

# Mutuo TU All Jobs variable rate

## What are my needs

The answer for employees with fixed term contracts, characterised by discontinuous employment, seeking to buy their first home with a mortgage of up to 80% of the property value.

## The product in brief

### BENEFICIARIES

Employees with fixed term contracts, characterised by discontinuous employment, 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 euros – Max. 200,000 euros

Up to 70% of the property value (max. 80% only for applicants with continuing employment of at least 60 months)

### 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**

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

### **PROCESSING FEES**

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

### **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

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## Contact us

For further information, contact \_\_\_\_\_

on \_\_\_\_\_

at the "Agenzia TU" of UniCredit Banca in \_\_\_\_\_