

## UNICREDIT AD HONOREM LOANS

### CALL FOR APPLICATIONS

### FROM STUDENTS OF ALMA MATER STUDIORUM - UNIVERSITY OF BOLOGNA FOR PROFESSIONAL MASTER'S PROGRAMMES STUDENTS, POST-GRADUATE AND LIFELONG LEARNING PROGRAMME STUDENTS- ACADEMIC YEAR 2019/2020

(Issued by R.D. Rep. n. 691/2020 dated 03/02/2020)

### **DEADLINE FOR APPLICATIONS: 28 February 2020 – at 3 p.m.**

Under an agreement with UniCredit S.p.A., Alma Mater Studiorum - University of Bologna offers enrolled students the opportunity to apply for a UniCredit “ad Honorem” 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 **60** UniCredit “ad Honorem” 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 or have been admitted to a Professional Master programme of the academic year 2019/2020 following completion of the selection required by the relevant call for applications or be enrolled in a Post-Graduate and Lifelong Learning Programme Course of the University of Bologna in the academic year 2019/2020; the aforementioned requirements must be met by the deadline for submitting the application to participate in this Call (art. 5);

#### 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.

#### 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 degree<sup>1</sup>;
- If students have the same total score, the following tie-break criterion will be applied:
- 2) lower income reported in the ISEE 2019 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 (Article 7).

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 UniCredit SpA (art. 6);
- failure to enrol in the chosen course by the deadline set by the University for each course.

### **5. Deadlines and procedures for presenting applications**

The deadline for the presentation of applications is **28 February 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 University username and password;
- 2 click on the “calls for applications” button;
- 3 select “Call for applications for ad Honorem loans from students of Alma Mater Studiorum - University of Bologna for Professional Master’s Programmes Students, Post-Graduate and Lifelong Learning Programme Students- academic year 2019/2020

Only students who satisfy the requirements specified in art. 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 0512099882 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](mailto:help.studentionline@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, referred to in art. 4;

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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 contained in the application procedure. 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.

- b. legalised certificate, translated into Italian with declaration of validity, specifying the final grade 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.

The student in possession of the letter can present himself at the UniCredit S.p.A. indicated in the letter itself in order to progress the Bank investigation carried out prior to granting the loan.

Failure by the student to give the above presentation letter to UniCredit S.p.A. **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 "ad Honorem 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 loan<sup>2</sup>.

**The opening of the current account line of credit can occur concurrent with or after enrolment in the Master programme.**

In the first case, an amount corresponding to the enrolment fee will be paid to the University by the deadline for registration. Any difference with respect to the maximum amount referred to in Article 8 will be made available to the student as a current account line of credit.

On the other hand, if the student has already enrolled, he or she can request the opening of a line of credit for the maximum amount noted in Article 8, presenting the receipt of payment of the enrolment fee by the deadline specified in Article 6.

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<sup>2</sup> 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, absence of other outstanding loans.

### **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**.

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) identification of false statements made by the student when applying for the ad Honorem loan and/or when requesting other benefits for the right to Higher Education;
- 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, UniCredit S.p.A. - 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 any case, the sum of the grace period and the repayment period cannot exceed 5 years.

Repayment will be made in equal monthly postponed instalments.

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 loan<sup>2</sup> 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 3 years.

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 a UniCredit “ad Honorem” personal loan the student applicant must open a “SUPERGENIUS 2.0” current account with UniCredit S.p.A. that comprises:

- Unlimited administration charges for transactions performed by any means (at the branch and via alternative channels);
- International Debit Card: 1 free card, if granted;
- 1 cheque book, if granted;
- Standing orders for utilities and other periodic payments;
- Bank access channels: Multi-channel Bank fee (Toll-free Number: 800.575757, Website [www.unicreditbanca.it](http://www.unicreditbanca.it)) and On-line Documents service fee;

Quarterly and annual settlement expenses.

The account is free from the monthly fee for the first 36 months (then the standard fee will be charged - currently Euro 6.00 - with the recharge specified below).

Monthly fee recharge (deduction from the monthly fee):

- until the 30th birthday of the current account holder: € 6
- average balance on the current account during the previous month of at least € 2,500: € 3
- monthly credit from inbound transfers totalling at least €1,000 (accredited during the previous month): € 3

Tax charges will be paid by the applicant.

With regard to any debit balances, UniCredit S.p.A. agrees to recognise an interest rate of at least the same established for the Supergenius Account.

The contract for the current account line of credit is supplemented by a promise from UniCredit S.p.A. to sign – subject to the continuation of good credit standing – a personal loan contract on the conditions specified in art. 14.

### **14. Interest and other charges payed 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 to the start of each quarter (as published by the specialised press) + a spread of 3.50 points, with adjustment of the rate every quarter;
- interest will be calculated on the balance deriving from actual use of the credit granted, with quarterly postponed compounding;
- no commissions charged for immediate availability to the funds;
- no expenses for early closure of the line of credit;
- all stamp duties and flat taxes payed by the debtor;

**Personal loan:**

- fixed interest rate equal to 4YEUROIRS (as published by the specialised press) + a spread of 3.50 points for loans with a duration of between 12 and 60 months;
- fixed interest rate equal to 10YEUROIRS (as published by the specialised press) + a spread of 3.50 points for loans with a duration of between 61 and 120 months;
- no investigation expenses;
- all stamp duties and flat taxes paid 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 Information Forms and summary documents prepared by UniCredit S.p.A., which can be obtained from any branch.

**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 UniCredit S.p.A. 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 Portal at the following webpage: <https://www.unibo.it/it/atene+o/privacy-e-note-legali/privacy/informazioni-sul-trattamento-dei-dati-relativi-alla-gestione-dei-procedimenti-per-la-concessione-di-borse-di-studio-agevolazioni-e-servizi-per-il-diritto-allo-studio-da-parte-alma-mater-studiorum-universita-di-bologna>

**19. Publication**

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