

FINANCING FOR THE PALAU BLAUGRANA SEASON TICKET 2023/2024

As of 21st August, the Board of Directors of FC Barcelona offers those members who are Palau Blaugrana season ticket holders, the opportunity to split payment of the amount for the current 2023/24 sports season, further to an agreement being reached between FC Barcelona and a financial entity, for this service to be performed.

How do I do this?

The Club has made a form available on the FC Barcelona website, in the Members/Online Procedures section, for those members who are interested to finance payment of the Palau Blaugrana Season Ticket 23/24.

The financing request form will be available from the 21st of August at 10am to the 5th of September at 8pm.

Who can apply for it?

As per legal regulations, the person responsible for the payment linked to the application must be of legal age, have a national or foreigner's identity document (DNI or NIE) and fiscally reside in Spain (as per the address on the DNI or NIE).

Financing options.

The member may choose to apply for financing the fee in three, four, six or nine instalments without interest. Only a few expenses will be applied, and the amount will be distributed among the number of instalments for the chosen option.

Payment of instalments will be enabled, at first, for the Palau Blaugrana Season Ticket 23/24 and, afterwards, for the Palau Blaugrana season ticket holders. The financed amount must be superior to 60€. The maximum financed amount accepted will be 2500€.

The payment of the instalments must be made by bank card (Visa or Mastercard), emitted by a Spanish banking establishment or branch. The payer must have online payments activated, the card expiry date must be superior to the termination of the payments, and a balance must be available when payment of the first instalment is made.

The payment of the first instalment will be made at the time you accept the financing.

During the application process, the financing conditions provided by the financing entity and the personal data processing privacy policies must be accepted. Third party data must also be provided in the event that the payer is not the actual member, and in cases involving minors.

Person paying for the financing

The person paying for the financing may be different from the member holding the Palau Blaugrana Season Ticket 23/24

Financing costs

The member may choose between different financing options, in three, four, six or nine instalments without interest.

Only a few expenses will be applied, the amount of which will be distributed among the number of instalments for the chosen option.

The total expenses for 3,4,6 or 9 instalments will be distributed equally across the number of instalments to be paid, according to the following table:

AMOUNT TO FINANCE		FEE			
DE	HASTA	3	4	6	9
60,00 €	99,99 €	1,00 €	1,50 €	2,50 €	4,17 €
100,00 €	250,00 €	1,70 €	2,50 €	4,25 €	7,00 €
250,01 €	400,00 €	4,25 €	6,50 €	10,75 €	17,50 €
400,01 €	550,00 €	6,75 €	10,25 €	17,25 €	28,00 €
550,01 €	700,00 €	9,50 €	14,25 €	23,75 €	38,50 €
700,01 €	850,00 €	12,00 €	18,00 €	30,00 €	49,00 €
850,01 €	1.000,00 €	14,50 €	21,75 €	37,00 €	59,75 €
1.000,01 €	1.150,00 €	17,25 €	26,00 €	43,50 €	70,00 €
1.150,01 €	1.300,00 €	19,75 €	29,75 €	49,75 €	80,00 €
> 1.300,00 €		1,70%	2,60%	4,35%	7,00%

*Financing example For an operation of €700.00 over 6 instalments, without interest, with expenses adding up to €23,75, the amount of which is distributed proportionally to each installment. The amount of the first installment €120,63 and the remaining installments €120,63. Total amount of payments: €723,75. NIR: 0%, **APR: 17,52%**. Calculation of installments according to the French amortization system. Offer valid from 24/07/2023 to 31/12/2023 and subject to prior authorization from Financiera Española de Crédito a Distancia, EFC, S.A.*

Financing application process

The member must access the form on the FC Barcelona website, in the Members/Online Procedures section.

They must identify themselves using their code number and personal number (PIN). Once identified, access the section "TRANSACTIONS / Payment management"

Information on the different lines to be paid will appear.

They must select the lines they want to include in the payment or financing operation, one line being the minimum. Once all the lines to be included have been selected, they must mark the "NEXT" option.

A summary screen of the lines included and the total amount will appear.

Members may choose between:

- “REQUEST FINANCING”, provided that the total cost is within the minimum and maximum financing amount.
“PAYMENT BY CARD” Settle the payment immediately in a single transaction through the Club’s web payment gateway.

If they choose the “REQUEST FINANCING” option, the financing form will come up.

The general information screen will appear.

Next, the details of the “payer” for the financing will appear.

- If the Palau Blaugrana Season Ticket 23/24 holder is of legal age, this will be the member's details.
 - The tax data and contact fields (email, mobile phone in format +34 6xxxxxxx or +34 7xxxxxxx) are NOT directly editable or modifiable. If the information is not correct or some is missing, it will have to be updated as indicated in the transaction guide.
 - The only editable fields will be the language of communication and the fiscal residence, the one that appears on the DNI or NIE, since it may differ from the address in the member’s file.
- If the holder is a minor, the details will be those of the legal guardian, father or mother (only if this information is available).
 - The tax data and contact fields are NOT directly editable or modifiable. If the information is not correct or some is missing, it will have to be updated by contacting the Barcelona Fan Service Office. The option of a third party payer can also be chosen.
 - The only editable fields are the contact fields (email, mobile phone in format +34 6xxxxxxx or +34 7xxxxxxx), as these may not be up to date. For security reasons, email details are requested twice.

In the case of members who are minors, their legal guardian, father or mother must accept the financing conditions, as well as the transfer of data to FINDIRECT to manage the financing request.

The payer is informed that their data may be consulted in credit rating files through the statement “FINDIRECT reserves the right to consult your data in common credit rating files (EXPERIAN and ASNEF, among others)”.

Once the request has been submitted, an email will be sent to confirm that the request has been correctly recorded.

In the event that the person paying the financing is not the member holding the Palau Blaugrana Season Ticket 23/24 –or in the case of minors (parent or legal guardian) –, as registered in the member’s file, when the ‘The person requesting the financing payment is not the member holding the Palau Blaugrana Season Ticket 23/24 option is ticked, a new screen will appear to include the payer’s email address and the language in which they wish to receive communications. For communication security reasons, email details will be requested twice for confirmation.

The following communication will be sent:

- An email to the member who is the holder of the Palau Blaugrana Season Ticket 23/24 indicating that their request is pending confirmation from the person indicated as the payer.
- An email to the person indicated as the payer for the financing, informing them that the member has indicated that they will cover payment for the financing. This email will include a link to an online form so that they can complete the application process.

The person indicated by the member as the payer may:

- Accept the financing request.
- Not accept the financing request.

Then, the screen thanking them for their response will appear.

If the person indicated as payer rejects the request:

- We will send an email to report we have correctly received the request NOT to accept the financing.
- We will send an email to the member informing them that the person designated as payer has NOT agreed to take over the financing.

If the person of legal age designated as payer DOES accept the financing request:

They will have to provide us with their personal data, among these, their DNI or NIE, and accept the FINDIRECT financing conditions as well as the personal data processing privacy policy to allow the transfer of data to FINDIRECT in order to carry out the financing.

Once the details have been confirmed, the payer will receive an email to confirm that the process has been carried out correctly and that they will be contacted shortly, by FINDIRECT, to continue with the financing process. We will also send a message to the member to confirm that the payer has made the request.

Whether the payment is made by the member or a third party, in the event that the financing company, FINDIRECT, does not approve the financing request, we will send an email to the member holding the Palau Blaugrana Season Ticket 23/24 informing them that the financing request has NOT been approved by FINDIRECT.

In this case, the member who holds the Palau Blaugrana Season Ticket 23/24 may choose to pay the amount by card via an online transaction on the website (card payment) or make a new financing request.

Members who have not paid or financed the corresponding fee for the Palau Blaugrana Season Ticket 23/24 by the 18th of August 2023 will be charged on the 24th of August in the account indicated in the membership file to collect the amount pending payment.

Process and communications with the financing company, FINDIRECT.

FINDIRECT is the commercial name of the company collaborating with the financing, **Financiera Española de crédito a Distancia, E.F.C., S.A.**

FRAKMENTA is the name of the financial product.

Start of the process

FINDIRECT will contact the member holding the Palau Blaugrana Season Ticket 23/24 or the person designated as payer.

Communication template:

You can now renew your Palau Blaugrana Season Ticket 23/24 with Fútbol Club Barcelona for the 2023/24 season and pay for them through easy instalments with Frakmenta. This is a very simple process.

You just need to follow 5 steps:

1. Enter your DNI/NIE details and your email address.
2. Select the number of instalments in which you would like to pay for your Palau Blaugrana Season Ticket 23/24 (3, 4, 6 or 9 instalments).
3. Accept the financing conditions.
4. Enter your bank card details, keeping in mind that:
 - The card must be authorised to make online payments.
 - The first payment will be made at the time you accept the financing.
 - The expiry date on the card must be later than the term of the financing.
5. Authorise the operation via online banking.

During the payment calendar, FINDIRECT will send you different communications:

- A welcome email.
- An email reminder regarding payment for the next instalment, indicating the due date and partial card details.
- A message on the last due date.
- Legal texts for communications.
- In the event of a failure to pay any instalment, FINDIRECT will send different communication to contact the payer.

Failure to pay financing instalments

In the event of a failure to pay the Palau Blaugrana Season Ticket 23/24 financing instalments, FINDIRECT will contact the payer to inform about the non-compliance.

- First through automatic channels via SMS messages.
- In the event that the failure to pay continues, FINDIRECT will personally contact the payer in order to discuss the different options for cancelling the debt. In this case, they will be charged €15 for expenses, which must be paid by the payer of the financing.
- The non-payment of any of the fees related to the financing of the Palau Blaugrana Season Ticket 23/24 supposes a non-compliance of the duties of the member, in

accordance with the provisions of the Club Statutes. Therefore, if the failure to pay exceed 30 days after the notification, FINDIRECT may ask FC Barcelona to block access temporarily for the right to use the Palau Blaugrana Season Ticket 23/24 and do not allow the member the access to the Club facilities associated with the season ticket to attend matches until the debt is completely settled

In the event that non-compliance persists, it may entail the definitive loss of the Palau Blaugrana Season Ticket 23/24.