Pre-contract information

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

(In accordance with Spanish Law 5/2019, of 15 March, regulating real estate credit agreements)

1. Identification of the intermediary

- **Trade name:** Cabrera Kapital
- **Business address:** Calle Sta. Eulalia 9, La Cuesta, San Cristóbal de La Laguna, Spain
- **Email:** financiacion@cabrerakapital.com

Cabrera Kapital acts as an independent Real Estate Credit Intermediary, in accordance with current legislation.

2. Official register

Cabrera Kapital is registered in the Register of Real Estate Credit Intermediaries of the Bank of Spain, in accordance with Law 5/2019.

3. Nature of the activity

Cabrera Kapital acts as an independent intermediary and is not contractually tied to any particular financial institution.

Its activity consists of:

- Intermediation in obtaining mortgage financing.
- Personalised analysis of the client's financial profile.
- Presentation of offers from different institutions.
- Individual advice on real estate credit products.

- Negotiation of terms in the client's interest.

Cabrera Kapital does not grant financing directly or act as a credit institution.

4. Professional liability insurance

Cabrera Kapital holds Professional Liability Insurance in force, as required by law, with sufficient cover for carrying out its intermediation activity.

This insurance covers any liability arising from its professional practice.

5. Remuneration and fees

Cabrera Kapital receives fees exclusively from the client.

It does not receive commissions, incentives or remuneration from financial institutions.

The fees:

- Are only payable in the event of success.
- Success means the signing of the mortgage loan before a notary.
- Will be communicated to the client in advance through an individual contract.
- No advance payments will be required.

6. Complaints procedure

The client may submit any claim or complaint in writing to the email address given above.

If the client does not obtain a satisfactory response, they may contact the:

Bank of Spain Complaints Service www.bde.es

7. Transparency statement

Cabrera Kapital acts on the principles of:

- Independence
- Transparency
- Professionalism
- Client protection

Every recommendation is based on the information provided by the client and on an objective analysis of the terms available on the market.