

After eliminating fees for customers with salaries and self-employed and digital customers

Bankia launches the “No Fees Mortgage”

- Customers that automatically pay in their salaries or pensions will not have to pay arrangement fees or fees for partial or full repayment of the loan
- “At Bankia we know that the relationship with our customers must be based on closeness, simplicity and transparency, with understandable products and no small print” said Bankia’s chairman, José Ignacio Goirigolzarri
- Customers will only pay for the loan and the corresponding interest and will not be required to take out any additional products

Madrid, 11 January 2017. Bankia today launched the “No Fees Mortgage”, which eliminates all of the charges associated with this type of loan for customers that automatically pay in their salaries or pensions. Furthermore, customers will not be required to take out any additional products with the bank to benefit from these conditions.

“At Bankia we know that the relationship with our customers must be based on three principles – closeness, simplicity and transparency. The first major step in this strategy was taken a year ago, when we eliminated all fees for customers that receive their salaries or pensions in their Bankia accounts”, said the bank’s chairman, José Ignacio Goirigolzarri.

Bankia is now taking “a new step” in line with this position, having in recent months eliminated all fees for self-employed customers that automatically pay their taxes or social security via the bank, and after launching the “Cuenta ON” account, which is completely free for digital customers.

“From today, anyone that applies for a new mortgage from Bankia will only pay for the loan and the corresponding interest. Nothing more, ever. It’s that simple, that transparent, with no small print”, said Goirigolzarri.



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The “No Fees Mortgage” means that Bankia customers will not have to pay an arrangement fee or fees for partial or total repayment on new loans. Moreover, they will not be required to take out any additional products with the bank associated with the loan.

“This product is not a one-off campaign, but a permanent commitment that has come from sitting down with our customers, listening to them and understanding what they want from us”, said Bankia’s chairman.

The price of Bankia’s no fees mortgages starts at an annual interest rate of Euribor plus 1.20% for variable mortgages, and from 1.75% for a 10-year fixed rate mortgage.

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