

## ***CaixaBank will begin to provide support to those affected by the cold front (DANA) starting tomorrow***

- ***This week, the bank will activate a moratorium on mortgage and personal loan payments for a period of up to 12 months***
- ***Requests can be made at any CaixaBank branch through the Contact Centre (900 40 40 90") and at mobile branches in areas where branch services are unavailable***
- ***For those affected, a line of financing at 0% interest will be provided to meet immediate needs***
- ***SMEs and small businesses affected will benefit from the automatic renewal of their working capital credit lines with CaixaBank***
- ***These new measures complement the bank's support plan, which includes specific financing facilities for damage repair, among other initiatives***

### **5 November 2024**

CaixaBank will begin to provide support to those affected by the DANA from tomorrow. The financial institution has made a 0% interest financing facility available to those affected by the DANA in Valencia, Castile-La Mancha and Andalusia, offering advances to support immediate needs. In addition, CaixaBank will automatically renew the working capital credit line maturities of affected customers, including the self-employed and SMEs.

As of this week, CaixaBank is also activating a loan payment moratorium for affected customers to help reduce financial pressure and support recovery efforts. This measure temporarily suspends loan repayments for retail banking customers, the self-employed, small businesses and microenterprises in declared catastrophe zones, for up to 12 months (up to three months of a total grace period, with an option for up to nine months of a capital grace period, paying interest only).

### **Mobile branches and a dedicated telephone line for affected customers**

Requests for advances, moratoriums and other lines of credit established by the bank for those impacted by the DANA can be processed through CaixaBank's branch network.

CaixaBank has received authorisation from the Integrated Operational Coordination Centre (CECOPI) and various city councils to deploy mobile branches in locations where storm damage has made it impossible to access branch services.

The CaixaBank Contact Centre (900 40 40 90) will also manage requests for new loan advances and moratoriums and provide access to the various financing facilities set up by the bank since October 30 to help alleviate the effects of the DANA and support the recovery of affected regions.

### **Financing facilities activated since October 30**

From the outset, the bank activated a [line of advances](#) on amounts equalling to the compensation paid by insurance companies, available for retail banking customers, the self-employed and small businesses.

Another support measure currently in place is an extraordinary financing facility established by MicroBank, CaixaBank's social bank. This initiative aims to ensure the continuity of activity for the self-employed and small businesses with an annual turnover of up to two million euros and fewer than ten employees, offering a maximum amount of €50,000 repayable over 72 months.

In addition, AgroBank, CaixaBank's agribusiness division, has made a line of credit available exceeding €300 million, demonstrating the bank's commitment and strong support for the agri-food sector, which has also suffered from the storm's impact.

CaixaBank has also introduced new financing facilities to assist the recovery of businesses in the [Valencian Community](#) and [Castile-La Mancha](#) that have suffered damage, with €2.5 billion allocated for companies in the Valencian Community and an additional €650 million for companies in Castile-La Mancha.

### **An array of complementary measures to support those affected**

CaixaBank has implemented a range of complementary measures to strengthen its service in the most severely affected areas.

Together with BBVA, Santander and Sabadell, CaixaBank is making cash withdrawals from its ATMs free for those with cards issued by other banks in the province of Valencia, helping to minimise travel costs and enabling easier access to the nearest ATMs. Most CaixaBank ATMs remain operational, including some in the hardest-hit areas, such as Chiva, Picaña, Alaquás, Buñol, Requena, Utiel, Castellar, Turís and Guadassuar, among others.

Meanwhile, CaixaBank Volunteering, the volunteer programme made up of CaixaBank employees, customers and their families, has launched initiatives to collect essential materials. Starting from this Wednesday, volunteers are expected to begin providing on-the-ground assistance in coordination with the fire brigade.

### **Donations for organisations helping those affected**

CaixaBank has also set up an emergency [donation platform](#) to facilitate the collection of financial contributions for the victims. Anyone wishing to help those affected by the DANA can make a donation through the branch network; [https://www3.caixabank.es/apl/donativos/detalle\\_es.html?DON\\_codigoCausa=782&loce=homepart-1-terrat-NA-emergenciadana-NA](https://www3.caixabank.es/apl/donativos/detalle_es.html?DON_codigoCausa=782&loce=homepart-1-terrat-NA-emergenciadana-NA) the bank's website, [www.caixabank.es](http://www.caixabank.es); the digital, online and mobile banking service; the ATM network across Spain; as well as through Bizum.

Donors can choose between contributing to the Spanish Red Cross (Bizum code 04057) and Cáritas Diocesana de Valencia (Bizum code 10502).