

E-SHOPPING CARD

PRELIMINARY INFORMATION FOR CONSUMERS WITH COMMERCIAL PURPOSES

The present information is provided *Cajas Rurales Unidas, Sociedad Cooperativa de Crédito (hereunder, the Bank), in compliance with Law 22/2007, of 11 July, on remote commercialisation of financial services for consumers.

Consequently this information is directed exclusively at individuals who in contracting a product or service referred to in the information, act outside their business or professional activity.

INFORMATION ABOUT THE PROVIDER

The Bank, is a Spanish financial entity with head office in *CAJAS RURALES UNIDAS, SOCIEDAD COOPERATIVA DE CRÉDITO. Inscrita en el Registro Mercantil de Almería, Tomo 1526, Libro 0, Folio 1, Hoja AL-40338, Inscripción 1ª de fecha 31/10/2012. NIF-F04743175. Domicilio Social Plaza Barcelona, 5 - 04006 ALMERÍA. Entidad del Grupo Cooperativo CAJAMAR..

In the provision of its services the Bank is subject to the authorisation and supervision of the Bank of Spain, where it is registered as number 3058, and the National Commission of the Securities Market.

INFORMATION ABOUT THE FINANCIAL SERVICE

Description and main characteristics of the e-shopping Card

It is a virtual prepaid card exclusively for use in alternative channels as it does not exist physically, permitting its holder to use it to pay for purchases via the Internet or by telephone. It is secure because apart from not existing physically, it is pre-paid and can only make available the amount pre-loaded before purchasing, thus eliminating the risk involved in providing credit card details in these media.

The card is valid for 5 years after issue or renewal, if applicable.

Price of the service

Apart from the costs, taxes and commissions arising from the purchases made by the client with the e-hopping card, which are not payable by the Bank and must be borne by the client, the operations of issue of the e-shopping card, reloading, unloading, changing the PIN, requesting a duplicate and any other transactions enabled by the Bank for the e-shopping card by Internet, are free.

Period of validity of the information supplied

The Bank reserves the right to modify at any time and without further notice, the conditions reflected in the above information, without these conditions especially the economic conditions, constituting a binding offer to the client, except in legally preceptive cases, so that in the case of contradiction between the conditions reflected in the information above and those in the contract, the latter will always take precedence over the former.

INFORMATION ON REMOTE BANKING CONTRACT

Electronic contracting procedure

The procedure for contracting this deposit will be done electronically. During the contract process, the client will be notified clearly and precisely of all the procedures to be followed in formalizing the contract.

In particular, he or she must:

Know and declare reception with sufficient time the preliminary information, and know and accept the terms and conditions of the contract, which are available to him or her.

Complete the requested information.

Accept the agreed conditions, at the end of the process, by introducing the password signature normally requested for accounting and contract operations.

The Bank will store the documentation referring to the operation as proof of the account opening.

Right to cancel

Customers can exercise their right to cancel within 14 natural days from the start of the contract, without stating a reason and without any penalties, after liquidation of amounts in their or the Bank's favour, if applicable.

The medium for exercising this right will be Ask Your Bank, a secure electronic communications method available to clients of the Bank remote banking, by clicking on its tab.

Early cancellation

Both the client and the Bank, without stating a reason, may dissolve the contract at any time by notifying the other part in writing. The dissolution will not affect current transactions, which will be liquidated according to the agreed terms.

Languages available

The processes of opening an account and executing a contract, and all preliminary information relating to it, are available in the following languages: English and Spanish. Contract conditions, as well as English and Spanish, are available in Catalan.

Applicable legislation and jurisdiction

The relationship with the client before the signing of the contract is subject to Spanish law.

The contract is regulated by Spanish law, and the client and the Bank, for any questions that may arise from the use of the cards named in this contract, or the application and interpretation of the clauses contained therein, expressly renounce any other jurisdiction and submit to the Courts corresponding to the client's home.

INFORMATION ON MEANS OF MAKING CLAIMS

In the case of disputes or claims deriving from the contracting of the product or service to which this information refers, the client has the following extrajudicial systems of conflict resolution available:

- a) The staff of all the Bank offices is available to the client to attend to any complaints or claims they may have.
- b) In all the Bank offices there is a leaflet/letter of suggestions/complaints/claims, which can be filled in and deposited by the client in the office itself or sent by ordinary post (to be paid by the addressee) to the following address:

Dirección de Calidad

*Apartado de Correos 250 – 04080

- c) Through the Bank website (*www.cajamar.es), in the section “Attention and Quality / Complaints and claims”, clients can access the appropriate form for on-line suggestions, complaints or claims.
- d) In compliance with Order ECO/734/2004, of 11 March, *Grupo Cooperativo Cajamar has a specialised and independent CUSTOMER RELATIONS SERVICE (CRS) which clients can use when their complaints or claims are based on contracts, operations or services of a financial nature which the client considered have been treated in a way which is contrary to best banking practices, and affect the legally recognised interests and rights, whether deriving from the contracts, the regulation on transparency and protection of the client or from best banking practices. The presentation of these complaints or claims may be done:

By letter or using the complaints and claims form accessible at the website (*www.cajamar.es), which the client may deliver at any office of the entity or send to the following address:

SERVICIO DE ATENCIÓN AL CLIENTE

*Grupo Cooperativo Cajamar

*Apartado de Correos 250 – 04080

Through the email address *servicioatencionalcliente@grupocooperativocajamar.es. If using this method, the presentation must permit reading, printing and saving the documents, and also comply with the requirements of Law 59/2003, of 19 December, on electronic signatures.

- e) If the resolution of their complaint or claim by the CRS is not to clients' satisfaction, they may record their disagreement in the terms set out in the law by writing to the Claims Service of the Bank of Spain.
- f) Finally, in the offices located in the Autonomous Communities where the consumer legislation requires it, Claims Sheets are available to clients for their presentation.

The Bank forms part of the Credit Co-operative Deposit Guarantee Fund (created by Royal Decree Law 18/1982, of 24 September).