Banc Sabadell Student Loan Program Information

THIS INFORMATION IS VALID FOR 2023

Esade and Banc Sabadell have been collaborating for many years to offer financing opportunities to individuals applying or studying a program at Esade. Thanks to this agreement thousands of students made their dream of studying at Esade come true and become leaders in the business world.

Spanish applicants or residents:
- Download brochures below to check general conditions for residents in Spain:
  - Credicuenta Formación
  - Préstamo Masters y Posgrados
- If interested in any of above options, please use this link to apply. A bank agent will contact you to make an individualized offer.
- Undergraduate students interested in applying for long-term loan, please click here.

International applicants:
- Flexible financing offer in terms or repayment periods and amounts borrowed.
- Maximum amount to be finance is 80% of total tuition fees (in the case of providing extra guarantees the percentage may increase)
- If interested in this option, please send a request e-mail to: escuelasnegociobs@bancsabadell.com
  A bank agent will contact you to make an individualized offer based on your needs and credit qualifications.
- Approximate (fixed) interest rates:
  - EU candidates 6.75% - 9.5%
  - Non-EU candidates 10% - 13%

Loan application process for International applicants

1. Send an e-mail to: escuelasnegociobs@bancsabadell.com
2. Wait to receive their feedback.
3. Submit required documentation:
   a. Acceptance letter
   b. Passport/ID
   c. Last salary slips.
   d. Tax report of last year
   e. Credit Bureau certificate / Bank solvency certificate
4. Documents revision by Bank Risk Department
5. Final loan decision
6. Formalization process in Barcelona
   a. Spanish candidates and residents can formalize the loan immediately.
   b. International candidates will need to apply for NIE/TIE. Once they obtain their NIE/TIE, it should be sent to their bank agent.