Disclaimer

This English translation is provided for information purposes. In the event of any discrepancy, the Spanish version shall prevail.

(Real Estate Credit Intermediation)

---

1. Nature of the service

Cabrera Kapital acts as an independent Real Estate Credit Intermediary, providing intermediation and personalised advisory services on mortgage financing.

The activity consists of analysing the client's financial profile, searching for financing options available on the market and negotiating terms with financial institutions.

Cabrera Kapital is not a credit institution and does not grant financing directly.

---

2. Final decision of the financial institution

Granting the mortgage loan is the exclusive responsibility of the relevant financial institution.

Cabrera Kapital cannot guarantee that the transaction will be approved, as that decision depends on:

- Each institution's internal risk criteria.
- Verification of the documentation.
- The valuation of the property.
- The lending policy in force at any given time.

Failure to obtain approval of the financing does not give rise to any claim for professional liability.

3. Information provided by the client

The advice and financial assessment are based exclusively on the information and documentation provided by the client.

Cabrera Kapital will not be liable for:

- Incomplete, inaccurate or outdated data.
- Omission of relevant information.
- Subsequent changes in the client's financial situation.

The client declares that all the information provided is true and complete.

4. Information published is for guidance only

The information contained on the website, social media or informative materials is for guidance only and does not constitute a binding offer.

The final terms of any loan will be those set out in the European Standardised Information Sheet (ESIS, known in Spain as FEIN) issued by the financial institution.

5. Changes in market conditions

Financial terms may vary depending on:

- Changes in interest rates.
- Regulatory changes.
- Institutions' internal policies.
- General economic circumstances.

Cabrera Kapital will not be liable for changes made by financial institutions after preliminary offers have been issued.

6. Limitation of liability

Cabrera Kapital's professional liability is limited to the terms established by law and covered, where applicable, by the corresponding Professional Liability Insurance.

Under no circumstances will it be liable for:

- Decisions taken directly by the client without prior advice.
- Contractual breaches between the client and the financial institution.
- Delays attributable to third parties involved in the transaction.

7. Acceptance

The client declares that they have read and understood this clause and expressly accept its terms before formalising the professional engagement.