

Mutuo TU 80 variable rate

What are my needs

The answer for full-time and self-employed seeking to buy their first home with a mortgage of up to 80% of the property value.

The product in brief

BENEFICIARIES

Full-time workers and the self-employed, immigrants and Italians (households and individuals)

AIM

First home purchase

GRANTING AUTHORITY

UniCredit Family Financing Bank S.p.A.

Product characteristics

AMOUNT

Min. 80,000 euro – Max 200,000 euro
(up to 80% of the property value guaranteed)

DURATION

5-30 years

REPAYMENT METHODS

- Automatic debit on a current account
- Payment frequency: monthly
- Pre-amortisation: technical only (from disbursement to the amortisation start-date)
- Amortisation plan: traditional (monthly rates including capital and interest)

ALLOCATION METHODS

Normally agreed on stipulation; for consistent amounts on confirmation of the mortgage

GUARANTEES

First mortgage registration

Conditions

BENCHMARK RATE

Euribor 365 3-month rate or main ECB (European Central Bank) rate for refinancing transactions

PROCESSING FEES

Equal to 1% of the par value of the mortgage; minimum 650 euro to a maximum 1,200 euro

OTHER CHARGES AND FEES

Of a non-banking nature (property appraisal, deed-related expense, etc.)

INSURANCE

Fire/explosion insurance mandatory on the mortgaged property. Other household and mortgage applicant insurance cover is not mandatory.

Documents to be submitted

- Registered identification and status documents of all mortgage applicants and guarantors, if any
- Proof of income of the mortgage applicants and any guarantors.
- Technical documentation on the mortgaged property.
- Any other documentation that may prove necessary

Notes

Contact us

For further information, contact _____
on _____
at the "Agenzia TU" of UniCredit Banca in _____