CAPTION 21.- Financial leasing

	%	MINIMUM
1. Commitment fee	3.00% (of the financed capital, to be charged as a single fee upon formalisation of the transaction)	60.10 Euros
2. Assessment fee	0.50% (of the financed capital, to be charged as a single fee upon formalisation of the transaction).	60.10 Euros
3. Fee for modification of the contract or its guarantees (see note 4)	1.00% (of the capital pending repayment, to be charged as a single fee formalisation of the modification)	60.10 Euros
4. Early cancellation fee	3.00 % (of the pending capital, to be charged upon formalisation of the cancellation)	150.25 Euros

Note 1 Additionally, the customer shall be charged any expenses incurred for registry searches, the intervention of Public Notaries, deeds, taxes and any other external concept which may correspond to the customer.

Note 2 The expenses for each notification of the transactions established in this section shall be charged in accordance with the prevailing Official Rates at the time.

Note 3 The customer shall be charged 35.00 Euros for collection management of each non-payment.
Additionally, should instalments domiciled in other entities be returned, the customer shall be responsible for all bank charges applied by said entity.

Note 4 Modification of a contract or its guarantees shall be understood to be any variation to the same made at the customer's request and subsequently accepted by the bank, with respect to changes in any of the participants or of any other nature which implies an alteration in the originally signed contract.