Remuneration 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 regulating real estate credit agreements)

1. Principle of transparency

In compliance with current real estate credit legislation, the client is informed clearly, in advance and in an understandable way of the remuneration scheme applicable to the intermediation and advisory services provided by Cabrera Kapital.

This information is provided before any professional engagement is formalised.

2. Nature of the remuneration

Cabrera Kapital acts as an independent Real Estate Credit Intermediary and receives its remuneration exclusively from the client.

It does not receive commissions, incentives or financial consideration from financial institutions, lenders or other third parties linked to the transaction.

This remuneration model guarantees independence, objectivity and the absence of conflicts of interest in the advice provided.

3. Fee arrangement

Remuneration is set on a success basis.

Success means the signing of the mortgage loan before a notary as a direct result of Cabrera Kapital's professional involvement.

Consequently:

- No fees are payable if the transaction is not completed.
- No advance payments are required.
- Payment is conditional on the actual signing of the public deed of the mortgage loan.

4. Prior information and express acceptance

Before the service is provided, the client will receive detailed information on:

- The terms of the professional engagement.
- The method used to calculate the fees.
- When the fees become payable.
- The payment terms.

This information will be formalised through an individual contract, guaranteeing full transparency and understanding on the part of the client.

5. Independence and absence of external incentives

Cabrera Kapital expressly declares that it:

- Has no exclusivity agreements with financial institutions.
- Is not subject to commercial incentives linked to placing specific products.
- Bases its advice exclusively on an analysis of the client's financial profile and the suitability of the product for their needs.

The client's interest is the guiding principle of its professional conduct.

6. Ethical and professional commitment

The success-fee scheme reflects a model of aligned interests, in which fees depend exclusively on actually achieving the client's financial goal.

This system strengthens the commitment to diligence, responsibility and professionalism in every transaction.