

CaixaBank introduces its digital onboarding and digital mortgage services for Dutch citizens at the Second Home Expo & Fair in Utrecht

- ***CaixaBank, Spain's leading bank, was the first Spanish bank to enable non-residents in Spain to open an account and apply for a mortgage in the country with a 100% online solution.***
- ***HolaBank, CaixaBank's business unit serving non-residents in Spain with interests in this country, has over 675,000 customers who spend long periods in Spain.***
- ***Dutch citizens bought around 4,300 housing units in Spain in 2022, which represent an increase of 52% compared to the previous year.***

Utrecht, 17-19 March 2023

CaixaBank, Spain's leading bank by clients, will be attending and showcasing its financing solutions at the Second Home Expo 2023 in Utrecht (Netherlands), a leading conference fair in the Benelux region for the second hand real estate market, that will take place from the 17th until the 19th March 2023 in the Jaarbeurs Utrecht HAL1.

In Spain, more than 95,000 property purchase agreement transactions were carried out by non-residents in 2022, according to data from the College of Registrars. This represents 14,6% of the national total. When it comes to the Netherlands market, the latest data, corresponding to 2022, shows that Dutch citizens bought around 4,300 housing units in Spain, which represent an increase of 52% compared to the previous year.

According to Google Trends, searches to "buy a property in Spain" from the Netherlands gained a lot of popularity in 2022 after having decreased during the pandemic. In the first quarter of 2023, the search is still very popular, with figures slightly above those before the pandemic (but well below the very high figures registered in 2022), suggesting that the interest by Dutch citizens to buy a property in Spain may normalize after the uptick in 2022.

At the Second Home Expo 2023, CaixaBank will be represented by Laura Hitomi Yamaguchi, Manager of HolaBank, CaixaBank's business unit serving non-residents in Spain with interests in this country, and Delia Luisa Rodenhorst, Manager for International Mortgage

brokers at HolaBank, who will be exhibiting at STAND #148.

Commenting on the attendance to the fair, Laura Hitomi, Manager of HolaBank, says: "Spain has always been an attractive place for international buyers, but the process of getting a bank account and applying for a mortgage, however, can seem daunting when you are not a permanent resident in the country. We were the first ones to identify and resolve this problem, and created the MortgageNow service, enabling European citizens to open a bank account and apply for a mortgage 100% digitally and without the need to translate any document from their home country language."

MortgageNow, an online mortgage application for non-residents in Spain

Among the services showcased at the Fair, there is award-winning **CaixaBank's MortgageNow**, an online tool that allows international buyers of property in Spain to apply for a mortgage and upload the related documents from their country, in a fully secure way and with a feasibility response in 48 hours, and thus dramatically speeding up the process to getting the credit approval.

The platform features a list of documentation required in Spain and in the customer's home country language, and enables the registration of the documentation required to carry out the mortgage review, without the need to translate it into Spanish. It also features a dedicated space for real-estate brokers who can manage all their applications in one place, guaranteeing a prompt feasibility response.

The service, intended for European citizens with interests or property in Spain, enables them to complete the sign-up process in English through the bank's fully secured website and in six easy steps. With a video identification system and the signing of the contract carried out through SMS, new customers can have an HolaBank account up and running within 48 hours and can also sign up to CaixaBankNow online banking, which enables them to access all the benefits of the specific program for the international community digitally, as well as its financial and non-financial services. As part of the service, customers can receive transfers from abroad, make transfers within Spain, pay bills by direct debit, translate documents, and gain assistance with moving house or relocating. Once the online process has been completed, the new clients will only have to confirm their identity in a physical branch within 3 months.

With this service and the Digital Onboarding platform, CaixaBank was the first Spanish bank to enable non-residents in Spain to open an account and apply for a mortgage in the country with a 100% online solution.

Pioneer products to cater for all the customers needs

CaixaBank will also present its **Digital onboarding platform** that allows non-residents in

Spain to sign up with the bank in a digital way, from any device and anywhere. The service, intended for Western European citizens with interests or property in Spain, enables them to complete the sign-up process in English through the bank's fully secured website and in six easy steps. With a video identification system and the signing of the contract carried out through SMS, new customers can have an HolaBank account within 48 hours and can sign up to CaixaBankNow online banking, where they can access all the benefits of the specific program for the international community digitally, as well as its financial and non-financial services.

Other products and services are the **HolaBank account**, with multiple advantages such as a visa credit card, online banking, pay in checks in euros drawn from a bank in Spain or transfers in euros to accounts in the EU, and the **HolaBank Club**, a service with non-financial solutions, such as relocation services, legal assistance, booking services, home emergencies services, handyman service or telepharmacy, among many others.

HolaBank, CaixaBank's specialized program for international customers

HolaBank is CaixaBank's specialised programme catering for international customers who spend long periods of time in Spain, or wish to settle in the country. It offers comprehensive suite of financial services, including a diverse portfolio of financial and non-financial products and services, designed to meet the specific needs of CaixaBank's international customers.

CaixaBank has 675,000 customers from the main tourist markets around the world, mainly from Europe, USA and Canada, who spend long periods in Spain. To offer them the best service, HolaBank has 500 multilingual advisers specialising in international customers, 260 branches for the international community close at hand, and the CaixaBankNow app, the bank's digital service available in more than 20 languages.

About CaixaBank

CaixaBank is the leading financial group in Spain with an asset volume of more than €590 billion and one of the leading banks in Europe. CaixaBank also has a strong presence in Portugal, where it controls 100% of BPI.

The Group has more than 20 million customers, the largest branch and ATM network in Spain and Portugal, and it is the leader in digital banking with more than 11 million digital clients.