

#PROTAGONISTA

HOW TO PAY FOR ENROLLMENT?

ACADEMIC YEAR 24-25



Universidad
de Navarra



Single payment

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Direct Debit

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Payments
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Other Bank Loans

Single Payment

#1 Direct Debit

CONDITIONS

Provide the IBAN of bank accounts in the SEPA.

OBSERVATIONS

The account is debited:

- Two days after sending the enrollment form (new students).
- When the enrollment period is over (continuing students).

#2 Credit Card

CONDITIONS

Have a credit card ready when submitting the enrollment form.

OBSERVATIONS

Payment is made immediately by means of a secure gateway through the myUNAV portal (miportal.unav.edu).

#3 Bank Transfer

CONDITIONS

Enter this fixed code in the transfer subject:

TRM / Spanish ID number (DNI) or Passport number / Student's name and surname.

Example:

TRM / 72697202Z / Ana Cía García

OBSERVATIONS

Students have three days to make payment to the University of Navarra bank accounts.

CaixaBank

ES8021002173860200492749

SWIFT_BIC: CAIXESBBXXX

Banco Santander

ES4000491821092210657574

SWIFT_BIC: BSCHEM33XXX

Important: it is necessary to upload the proof of payment to the myDOCUMENTATION section of miportal.unav.edu. This will complete your enrollment and give you access to your Virtual Classroom.

[Find out more by clicking this link.](#)

#4 CaixaBank Payments & Consumer

CONDITIONS

Financing terms available to students residing in Spain.

Financing can be requested through the [miUNAV](#) portal. Being a CaixaBank customer is not an essential requirement.

This form of payment cannot be used to pay the minimum amount required for new undergraduate students (first year and other years) and master's degree students. Another form of payment must be used to pay this amount (transfer or credit card).

Important: Documentation must be provided by the person requesting financing on behalf of the student. All procedures are done through [miUNAV](#)

OBSERVATIONS

Amount to be financed: €150 to €30,000.

Undergraduate students: 10 months.

Nominal interest rate (NIR): 4,50%. Annual percentage rate (APR): 4,59%. No commissions.

Master's degree students: 10, 12, 18, 24, 36 or 48 months. Nominal interest rate (NIR): 4,50%.

Annual percentage rate (APR): 4,59%. No commissions.

Required documentation:

For CaixaBank clients:

- Amount up to €10,000: no documentation is required
- Amount between €10,000 and €12,000: Valid Spanish ID number (DNI) or Foreigner's ID number (NIE), direct debit receipt and original proof of income
- Amount more than €12,000: Valid DNI or NIE, direct debit receipt, original proof of income and income tax return.

For customers of other banks:

- Amount up to €12,000: Valid Spanish ID number (DNI) or Foreigner's ID number (NIE), direct debit receipt and original proof of income (salaried workers: latest paycheck; self-employed: quarterly income tax return or latest income tax return; pensioners: annual pension revaluation document).
- Amount more than €12,000: in addition to the above documentation, the income tax return must be provided

#5 Installment payments with a bank

CONDITIONS

Bank loan for students residing in Spain. It allows students to split the enrollment fee into a maximum of 10 equal monthly payments.

This form of payment cannot be used to pay the minimum amount required for new undergraduate students (first year and other years) and master's degree students. Another **form of payment** must be used to pay this amount.

When several members of the same family are being enrolled, all required documentation and photocopies must be submitted for each member.

OBSERVATIONS

Bank institutions: CaixaBank, Caja Rural de Navarra, Kutxa, Bankinter, Caja Laboral Popular and Banco Santander (the institution that manages agreements for loans taken out with other entities).

Interest rate: this loan has an interest rate of 4.75% (APR 4.85%), which means that for every €1,000 financed, the monthly payment is €102.19.

Required documentation:

 [Loan agreement](#) filled in and signed by the student's parents

When enrolling, you can download the loan agreement from the [miUNAV](#) portal. When it is filled in and signed, it should be sent by regular mail to:

Office of the Registrar
University of Navarra
31009 - Pamplona, Spain

Tecnun School of Engineering applicants should send it to:

Tecnun School of Engineering
Paseo Manuel Lardizábal, 13
20018 – San Sebastián, Spain

Photocopies of the parents' Spanish ID (DNI) card and photocopy of the bank document showing the account number where the bills will be direct debited. They can be uploaded to the [miUNAV](#) portal or sent by regular mail with the loan agreement.

Financing

#6 Payment in 4 monthly installments

CONDITIONS

This form of payment is available to:

- Students not residing in Spain.
- Students who paid their enrollment fees using this form of payment in the 2023-2024 academic year.

OBSERVATIONS

The outstanding payments of the enrollment fee are payable in four interest-free installments: 25% at the time of enrollment, and the rest on October 10 and December 10, 2024, and February 10, 2025, by direct debit or credit card (payment by credit card is available to international students only).

#7 Other bank loans

CONDITIONS

For students residing in Spain.

OBSERVATIONS

Compare the terms and conditions of the different financing offers and apply for the one that best suits your preferences with the corresponding banking institution. More information [here](#).

Academic Excellence Loans are long-term loans available only to students who have used this form of payment in previous years.



Discount for early payment

CONDITIONS

For new students admitted to the University.

OBSERVATIONS

Undergraduate students:

5% discount if payment is made from January 24 to February 11, 2024.

Master's degree students:

5% discount if payment is made before February 29, 2024.

Questions & Comments

NEW STUDENTS


Admissions Office

 +34 948 425 614

 admission@unav.es

CONTINUING STUDENTS


Office of the Registrar

 +34 948 425 611

 pagomatricula@unav.es

QUESTIONS ABOUT SCHOLARSHIPS AND FINANCING

Student Aid Office

 +34 948 425 614

 becas@unav.es