UCI

UCI Referral Programme

Friends make life better. And mortgages too.

When you recommend UCI to a friend, you both benefit.
Because good things are even better when shared.

APR Variable Rate of 5,560%

Recommend UCI to your friends. Everyone wins!

If you already have a mortgage with UCI, you can enjoy rewards by referring your friends. Because when a friend joins UCI, everyone wins.

Benefits for UCI Customers

€300 off on a mortgage payment

For every friend you refer who takes out a mortgage with **UCI,** you'll **receive a €300 reduction on one of your monthly mortgage payments.**

Benefits for Referred Friends

€300 off on a mortgage payment

For each friend you refer who takes out a mortgage with **UCI,** will **receive a €300 reduction on one of their monthly mortgage payments.**

APR Variable Rate of 5.560%.

Financing example for a Variable Rate Mortgage, for a total amount of €100,000.00, a purchase price of €150,000.00 and a mortgage term of 360 months, corresponding to 360 monthly repayments of €497,99. Loan indexed to Euribor for 6 months (2,713%), in force in September 2026, plus a spread of 1.640%, resulting in a variable Nominal Annual Percentage Rate of 4,353%, rounded to the thousandth. Total or partial early repayment fee of 0.5 % on the repaid capital. Total amount payable by the consumer of €201.306,65. Total credit cost of €101.306,65. The interest rate applied can be negative depending on the evolution of the respective index.

Financing example for two 30-year-old holders. It includes the initial expenses with life insurance for 2 holders of €472,94 (average annual value), compulsory multi-risk home insurance €183.24 (average annual value), opening fee €312.00 (taxes included), administrative and contract fees €416.00 (taxes included), property valuation fee €234.00 (taxes included), stamp duty on the agreement €600.00, registration fees €240.00, notary fees €153.75 (taxes included), solicitor services €389.48 (taxes included).

The UCI Mortgage Loan is a mortgage-secured loan agreement. This information does not constitute a financing offer nor does it exempt the customer from consulting the product's full conditions. Conditions applicable to Mortgage Loan contracts. If the loan is granted in foreign currency, the instalments may increase due to variations in the applicable exchange rate. APR calculated according to Decree-Law no. 74 A/2017, of 23 June. Information updated on 1 September 2026. Campaign terms and conditions valid until 31/12/2026.

For more information, see UCI. Unión de Créditos Inmobiliários, S.A., Estabelecimiento Financiero de Crédito (Sociedad Unipersonal) – Sucursal em Portugal is a financial institution branch with head office in the European Union registered with Banco de Portugal under number 403 (UNION DE CRÉDITOS INMOBILIÁRIOS, S.A., ESTABLECIMIENTO FINANCIERO DE CREDITO (SOCIEDAD UNIPERSONAL) - SUCURSAL EM PORTUGAL | Banco de Portugal (bportugal.pt)) which acts in compliance with the principles of legality conferred upon it in terms of advertising and consumer information, namely by Notice no. 5/2024 of Banco de Portugal, which establishes the information and transparency duties to be observed by credit institutions and financial companies on the advertising of financial products and services.

How to use the UCI voucher?

1# **Fill out the voucher** with your information and give it to a friend.

2# **Your friend submits the voucher** along with the UCI Mortgage Application.

Recommend your friends at:

www.uci.pt/en/about-uci/uci-referral-programme

UCI Customer Details:

Name:

UCI Loan Number:

Phone Number:

Signature:

Referred Friend Details:

Name:

Phone number:

Signature:

UCI Referral Programme – Terms & Conditions

1. The UCI Referral Programme (hereinafter referred to as the "Campaing") aims to encourage the recommendation of potential new clients to Unión de Créditos Inmobiliários, S.A. Establecimiento Financiero de Crédito (Sociedad Unipersonal) - Portugal Branch ("UCI") for the assessment and potential approval of a mortgage loan application.
2. The Campaign is open to existing UCI clients who currently hold an active UCI mortgage loan, as well as to potential new clients referred by current UCI clients ("Friends" or "Friends of UCI Clients"), provided that those friends are not already registered in the UCI system with a client code.
3. To participate in the Campaign, both UCI clients and their friends must complete the Campaign Voucher and present it when submitting their UCI mortgage application, or they may register on the Campaign page at www.uci.pt and present the voucher when submitting the mortgage application.
4. For each friend who successfully contracts a UCI mortgage loan as a result of a referral, UCI will apply a €300 repayment toward one of the upcoming monthly instalments of the referring client's mortgage. This repayment will not incur any fees. It will apply exclusively to the mortgage instalment amount and excludes any other payments such as insurance premiums, commissions or other fees. The repayment will be applied within a maximum of 120 days from the date of signature of the referred friend's UCI mortgage contract. If the monthly instalment due at the time of application is less than €300, the remaining amount will be transferred to the client's bank account, so that the total benefit reaches €300. The total repayment amount is limited to a maximum of €300 for each referred friend who contracts a UCI mortgage loan.
5. For each new UCI client who contracts a mortgage loan with UCI under this Campaign, UCI will apply a €300 repayment toward one of their monthly mortgage instalments. This repayment will not incur any fees. It will apply exclusively to the mortgage instalment amount and excludes any other payments such as insurance premiums, commissions or other fees. The repayment will be applied starting from the second instalment and within a maximum of 120 days from the date of signature of the mortgage contract. If the monthly instalment due at the time of application is less than €300, the remaining amount will be transferred to the client's designated bank account, so that the total benefit reaches €300. The total repayment amount is limited to a maximum of €300.
6. The advantages offered under this Campaign cannot be exchanged for other advantages, unless UCI decides otherwise for any reason it deems relevant. However, they may be combined with other campaigns that UCI may have in effect, provided those campaigns offer advantages unrelated to this one.
7. The application of the Campaign's conditions is subject to confirmation of the referred client's data by UCI after the mortgage loan is signed. This confirmation will be carried out by UCI via phone call, email or mail.
8. UCI reserves the right to amend, cancel or alter the terms and conditions of this Campaign at any time, for any reason it deems relevant. Any such changes will be published as promptly as possible.
9. Referring friends does not guarantee the approval of the mortgage application or the granting of a loan. Each financing request is subject to a full credit analysis in accordance with UCI's Risk Policy. Approval of any loan is always subject to UCI's formal credit decision.
10. Participation in the Campaign implies that both UCI clients and their friends have read and accepted these terms and conditions and that the personal data collected via the registration form will be processed by UCI, in its capacity as data controller. The processing is necessary to manage participation in the Campaign and to grant the associated advantages, based on the execution of these conditions. The data will be kept for the duration of the Campaign and, after that, for the periods legally established for the fulfilment of legal obligations or for the purposes of declaration, exercise or defence of a right by the UCI in legal proceedings, if necessary. Data will not be shared with third parties, unless required for the execution of the Campaign. Both UCI clients and their friends may exercise their rights of access, rectification, objection, erasure, portability, restriction of processing, and the right not to be subject to automated individual decisions, by contacting UCI's Data Protection Officer at dpo.pt@uci.com. They may also file a complaint with the Portuguese Data Protection Authority (www.cnpd.pt).
11. Before providing their Friends' personal data, UCI clients must inform those individuals of the contents of the previous paragraph and ensure compliance with all relevant legal obligations concerning the provision of information and the collection of consent. UCI is not required to take any additional action with regard to informing those data subjects.
12. UCI undertakes not to use the personal data of friends who do not express interest in participating in the Campaign, and will delete such data immediately.
13. The UCI Management Committee is responsible for resolving any issues, omissions or disputes arising from the interpretation or application of these terms and conditions.
14. These Campaign conditions entered into force on 01/10/2023 and will remain valid until 31/12/2026.