

LOANS

“FINANZIAMO GLI STUDI UNIVERSITÀ DI BOLOGNA”

CALL FOR APPLICATIONS FOR PROFESSIONAL MASTER’S PROGRAMMES STUDENTS, POST-GRADUATE AND LIFELONG LEARNING PROGRAMME STUDENTS ACADEMIC YEAR 2022/2023

DEADLINE FOR APPLICATIONS: 26/04/2023 – at 3 p.m.

Under an agreement with Crédit Agricole Italia S.p.A., Alma Mater Studiorum - University of Bologna offers enrolled students the opportunity to apply for a loan, without any need for secured or unsecured guarantees from third parties.

PART I PARTICIPATION IN THE CALL FOR APPLICATION

1. Number of loans available

A total of **n. 60** “Finanziamo gli studi Università di Bologna” loans are made available with this call for applications, for Professional Master’s Programmes Students and Post-Graduate and Lifelong Learning Programme Students of the Alma Mater Studiorum – University of Bologna

2. General requirements for admission to the benefit

The following general requirements must be satisfied in order to obtain access to the benefit:

- resident in Italy;
- over 18;
- be enrolled, by the deadline for submitting the application to participate in this Call, in a Professional Master programme or in a Post-Graduate and Lifelong Learning Programme Course of the University of Bologna of the academic year 2022/2023.

3. Exclusions

Students are not admitted to the benefit if, at the time of application, they are already benefiting from a previous UniCredit “ad Honorem” loan.

Students are not admitted to the benefit also if they have made false declarations or produced falsified documents in order to obtain a benefit within the competence of the University or of ER.GO or relating to a competition managed by the University on behalf of other entities.

4. Preparation of rankings

For each applicant, the University will check satisfaction of the requirements specified in art. 2 and absence of the reasons for exclusion indicated in art. 3 and, if the number of eligible students exceeds the number of loans available, will prepare a ranking applying the following criteria, listed in order of priority:

- 1) higher score (final marks) earned for the most recently acquired degree¹;

1. No documentation is required from graduates of the University of Bologna. Students who obtained the required degree from other Italian Universities must present a self-certification using the relevant form published with the present call on <https://bandi.unibo.it>. Students who obtained the required degree abroad must present a legalised certificate, translated into Italian with a declaration of validity, that specifies the final grade. This certificate must be attached in pdf format.

If students have the same total score, the following tie-break criterion will be applied:

- 2) lower income reported in the ISEE 2022 attestation for assisted services regarding the right to Higher education;
- 3) lower age.

PLEASE NOTE:

At the time the application is submitted, no declaration relating to the economic condition is requested. The ISEE declaration will be requested only **after the final merit ranking has been formulated**, should cases of equal merit occur.

Students who place themselves in the top 60 positions of the ranking will have secured access to the loan, subject to the existence of the requirements of good credit standing (Articles 7 and 11).

Students who place lower in the ranking may only have access to the loan as a result of withdrawal by those ranked higher due to failure to give the presentation letter to Crédit Agricole Italia S.p.A (art. 6);

5. Deadlines and procedures for presenting applications

The deadline for the presentation of applications is **26/04/2023 at 3 p.m.**

Applications to participate in the call must be **presented by the closing date exclusively via the “Studenti Online” application.**

To use the application:

1. access studenti.unibo.it using your SPID credential;
2. click on the “calls for applications” button;
3. select “Call for applications for loans for professional Master’s programmes students, Post-Graduate and lifelong learning programme students a.y. 2022/2023”

International non-EU students who cannot apply for SPID credentials can use University username and password.

Only students who satisfy the requirements specified in arts. 2 of this call will be able to complete the on-line application: students can obtain help or guidance regarding the on-line completion of the application by calling the Studenti Online Help Desk at the following number: +39 0512080301 from Monday to Friday, between 9 am and 1 pm and between 2 pm and 5 pm, or by sending an e-mail to the following address help.studentionline@unibo.it.

Students can obtain information and/or clarification about the call for applications contacting the office by Virtual Helpdesks <https://sportelli.unibo.it/services/21> free access: monday and tuesday 9:00-11:30 a.m. - by reservation: tuesday and thursday 2:00-3:30 p.m.; wednesday and friday 9:00-12:00 a.m. or sending an email to the Right to Higher Education Unit at the following address info.prestitofiduciario@unibo.it.

Communications about the call for applications will be sent to the institutional e-mail address @studio.unibo.it.

NOTES:

- a. The application will be deemed valid only if the student completes the foregoing procedure correctly;
- b. The application will be deemed valid only if the student inputs all the attachments required by the call for applications by the deadline;**
- c. It is important to check all the contact details indicated;
- d. Applications cannot be submitted to the Office on paper or by e-mail.

Required attachments:

- a. self-certification of the academic qualification, with the final grade for academic qualifications obtained in Italy, referred to in art. 4;
- b. legalised certificate, translated into Italian with declaration of validity, specifying the final grade, for academic qualifications obtained abroad, referred to in art. 4;
- c. identity card issued by an Italian municipality for foreign students. Both sides of the complete identity card must be attached. The application will be rejected if an attached document is incomplete, or if a required document is not attached.

NOTE:

Receipts confirming application for an electronic identity card will not be accepted in place of a valid identity card.

PLEASE NOTE:

The online procedure for the presentation of applications displays information about the application (e.g. "Application input") that only concerns the technical aspects of the procedure.

No information of this type shall be construed as meaning that the application is complete/eligible/valid for the purposes of this call for applications. Following the deadline, the competent offices will check all applications for compliance with the requirements of the call for applications and the outcome will be notified to the persons concerned in accordance with art. 6.

6. Notification of the outcome of the application, review of the rankings

Following verification of the requirements, each applicant will be notified about:

- eligibility, i.e. satisfaction of the requirements specified for requesting the loan and absence of any reasons for exclusion;
- specific position in the ranking, in the case of eligibility.

The University will send a presentation letter to the eligible students placed in the first 60 places of the ranking to be given to **Crédit Agricole S.p.A.**, in order to progress the Bank investigation carried out prior to granting the loan.

Students in possession of the letter may:

- fill in the form on the page dedicated to the [Fiduciary Loan "Finanziamo gli studi Università di Bologna"](#) to be contacted by the Crédit Agricole Customer Service to arrange an appointment in the Branch;
- call the toll-free number Crédit Agricole Italia 800 771100 to make an appointment in the Branch.

Failure by the student to give the above presentation letter to the bank **by the deadline indicated in the letter**, or the absence of any written communications from the student by that deadline, will cause the right to request the fiduciary loan to lapse.

PART II PROVISIONS VALID FOR MASTER STUDENTS

7. Current account line of credit

After the student has given the University presentation letter to the specified branch, the Bank will assess the good credit standing of the student requesting the loan² and will arrange to grant a current account line of credit.

8. Amount and duration of the line of credit

The maximum total amount of credit available to the student applicant is **Euro 5,000.00**.

² Good credit standing includes, for example, the absence of protests for uncollected cheques, adverse enforcements (bankruptcies, seizures, distraint orders, ...), full and precise payment of the instalments on any other loans received.

This amount will be made available in a lump sum following the verification of good credit standing with the methods provided by the Art. 7.

The current account line of credit will be available for a maximum period of one year.

9. Early revocation of the line of credit

The current account line of credit will be revoked earlier in the following situations:

- a) withdrawal from studies;
- b) suspension of studies;
- c) loss of student status;
- d) failure to pay the University tuition and enrolment fees;
- e) have made false declarations or produced falsified documents in order to obtain a benefit within the competence of the University or relating to a competition managed by the University on behalf of other entities;
- f) loss of good credit standing.

In the event of early revocation for the reasons indicated in letters a) to d) in this article, the student may apply for a personal loan in order to repay the credit obtained on the conditions envisaged in this call for applications.

In the cases envisaged in letters e) and f), the Bank reserves the right to request immediate repayment in full of the amount due, or to agree with the student customised repayment plans on interest rate conditions no worse than those established for the personal loan described in this call for applications.

10. Transformation of the current account line of credit into a personal loan

After expiry of the current account line of credit on the date specified in the contract, the Bank - having verified the continuation of good credit standing - will grant the student a personal loan for the amount of current account credit used, so that the line of credit can be closed.

The student may choose the duration of the repayment period, up to a maximum of 5 years.

The student may also elect to benefit from an initial grace period with a maximum duration of one year.

“Grace period” means the period of time during which no instalment payments are required and no interest is charged.

In all cases, the sum of the grace period and the repayment period cannot exceed 5 years.

Repayment will be made in equal monthly instalments, paid in arrears.

The interest conditions are specified in art. 14 below.

PART III

PROVISIONS VALID FOR POST-GRADUATE AND LIFELONG LEARNING PROGRAMME STUDENTS

11 Personal loan

After the student has given the University presentation letter to the specified branch, the Bank will assess the good credit standing of the student requesting the loan² and the granting of a personal loan.

12. Amount and duration of the personal loan

The maximum total amount of the loan that can be granted is equal to the amount of the course registration fee, if this is less than € 2,000.00, or € 2,000.00 if the enrolment fee is equal to or greater than this amount.

This amount will be made available in a lump sum following the verification of good credit standing, with the methods provided by the Art. 7.

The student may choose the duration of the repayment period, up to a maximum of 3 years.

The student may also elect to benefit from an initial grace period with a maximum duration of one year.

“Grace period” means the period of time during which no instalment payments are required and no interest is charged.

In all cases, the sum of the grace period and the repayment period cannot exceed 3years.

Repayment will be made in equal monthly postponed instalments.

The interest conditions are specified in art. 14 below.

PART IV COMMON PROVISIONS

13. Current account conditions

In order to obtain the line of credit/loan the student applicant must open a current account with Crédit Agricole S.p.A.. For students who do not have a current account already active at Crédit Agricole, the offer currently in force provides for the possibility of subscribing to a branch account called "Conto Crédit Agricole Smart ", which includes:

- free of charge up to 30 years old
- Crédit Agricole Home Banking and App Digital Services
- Issue of debit card
- Unlimited cash withdrawals on ATM Crédit Agricole

For conditions not expressly mentioned, please consult the information sheet of the “Conto Crédit Agricole Smart” available in the Branch and on the website <https://www.credit-agricole.it/>. The Bank reserves the right to modify its catalogue of current account products by giving prior notice.

Students already holding a current account at Crédit Agricole Italia s.p.A will be able to access the loan without having to open another current account.

The contract for the current account line of credit is supplemented by a promise from Crédit Agricole S.p.A. to sign – subject to the continuation of good credit standing – a personal loan contract on the conditions specified in art. 12.

14. Interest and other charges borne by the student

Line of credit:

- Floating interest rate equal to the average of 3-month Euribor (rate for 365 days) in the month prior + a spread of 3 points.
- Debt interests are determined to the extent agreed in the European Informations, they accrue day by day and they're calculated on 31st December of each year and, in any case, with the closure of the relationship. For relationships opened during the year, the count of the interests are calculated on 31st December of the same year.
- Debt interests, accrued day by day and calculated on 31st December of each year, become payable on 1st March of the year following the one in which they accrued, without the need for a formal request for payment by the Bank.
- In the event of definitive termination of the relationship, for any cause, the interests are immediately payable.
- No commissions charged for immediate access to the funds;
- No expenses for early closure of the line of credit;
- All stamp duties and flat taxes borne by the debtor;

Personal loan:

- Fixed interest rate equal to 4YEUROIRS + a spread of 2.50 points for loans with a duration of between 12 and 60 months.
- No investigation expenses.
- All stamp duties and flat taxes borne by the debtor.

- The full amount can be repaid early at any time without additional charges: in that case, the debtor only need pay the outstanding principal.

15. References

For all other detailed conditions governing current account lines of credit and personal loan contracts, reference is made to the European Basic Information on Consumer Credit, available in Branch and on www.credit-agricole.it.

16. Communications

All University communications to students applying for loans will be deemed valid if sent to the addresses indicated by them in their applications for admission to the benefit and/or to their institutional e-mail addresses (name.surname@studio.unibo.it).

The University does not accept any responsibility for the loss of communications due to the provision of inexact addresses by student applicants, or to their failure to communicate or late communication of changes to the addresses indicated in their applications, or for any postal service issues or problems attributable to third parties, chance events or force majeure.

Subsequent to the selection of eligible students and transmission to them of the presentation letter, the Bank investigation prior to actual granting of the loan is carried out under the sole and exclusive responsibility of the Bank and any consequent financial relations will exist solely and directly between the Bank and the student.

17. Monitoring of the service

The University will monitor provision of the service on a general basis, including compliance with the banking conditions detailed in this call for applications.

18. Processing of personal data

Information about the processing of personal data collected by the University via applications to participate in this call is available on the University website at the following webpage: <https://www.unibo.it/en/university/privacy-policy-and-legal-notes/privacy-policy/information-for-students>

19. Publication

Publicity is given to this call for applications via publication on the University website at the following webpage: <https://bandi.unibo.it>.