



PRESS RELEASE

LUISS AND INTESA SANPAOLO SIGN A NEW AGREEMENT FOR STUDENT LOANS, THE NEW “PER TE PRESTITO CON LODE”

- **Amount: up to a maximum of 50,000 euro**
- **Repayment moratorium: 24 months**
- **Flexible repayment plans**

The agreement with LUISS includes a 15-year repayment period

Rome, 21st September 2015 -- LUISS University (*Libera Università Internazionale degli Studi Sociali Guido Carli*) and Intesa Sanpaolo have endorsed a new agreement enabling university students to fund their studies with a new loan called “PerTe Prestito Con Lode”. Signed by LUISS’s general manager **Giovanni Lo Storto** and Intesa Sanpaolo’s Head of Sales and Marketing **Stefano Barrese**, the agreement covers fixed-rate loans which will be issued in the form of current account credit facility. Intesa Sanpaolo’s new “PerTe Prestito Con Lode” loan stands out for the exceptional flexibility it offers students, reflecting the current conditions of the employment market. It offers loans of up to 50,000 euro, a 24-month repayment moratorium and a great degree of flexibility for repayments, enabling students to postpone instalments 3 times in 12 months and extend or shorten their repayment plan. These features, unrivalled among competitors’ products, make “PerTe Prestito Con Lode” the outright leader in the Italian market and a top-class product internationally. The agreement with LUISS also includes a repayment plan of up to 15 years.

The loans are paid into students’ current accounts: after the first instalment, further payments are made subject to students achieving set results in their studies.

Unguaranteed loans have already given LUISS and the ISP Group the opportunity to help many students through their university careers, enabling them to concentrate on their studies and fulfil their university commitments to the best possible effect. In 2014 LUISS and Intesa Sanpaolo launched their “Bridge” loan agreement, granting around 400 loans to students on Three-Year and Specialist Degree Courses as well as those enrolled on the Masters, PhD and Specialist School programmes. In today’s difficult economic climate, LUISS University and the Intesa Sanpaolo Group are determined to continue supporting students by focusing on the new generations who will make up the world of tomorrow.

Students can apply for a loan at branches of any bank within the Intesa Sanpaolo Group. Six months after receiving the last instalment of their loan (or after receiving their degree, whichever comes first), students then have a set amount of time during which they are not required to begin repayment and can concentrate on looking for a job. After this date they will need to visit a branch to activate their repayment plan.

The new product is suited to the current employment market in which people may experience fluctuations in their income, and it allows recipients to suspend a number of instalments on their repayment scheme. Another innovative feature is that graduates are entitled to modify their repayment programme a single time, reducing or extending the length of the loan within the limits permitted.

For its part, the University has undertaken to inform students about the new loan, to ascertain whether applicants are eligible, to check regularly whether students meet the requirements for subsequent instalments after the first instalment and to inform the Bank if recipients have finished or given up on their studies.

Students are simply required to show commitment to their studies to be eligible for a loan, rather than needing particular guarantees or contributions from their parents.

Giovanni Lo Storto, general manager of LUISS: *“At LUISS Guido Carli we’re firmly convinced of the need to nurture young talent with bursaries and financial assistance. We’re continuing to champion further education with Intesa Sanpaolo, launching a new product which provides students with flexible support. The ‘Per Te Prestito con Lode’ loan rewards deserving students, opening doors where economic difficulties might close them, and enabling young people to feel confident about tomorrow while concentrating on their education and ambitions today.”*

Stefano Barrese, Head of Marketing and Sales at Intesa Sanpaolo: *“Encouraging and supporting specialist training has been one of the Bank’s goals for some time now, both internally and in the manufacturing sector. University is a fundamental stage in creating and developing skills which best meet the needs of the changing national and international employment markets. Our agreement with LUISS reflects this goal, enabling all deserving students to access self-funding products which have been specially designed for their education.”*

For further information

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