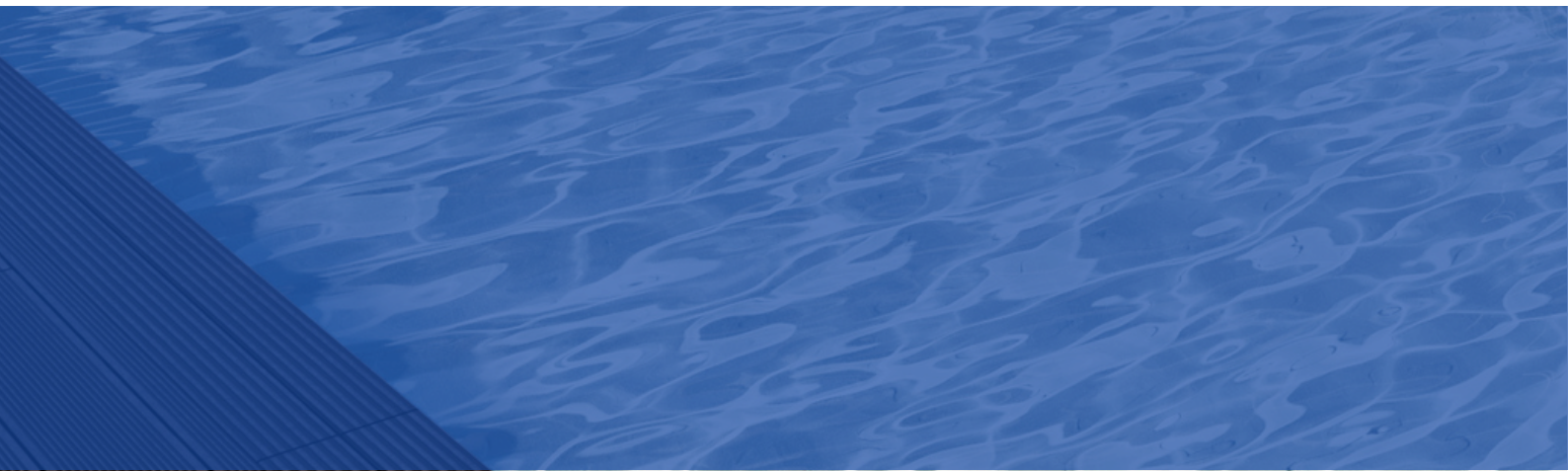




URBIX

| Partner Program



About us

URBIX is a Fintech focused on funding real estate projects throughout Spain.

We focus on channeling funds into high-potential real estate ventures through equity investments and financing solutions



Our mission

Our mission is to offer attractive returns to investors while enabling easy access to financing to property developers.

We pride ourselves to have a friendly and secure technological platform that allows a high level of transparency throughout the investment lifecycle, ensuring maximum trust.

Types of Financing

Loan Financing

A debt solution for construction financing. Investors lend money to real estate developers, who repay the capital with agreed-upon interest, offering predictable returns. In this type of project, we often add a series of “covenants” that act as a “bonus/malus” system. This ensures that the developer makes decisions in the real estate project that are aligned with the interests of the investors we represent.

Equity Financing

An equity solution where investors participate in the outcome of the projects. Investors provide capital in exchange for a stake in the real estate project. They become co-owners of the company that owns the property and are entitled to a share of the profits generated by the sale or rental of the property, or a mix of both options, controlling financial risks through technical project management.

Financial Products

Without affecting CIRBE (Credit Risk Central Database of the Bank of Spain)

Developer Loan - New Construction

This financing is intended for real estate development companies for the construction of new residential, commercial, or industrial developments.

Bridge Loan

A temporary financing solution that allows developers to cover their liquidity needs while a long-term operation is being finalized. It complements bank loans.

Mortgage Loan for Land Purchase

The loan is intended for the acquisition of land for the development of real estate projects. The acquired land acts as collateral for the loan.

Flipping Loan

Used to finance the quick purchase and renovation of properties with the aim of selling them in the short term for a profit.

Rehabilitation and Conversion Loan

Finances projects for the renovation of existing properties, often including the change of use of the property (e.g., converting an office building into apartments).

Distress Loan

Financing granted to companies or projects in financial distress, with the goal of restructuring debts, providing liquidity, and avoiding insolvency.

Partner Program

The URBIX Partner Program is designed to reward our partners who help us grow by referring new real estate developers and/or potential investors.

As a Fintech specializing in real estate project financing, we highly value collaborations that allow us to reach more developers and investors.

Benefits for Partners



Attractive Commissions

Earn a commission for every developer or investor you refer to URBIX who completes a financing or investment.



Access to Training

Partners receive priority access to exclusive training on our new financial solutions and products.



Dedicated Support

You'll get dedicated support from our team to ensure your referrals receive excellent service.



Marketing Materials

We provide marketing materials and technical training to help you effectively promote our services.

How it works



Sign Up

Join by filling out the form at urbix.es/en/partnerprogram or by contacting our team at partners@urbix.es.



Referral

Once registered, you can start referring real estate developers and investors to URBIX using our exclusive partner platform.



Follow-Up

URBIX will get in touch with the referrals you provide and guide them through the financing or investment process. We'll keep our partners informed about the status of each business opportunity at all times.



Commission

When a referred developer or investor completes a financing or investment, you will be awarded a commission.

Comissions

Developer	Investor
<p>When a referred developer completes a financing:</p> <ul style="list-style-type: none">You will receive a minimum finder's fee of 1% of the financed amount for the first transaction and for any subsequent transactions over the next 36 months that the same developer completes through any of their SPVs.	<p>When a referred investor makes an investment:</p> <ul style="list-style-type: none">You will receive a minimum finder's fee of 1% of the investment amount for the first transaction and for any subsequent transactions made by the same investor within the first 12 months.65% of the finder's fee from the previous point after the first 12 months.35% of the finder's fee from the first point between months 24 and 36.

Partnership Levels

We have designed [three partnership levels](#). Each one offers tailored benefits and commissions to properly reward your effort and contribution. These are based on an annual bonus system tied to meeting performance targets.



SILVER



GOLD



PLATINUM

Terms and Conditions

1. Eligibility

The program is open to individuals and businesses that wish to refer real estate developers and investors to URBIX. Only referrals that result in successful financing or investments will be eligible for commissions.

2. Referral Qualification

URBIX may provide its Partners with leads to be handled by them.

3. Exclusivity Period

During the referral process, the developer or investor must agree to work exclusively with URBIX during an agreed period.

4. Confidentiality

URBIX and the referred Partner agree to maintain confidentiality regarding all information shared during the referral, financing, and investment process.

5. Program Modifications

URBIX reserves the right to modify or terminate the Partner Program at any time.

At URBIX, we believe in the power of connections. Together we can transform the real estate financing sector in Spain.

Become a Partner by filling out the [sign up form](#) or by contacting our team through the following channels:



partners@urbix.es



urbix.es/en/partnerprogram

Join us today and be part of the future of real estate investments!

Sebastian Davidsohn
Managing Director

