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COMPLETE GUIDE TO BANKING CONTRACTS: TRANSPARENCY, RIGHTS, AND KEYS TO A SECURE FINANCIAL RELATIONSHIP

CONTRACTS

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TRANSPARENCY AS A FUNDAMENTAL PRINCIPLE

Financial institutions are required to provide clear, understandable, and detailed information before signing any contract. This includes fees, interest rates, cancellation conditions, and associated risks.

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ENHANCED CONSUMER RIGHTS

In both loans and mortgages, clients have the right to receive binding offers, withdraw from the contract within a specific period, and access free notarial advice in the case of mortgages.

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MANDATORY SOLVENCY ASSESSMENT

Before granting a loan or mortgage, banks must assess the client's repayment capacity. This measure seeks to prevent over-indebtedness and protect vulnerable consumers.

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DIGITALIZATION AND NEW CHALLENGES

The online contracting of banking products has grown exponentially, requiring new guarantees in terms of security, authentication, and comprehension of digital contracts.

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