HOW TO PAY FOR ENROLLMENT?

ACADEMIC YEAR 22-23
SINGLE PAYMENT

1. Direct Debit
2. Credit Card
3. Bank Transfer

FINANCING

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5. Installment payments with a bank
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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 Cia 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: BSCHESMM

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

Find out more by clicking this link.
FINANCING

CaixaBank 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.

OBSERVATIONS
Amount to be financed: €150 to €30,000.
Undergraduate students: 10 months. Nominal interest rate (NIR): 3.50%. Annual percentage rate (APR): 3.55%. No commissions.
Master’s degree students: 10, 12, 18, 24, 36 or 48 months. Nominal interest rate (NIR): 3.50%. Annual percentage rate (APR): 3.55%. 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.

IMPORTANT: Documentation must be provided by the person requesting financing on behalf of the student. All procedures are done through miUNAV.
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
Banking 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 3.80% (APR 3.87%), which means that for every €1,000 financed, the monthly payment is €101.75.

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 2021-2022 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, 2022, and February 10, 2023, 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 13 to February 26, 2022

Master’s degree students:
5% discount if payment is made from December 22, 2021, to February 15, 2022.
3% discount if payment is made from March 16, 2022, to May 1, 2022 (subject to budget availability).

Questions & Comments

NEW STUDENTS
Admissions Office
+34 948 425 614
admision@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