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OFFER FOR INTERNATIONAL STUDENTS AT THE INSTITUTO DE EMPRESA



 **BANCA MARCH**
banqueros desde 1926

March 2010

Euro account



This **current account with deferred opening** will allow you to **start working with our institution** and carry out transfers **before you arrive in our country.**

This product offers you **total security** since until you visit the branch and sign all the documents, **only the crediting of funds** received through a transfer will be admitted. **After the final contract is signed, the account will be 100% operational** and you will have access to all other services: direct debits for your regular bills, cards and any other product.

How can I become a Euro account holder?

Please read carefully the contents of the opening application form, which you will get from the Instituto de Empresa, fill in all the details and give it back to I.E. together with a copy of your passport and the letter confirming your admission for the Masters Degree at I.E. (Following the cooperation agreement between Banca March and I.E. the number of countries from which transfers will be accepted has been extended, this is why your country may not appear on the form). Once Banca March has opened an account for you at the branch chosen, **we will give you all your bank details** so you can start working with us and **carry out transfers**. From the account opening day you will have 90 days to produce your passport at the branch and sign the relevant documents.

- **Maintenance fee:** € 9 every six months.
- **Administration fee:** € 0.

Conditions valid from March 2010 and subject to changes.



On-line and Telephone Banking



Through the **Home Banking Service of Banca March** and in a convenient and flexible way, you can **access and work with your accounts from anywhere in the world, with your computer or over the telephone:**

- Through **our web page** you can use the **On-line Banking Service**. Just go to www.bancamarch.es, choose a language and click on “On-Line Banking”, afterwards just enter your Home Banking card number and password.
- To access our **Telephone Banking Service** you can call us on **901 111 000** or on **+34 971 779 111** if you are abroad.

To benefit from these advantages you only need to apply for your **free Home Banking Service card** at your Banca March branch, where it will be given to you together with a secret P.I.N.

- it is a **multilingual service** as it is offered in **English, German, Spanish and Catalan**.
- it is a **reliable service** thanks to the security measures put in place to guarantee your privacy and the confidentiality of transactions.
- It is a **quick, convenient and flexible tool** that you can access 24 hours a day.
- In addition, the Telephone Banking Service is available for **longer hours than our branches:** Monday to Friday from 8.00 a.m. to 10.00 p.m. and Saturday from 9.00 a.m. to 3.00 p.m.

Conditions valid from March 2010 and subject to changes.



Debit card



With the **MasterCard of Banca March** you will be able to **withdraw cash and carry out transactions at any time of the day, all year round**, at the cash dispensers of the 4B network.

Additionally, **you can use it to pay at all businesses accepting MasterCard and Visa**. Once you complete the transaction, the exact amount of your purchase will be automatically debited from your account.

If this weren't enough, you, as the card holder, as well as other passengers travelling with you in public transportation, provided that the ticket has been **paid for with this card**, will be covered with **Travel Accident Insurance**.

- Issue and renewal date: € 20 per year
- Fee for cash withdrawals:
 - At Banca March's 4B ATM network: € 0
 - At 4B ATM network of other institutions in Madrid: € 0
 - At cash dispensers of other networks: 4% (min. € 3.01).

Conditions valid from March 2010 and subject to changes.

Transfers received from abroad



THE costs and fees applicable when receiving international transfers credited to your Banca March account will depend on how the payment is ordered:

SWIFT SYSTEM: TRANSFERS RECEIVED FROM OVERSEAS

- Transfer credited with shared costs "SHA": 0.15% - minimum € 10.
- Transfer credited when costs are paid by the beneficiary "BEN": 0.15% - minimum € 10.
- Transfer credited after costs were paid by the ordering party "OUR": € 0.

PAYMENTS RECEIVED VIA TARGET 2 – BANK OF SPAIN: € 11.25.

In order to send or received transfers you will need your **IBAN** (International Bank Account Number), which we will give you when your Banca March account is opened, and the **BIC code** (International code for banking identification) in case you wish to use the SWIFT system for this purpose. The **BIC code of Banca March is BMARES2M.**

Conditions valid from March 2010 and subject to changes.

Bank guarantee



To request a **BANK GUARANTEE** at Banca March for a property rental you must submit the following documents:

- Your **NIE** number.
- Name, family name and DNI (Spanish identity card number) of the property's owner.**
- Address of the property** you are going to rent.
- Draft of the "BANK GUARANTEE"**, if the owner requests a specific model.
- 75% of the bank guarantee's sum will be withheld** on a deposit account.

Financial conditions:

- Opening fee:
 - Up to € 1,502.53: € 30
 - From 1,502.53 until 6,010.12 €: € 60
 - More than € 6,010.12: € 90.15
- Study fee: € 0
- Risk fee:
 - Bank guarantees with a term under 1 year: 0.85% quarterly - minimum € 35
 - Bank guarantees with a term over 1 year: 1.35% quarterly - minimum € 35.

Conditions valid from March 2010 and subject to changes.