



PROSPECTUS – MORTGAGE CREDIT WITH A PURPOSE TO ACQUIRE REAL ESTATE (“MORTGAGE CREDIT”) (version 1, valid from September 1, 2023)

This prospectus sets out the terms and conditions applicable to mortgage credits offered by Rothschild & Co Wealth Management Belgium, 166 avenue Louise, 1050 Brussels, the Belgian branch of Rothschild Martin Maurel, a *société en commandite simple* (± limited partnership) with share capital of EUR 40,585,639 entered in the Trade and Companies Register of Paris under No 323 317 032 RCS Paris, with registered office at 29, avenue de Messine, 75008 Paris (France), registered with the Crossroads Bank for Enterprises (Register of legal entities) under number 877 996 092 (hereinafter the “Bank”).

It is intended for consumers who wish to apply for a mortgage credit governed by the relevant provisions of the Economic Law Code (Book VII, Title 4, Chapter 2) and is kept at their disposal at the Bank’s registered office.

This prospectus is not a legally binding offer. Figures are provided in good faith but may fluctuate in line with market conditions. The communication of these figures does not impose any obligation on the Bank to grant a credit under the conditions mentioned in this prospectus. Any credit is subject to the signing of a written credit agreement which will be governed by Belgian law.

1. Introduction

The Bank offers its clients who are consumers, mortgages intended to finance the acquisition or retention of rights in rem in immovable property. The credits described in this prospectus are therefore intended for natural persons of legal age who are habitually resident in Belgium at the time of the conclusion of the agreement and who act mainly for private purposes (unrelated to any business activity). The purpose of the credit may include, but is not limited to, the acquisition or construction of a building for personal occupation (principal or secondary residence) or a building for rental, if the rental falls within the management of the borrower’s private assets, or the payment of inheritance tax on an immovable property. This list is not exhaustive.

The credits granted by the Bank are not secured with real estate collateral such as a mortgage or a mortgage mandate. If necessary, other types of collateral, such as a pledge on a securities portfolio, will be requested by the Bank based on the assessment of the personal record.

The Bank currently offers two types of mortgage credits:

- firstly, a loan with a duration of up to [10] years, repayable by constant monthly or quarterly amortisation of the capital, and in which interest, also charged monthly or quarterly, is calculated on the outstanding balance;
- secondly, a loan of a duration of up to [10] years, with repayment of the capital at maturity, and interest charged on a monthly or quarterly basis.

2. Amount of credit

The amount of credit depends primarily on the borrower’s ability to repay and on the amount of assets that may be provided as security. These factors will be assessed by the Bank in accordance with the applicable legal provisions, which require the Bank to obtain information from you in order to assess your financial situation and your ability to repay. The Bank will send you an information sheet and a solvency questionnaire to be completed as part of the appraisal of a credit application.

3. Procedure for obtaining a mortgage credit from the Bank

The prospective borrower submits a credit application to the Bank, which invites them to fill out the information sheet and the solvency questionnaire referred to above, and to provide the documents requested therein.

The application is then appraised by the Bank. In accordance with the applicable legal provisions, the Bank will also consult, for the purposes of this appraisal, the Central Individual Credit Register (National Bank of Belgium, Central Individual Credit Register, 14 Boulevard de Berlaimont, 1000 Brussels, <https://www.nbb.be/en/central-credit-registers/individual-credit-register-icr>), as well as its internal records.

In case of acceptance of the application, it sends the prospective borrower an offer of mortgage credit, and a European Standardised Information Sheet. These documents contain the legal information for the prospective borrower to decide whether or not to enter into the credit agreement. The offer of credit indicates its validity period, during which the prospective borrower is free to accept or not the credit offered by the Bank. If the offer is accepted, the credit will be recorded in the Central Individual Credit Register.



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The credit amount is then made available to the borrower, by transfer to the latter’s account or to the account of a third party specified by the borrower, on the first business day following receipt by the Bank of the credit agreement signed and completed by all signatories, and upon completion of any conditions and guarantees to which the credit is subject (e.g., as regards the collateral to be provided and sufficient margin).

4. Security requested by the Bank

The Bank does not ask for real estate security, such as a mortgage or a mortgage mandate, to secure the credits that it grants. However, other security may need to be provided to guarantee repayment of the credit: first-rank pledge on the accounts opened by the borrower in the books of the Bank, pledge of a life insurance policy, or security provided by a third party. The terms and conditions of the security, if applicable, will be communicated to you prior to the conclusion of the credit agreement.

5. Duration of the credit:

Instalment loans granted by the Bank have a minimum duration of [1] year and a maximum duration of [10] years.

However, they may be repaid in advance, in whole or in part, as explained below.

6. Interest rate

For the mortgage credits covered by this prospectus, the Bank offers only fixed-rate credits. The contractually agreed rate therefore remains applicable throughout the term of the credit agreement and the borrower knows the total amount to be repaid upon signature of the credit agreement: the amortisation table attached to the agreement will remain unchanged (except in the event of a partial early repayment referred to below).

The interest rates applicable to the credits offered by the Bank, depending on the duration of the credit, are set out in the fee schedule annexed to this prospectus, which forms an integral part of it.

The Bank will also indicate the annual percentage rate of charge (APRC) applicable to the credit in the offer of credit and in the European standardised information sheet provided to the prospective borrower. This APRC is a quantified indicator that allows to compare the loans offered by different lenders and includes the periodic rate as well as other costs related to the credit (processing fees, legal costs, etc.) if applicable.

In the event of acceptance of the offer of credit, the Bank will charge a processing fee, the amount of which is set out in the fee schedule annexed to this prospectus. The annexe also contains quantified simulations representing the amount of credit, the total cost of the credit to the borrower, the total amount payable by the latter and the APRC.

Other costs and charges not included in the total cost of the credit to the borrower may apply.

7. Repayment terms and early repayment option

As part of the mortgage credits offered by the Bank, the capital is repaid either periodically (monthly or quarterly) or at the end of the credit agreement.

In all cases (periodic repayment of capital or not), interest is payable monthly or quarterly, as per the terms of the credit agreement.

The capital and interest are payable either by way of debit by the Bank from the borrower’s account or by bank transfer.

The outstanding capital may also be repaid in advance, in whole or in part, and at any time. However, the Bank may refuse more than one partial early repayment of less than 10% of the initial credit amount per year. In the event of early repayment, in whole or in part, the Bank may claim a reinvestment indemnity equivalent to three months of interest, at the credit’s periodic rate on the capital repaid in advance.

8. Consequences in the event of non-fulfilment of the obligations under the credit agreement

The non-fulfilment of the obligations under the credit agreement, such as non-repayment of the credit or non-payment of interest, may have serious consequences for the borrower. The borrower is exposed to the risk of incurring fees or penalties, late interest, the cancellation of credits granted, including enforcement action (attachment, forced sale). In addition, in some cases, the borrower could be registered in the Central Individual Credit Register, which may make it more difficult to obtain further credit.



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9. Ancillary services

The Bank does not require taking out any ancillary services, such as an insurance policy, for the purposes of the grant of a mortgage credit.

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Annexe 1 - Quantified simulations

Example 1:

For a loan of EUR 100,000 granted for a period of 3 years with quarterly interest payment at an annual interest rate of 1.21% (i.e., a periodic rate of 0.3%) and repayment of the capital by quarterly amortisations:

- The principal amount of the credit is repayable in 12 instalments as follows:

1st instalment: EUR 8,196.73
2nd instalment: EUR 8,221.32
3rd instalment: EUR 8,245.98
4th instalment: EUR 8,270.72
5th instalment: EUR 8,295.53
6th instalment: EUR 8,320.42
7th instalment: EUR 8,345.38
8th instalment: EUR 8,370.42
9th instalment: EUR 8,395.53
10th instalment: EUR 8,420.72
11th instalment: EUR 8,445.98
12th instalment: EUR 8,471.27

- The APRC will be 1.44%
- And the total amount payable will be EUR 102,340.71 (calculated by adding interest and processing fees of EUR 380 to the principal amount).

Example 2:

For a loan of EUR 100,000 granted for a period of 3 years with quarterly interest payment at an annual interest rate of 1.21% (i.e., a periodic rate of 0.3%) and repayment of the capital at the end of the credit term (bullet loan):

- The amount of EUR 100,000 will be payable at the end of the mortgage term, since it is an interest-only credit.
- The APRC will be 1.34%
- And the total amount payable will be EUR 103,980 (calculated by adding interest and processing fees of EUR 380 to the principal amount)



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Annexe 2 - Fee schedule

1. Processing fees: EUR 380

2. Fixed rates

Duration of the credit in years	Annual rate
1	5,26
2	4,94
3	4,70
4	4,57
5	4,51
6	4,47
7	4,44
8	4,44
9	4,44
10	4,44

Note : Rates above are an example at 05/04/2023 and can evolve.