

OPTIMA'S FEE/ RATES INFORMATION

Name: ÓPTIMA PREVISIÓN, SL

Registered office: C/ Velázquez, number 100 (CP 28006)

Office in Madrid: C/ Velázquez, number 100 (CP 28006)

Operation Description for Rate Application

For the purpose of rate application, each transaction shall be construed as involving the provision of advisory and intermediation services by ÓPTIMA PREVISIÓN, SL, pertaining to the rights and obligations arising from the contracting of an Equity Release Mortgage for the consumer who solicits it. ÓPTIMA PREVISIÓN, SL shall select from those available in the market, options that best suit the characteristics articulated by the consumer, presenting a minimum of three binding offers from credit institutions. These offers shall be advised upon in terms of their legal and economic conditions.

The rates shall be applicable to each individual transaction, irrespective of whether it originates from a single client request.

Rate Application

The fees charged by ÓPTIMA PREVISIÓN shall range between 1.3% to 1.5% of the appraised value of the property involved in the transaction, with a minimum fee of €3,250. -

Apart from the fees charged by ÓPTIMA PREVISIÓN, SL, additional expenses incurred during the transaction may vary depending on the specific type of operation contracted, the institution involved, and the applicability of Law 41/2007 to the Equity Release Mortgage. These expenses are outlined in the complimentary personal illustration provided by ÓPTIMA for each case.

Fees related to this section shall be accrued upon execution of the transaction.

Chargeable Expenses

In the Equity Release Mortgage credit contracting process, the fee encompasses:

- a. Identifying the most suitable financial instrument or insurer based on the client's requirements and financial circumstances.
- b. Soliciting specific offers from various entities offering the selected instrument and selecting the optimal offer considering the client's profile.
- c. Advisory services during the contracting phase, including economic analysis of available options, document processing, account opening facilitation, property appraisal management, revaluation of options post-appraisal, documentation verification before a notary (mortgage credit deed and deferred annuity insurance policy), and attendance at the notarization.
- d. Travel expenses incurred for notarization.

Extraordinary expenses associated with administrative, registration, notarial, local taxes, commissions, insurance, etc., required by any preliminary procedures to obtain and/or update relevant property documentation, may be passed on to the client.

Informational Note:

Any alterations to commission rates and chargeable expenses applicable to the established contractual relationship shall be communicated to clients in writing and may be included in periodic information provided. Clients shall have a fifteen-calendar-day period from the signing of the contract for professional services with ÓPTIMA PREVISIÓN, SL, to rescind and withdraw from the agreement and its associated rates without need for justification or penalty.