discrepancy. The loan documentation and the binding personalised information (FEIN) are issued in Spanish.

1. LENDER

IDENTITY / TRADE NAME	ALFAVISTA CAPITAL S.L.
TAX ID (NIF)	B21719588
REGISTERED OFFICE	Paseo de Gracia 95, 5.º 1.ª, 08008 Barcelona, Spain.
TELEPHONE	+34 675 607 231
E-MAIL	info@alfavista.eu
WEBSITE	alfavista.eu
REGISTRATION	Entered in the Register of Real Estate Lenders of the Banco de España under code number E470 (arts. 42 et seq. of Law 5/2019).
SUPERVISORY AUTHORITY	Banco de España (sedeelectronica.bde.es · www.bde.es).
CUSTOMER SERVICE	Paseo de Gracia 95, 5.º 1.ª, 08008 Barcelona · reclamaciones@alfavista.eu · +34 675 607 231. Maximum resolution period: 1 month. External body: Complaints Service of the Banco de España.

2. LOAN CHARACTERISTICS

TYPE OF LOAN	Loan secured by a mortgage over real property.
AVAILABLE PRODUCT TYPES	**A** — Fixed interest rate · French amortisation system (constant instalments of principal and interest).

	B — Fixed interest rate · American system (interest-only instalments with principal repaid in full at maturity). **C** — Variable interest rate · French system. **D** — Variable interest rate · American system.
MAXIMUM AMOUNT RELATIVE TO THE PROPERTY VALUE (LTV)	Up to **35 %** of the appraisal value.
PURPOSE	**Financing for other purposes.**
REPAYMENT TERM	**12-240 months.**
SECURITY	Mortgage security. (Where applicable) Personal guarantors.

Consequences of default. Failure to comply with the commitments under the loan agreement may have financial and legal consequences for the borrower, including, where applicable, early termination (acceleration) of the loan and enforcement of the security.

3. INTEREST RATE

- **Fixed:** from **13 %** nominal per annum, unchanged for the entire life of the loan.
- **Variable: 12-month Euribor 2,695 + 10,305** percentage points spread, reviewed **annually.**

4. TIED PRODUCTS AND PREPARATORY COSTS

- (Where applicable) Tied products or services that must be taken out to obtain the loan on the terms offered: **«Insurance»**.
- **Preparatory costs** borne by the client even if the loan is not ultimately granted: **None.**
- **Appraisal (tasación):** required, payable by **the client.** The lender will accept any appraisal provided by the client that is certified by an officially approved appraiser and has not expired, and may not charge any additional fee for the checks it carries out on it. The client is entitled to designate, by mutual agreement with the lender, the person or entity that will perform the appraisal, the administrative agency (gestoría) and, where applicable, the insurance company.

5. ANNUAL PERCENTAGE RATE (APR / TAE) AND TOTAL COST

The APR (in Spanish, TAE — Tasa Anual Equivalente) is the total cost of the loan expressed as an annual percentage and is used to compare different offers. The total cost includes interest, fees, taxes and any other cost known to the lender that the client must pay in connection with the agreement, except notary fees; insurance premiums and ancillary services are included where obtaining the loan is conditional upon taking them out.

Representative example (a single example of a typical loan — Annex I, part B, §2.5 and §5):

PRODUCT TYPE	Fixed rate · American system (bullet)
LOAN AMOUNT	**150.000 €**
TERM	**24 months**
NOMINAL INTEREST RATE	**13,00 %** per annum, fixed
ARRANGEMENT FEE	**3,00 % (4.500 €)**
APPRAISAL (PAYABLE BY THE CLIENT)	**450 €**
REPAYMENT	**24 monthly interest instalments of €1,625 and a final payment of €150,000**
TOTAL COST OF THE LOAN	**42.450 €** (interest €39,000 + arrangement fee €4,500 + appraisal €450)
TOTAL AMOUNT OWED	**192.450 €**
APR (TAE)	**15,91 %**

APR calculated including all costs known to the lender (arrangement fee and appraisal) on the stated assumptions. Where a real estate credit intermediary is involved, its fee is included in the APR of the transaction.

6. EARLY REPAYMENT

- (Where applicable) Compensation for early repayment: **0 %** of the principal repaid early.
- (Where applicable) Compensation for interest-rate risk: **0 %** of the principal repaid early.

The statutory limits on compensation (art. 23 of Law 5/2019) are set out in the FEIN and in the loan agreement.

WARNING: this document contains general information for guidance purposes only and does not constitute an offer or personalised information. The personalised and binding information for your transaction will be provided to you by means of the European Standardised Information Sheet (FEIN, Ficha Europea de Información Normalizada) at

least ten calendar days before signing (art. 14.1.a of Law 5/2019). You may request this sheet and any further information free of charge through any of our service channels.

Version control: FIPRE — English courtesy web version derived from the single template V3 on 08/07/2026. Regulatory wording checked as of 08/07/2026 (Order EHA/2899/2011; Law 5/2019). Next scheduled review: July 2027. In the event of any discrepancy, the Spanish version prevails.