

FINANCING FOR THE PALAU BLAUGRANA SEASON TICKET 2023/2024

- **What is the period to request for the financing of the payment for the Palau Blaugrana Season Ticket 2023/2024?**

From 21st August until 5th September 2023.

- **Can all buyers of a Palau Blaugrana Season Ticket 2023/2024 finance 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).

The rest of the members will be offered another process to be able to finance the Season Ticket in 3 instalments without interest. They can contact the Supporter Services Office (OAB) for further information.

- **If the member is a minor, how is requested the financing?**

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.

- **How can I ask for the financing?**

The Club has made a form available on the FC Barcelona website, in the Members/Online Procedures section, accessing with the membership key and personal code (PIN). Once identified, access the section "TRANSACTIONS / Payment management"
[Online Support for Members | FC Barcelona Official Channel](#)

- **How is payment made?**

Fees will be paid 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.

- **Which are the financing options?**

Members can choose between 3, 4, 6 and 9 months.

- **Does the financing have associated costs?**

The expenses will be distributed proportionally in each instalment, according to the period chosen.

- **What expenses are charged to finance?**

They vary according to the months in which it is financed and are settled monthly. The total cost of financing in 3, 4, 6 or 9 instalments will be divided equally between the number of instalments to be paid, according to the following table:

IMPORT A FINANÇAR		QUOTES			
DE	FINS A	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%

Representative example of financing: In an operation of €700 in 6 instalments, without interest, financial commission for a total of €23.75, the amount of which is distributed proportionally to each instalment. The amount of the first instalment is €120.63 and the rest of the instalments €120.63. Total amount of payments: €723.75.€. TIN: 0%, **APR: 17.52%**. Calculation of instalments according to the French amortization system. Offer subject to prior authorization by Financiera Española de Crédito a Distancia, EFC, S.A. Offer valid from 24/07/2023 to 31/12/2023.

- **What day is the payment due?**

The day the first payment is made is the day FINDIRECT accepts the request, and the member provides the bank card details. Subsequent instalments are charged on the same day of all subsequent months.

- **How do I request financing?**

Through the [online procedures](#) you can access to formalize the instalments through Findirect.

- **May I cancel the payment at any time?**

Yes, you can cancel the payment whenever you want, by paying the instalments that remain to be paid and without paying the part of expenses for the remaining months.

- **Can a person who is not a member or the holder of the petition of the Palau Blaugrana Season Ticket 2023/2024 apply for financing?**

The request for financing must be made by the Palau Blaugrana Season Ticket 2023/2024 holder. During the process, you can indicate a third person as payer (member or non-member). This person must accept the financing conditions and the transfer of their personal information to FINDIRECT. Once I ACCEPT or NOT be the payer of the financing, we will send the appropriate communications to the holder.

- **My personal data will be given to an external company?**

Yes, at the time of requesting the instalment, members must give their consent to transfer their data to FINDIRECT to manage the financing request, in accordance with the provisions of the

[privacy policy.](#)

- **Andorran and foreign members, how can they finance?**

They will be offered another process to be able to finance the Palau Blaugrana Season Ticket 2023/2024 in 3 instalments without interest. Or nominate an eligible payer to apply for standard financing.

For those interested, must contact the OAB.

May I finance more than one Palau Blaugrana Season Ticket 2023/2024 from different members?

Yes. But each member must indicate the person in question as the payer.

Can a 16-year-old member apply for financing?

No. It must be done by the parent or legal guardian, or the person designated by them as payer.

If I don't pay the fees, do I lose my Palau Blaugrana Season Ticket?

Non-payment of the financing instalments is a breach that can lead to the loss of the Palau Blaugrana Season Ticket.