

Testamentary Service

Help Guide for Heirs

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Introduction

At BBVA we are aware of how difficult it can be to process an inheritance. To help you, we have drawn up a guide with practical and detailed information on the documents and procedures necessary to complete the process.

You can also request our team of testamentary specialists to advise you and guide you in the preparation of the necessary documents until the adjudication process of the deceased's balances at BBVA has been completed. To do this, we have a Premium Advice service for Heirs, which you can sign up for once the type of intervention you have in the inheritance is accredited, by signing the document in annex 1.

As an applicant for the procedure, you can carry out the process at BBVA through the following channels:

- If you are a BBVA customer and a bbva.es user, you can do so in your personal space > My procedures > Inheritance processing.
- If you are a BBVA customer, but you are not a bbva.es user, you can do so at any branch. We recommend that you become a bbva.es user. You can do so on the BBVA website itself or at any BBVA branch. You will get a faster response through this channel.
- If you are not a BBVA customer, you can do so at any branch.

We hope you find this guide useful.

Documents that you will need

1 | Death
certificate

2 | Certificate of
last will and testament

3 | Will or notarized
certificate of declaration
of heirs

4 | Inheritance acceptance
and award document

5 | Settlement of the
inheritance tax

What is it?

This is the document issued by the Civil Register to certify a death. This should be the one called "literal" certificate.

How do you obtain it?

You have the following options:

- In person at the Civil Register of the place where the death occurred. You will have to provide the ID of the person requesting it, and specify the full name of the deceased, as well as the date and place of death.
- By ordinary mail, sending a letter to the Civil Register, indicating the name and postal address to which you want the certificate to be sent, and stating on the application:
 - The full name and ID number of the person requesting the certificate.
 - The full name of the deceased and the place and date of death.
- Online by going to <http://sede.mjusticia.gob.es/>
- More information: <http://www.mjusticia.gob.es>

1 | Death certificate

2 | Certificate of last will and testament

3 | Will or notarized certificate of declaration of heirs

4 | Inheritance acceptance and award document

5 | Settlement of the inheritance tax



What is it?

Document that proves whether a person has left a will and before which notary. In this way, the heirs can contact the notary who authorized the last will and testament and obtain an authorized copy of it.

When is it obtained?

At least 15 business days after the date of death.

How do you obtain it?

You will have to carry out the following procedures:

- Fill in the Tax Form 790 that you can obtain at the Central Office for Citizen Services in Madrid (C/ de la Bolsa Nº 8), at any of the Regional Management Offices of the Ministry of Justice that exist in the rest of the Autonomous Communities or through www.mjusticia.gob.es. This form is also valid for requesting the certificate of any funeral or life insurance contracts, in force at the time of death and the insurance company.
- The fee for Form 790 may be paid at any BBVA branch.
- Submitting all of the above, along with the literal death certificate issued by the Civil Register:
 - In person at the Head Office of Citizen Support (Atención al Ciudadano) in Madrid (C/ de Bolsa Nº 8), at any of the Territorial Management Offices of the Ministry of Justice that exist in the rest of the Autonomous Communities.
 - By ordinary mail, sending the request to the Registro General de Actos de Última Voluntad, Ministerio de Justicia, Plaza de Jacinto Benavente, 3, 28012 Madrid. The certificate will be sent to the address provided in the corresponding boxes of Form 790.
 - Online: With the digital user certificate issued by the Ministry of Justice: <http://sede.mjusticia.gob.es/>

1 | Death certificate

2 | Certificate of last will and testament

3 | Will or notarized certificate of declaration of heirs

4 | Inheritance acceptance and award document

5 | Settlement of the inheritance tax

What is it?

The will is the official document that sets out the last will and testament of the deceased regarding the distribution of their assets, designating heirs and/or legatees and specifying the proportion of the inheritance that corresponds to each of them. If the deceased did not leave a will, the deed of declaration issued by a notary, which sets out who the heirs are, will be required.

How do you obtain it?

The heirs can request an authorized copy of the **last will and testament** in the notary's office where it was issued. This information appears in the certificate of last will and testament.

If no will has been left, those who are to be declared heirs will request the **final certificate of declaration of heirs** issued by a notary. A notary public will be competent in the place where the deceased had his last domicile or habitual residence, or where most of his assets are, or in the place where he died, provided that they were in Spain, at the applicant's choice.

You will also be able to choose a notary public from a district adjacent to the previous ones. In the absence of all of them, the notary from the applicant's place of domicile will be competent.

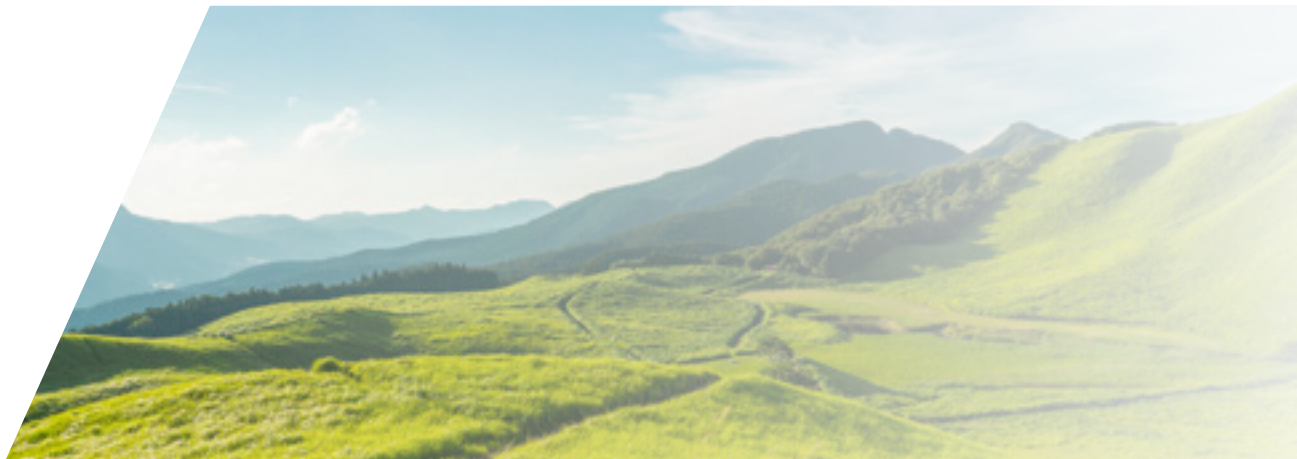
1 | Death certificate

2 | Certificate of last will and testament

3 | Will or notarized certificate of declaration of heirs

4 | Inheritance acceptance and award document

5 | Settlement of the inheritance tax



What is it?

Document that contains the distribution of the assets deposited with BBVA with a precise list of the percentage/fraction for each party.

How do you obtain it?

- If they opt for a public document, the interested parties in the inheritance (heirs, widowed spouse and legatees), must appear before a notary. For the distribution of account balances, securities and shares in investment funds, a public document is not necessary.
- If they opt for a private document, it must be signed on all its pages, by heirs, widowed spouse and legatees. In Annexes 2 and 3 of this guide, we provide you with forms of private distribution documents that you can use.

1 | Death certificate

2 | Certificate of last will and testament

3 | Will or notarized certificate of declaration of heirs

4 | Inheritance acceptance and award document

5 | Settlement of the inheritance tax



What is it?

Document that is subject to self-assessment or settlement and must include the list of assets and balances deposited with BBVA on the date of death, as well as the certificate of tax payment, or declaration that tax is exempt or the statute of limitations on it has expired if applicable. It is a necessary requirement to be able to dispose of the awarded assets.

How do you obtain it?

Obtained from the applicable regional tax authority. If you need to settle the tax from the balance of the deceased's accounts, you will have to send us a signed application from all the heirs if the balance has not yet been distributed, or by the heir awarded the balance against whom you are going to settle, if there is already a distribution agreement.

In annex 7 of this guide, we provide you with a form for requesting payment of inheritance tax charged to the balance of the deceased's account.

1 | Death certificate

2 | Certificate of last will and testament

3 | Testamento o acta de notoriedad de declaración de herederos

4 | Inheritance acceptance and award document

5 | Settlement of the inheritance tax



Testamentary process at BBVA

As an applicant for the procedure, you can carry out the process at BBVA through the following channels:

- If you are a BBVA customer and a bbva.es user, you can do so in your personal space > My procedures > Inheritance processing.
- If you are not a bbva.es user, you can do so at any branch. We recommend that you become a bbva.es user. You can do so on the BBVA website itself or at any branch. You will receive a response more quickly and easily through this channel.
- If you are not a BBVA customer, you can do so at any branch.

The process at BBVA includes the following phases:





How do I report the death to the Bank?

You have to send the literal death certificate through the following channels:

- If you are a BBVA customer and a bbva.es user, you can do so in your personal space > My procedures > Inheritance processing.
- If you are a BBVA customer, but you are not a bbva.es user, you can do so at any branch. We recommend that you become a bbva.es user. You can do so on the BBVA website itself or at any branch. You will receive a response more quickly and easily through this channel.
- If you are not a BBVA customer, you can do so at any branch.





What happens after proving the death at the Bank?

Once the death has been proved, the Bank carries out the following actions:

- **Charges for direct debit payments in accounts in which the deceased was the holder unless these direct debits are for utilities (water, electricity, etc.), property taxes, homeowners' association fees, payments on loans, financing or insurance policies.** However, if a written request is provided signed by all the heirs and the joint holder(s), if any, the payments specified in the previous paragraph will also be stopped.

The following are stopped:

- **Regular orders for internal and external transfers issued from the deceased's accounts.**
- **Portfolio management contracts.** From that moment on, the asset in question may not be bought, sold, subscribed or cashed in.
- **The payment of pensions from the Social Security Fund,** provided that they correspond to the month after and following the death.

-
- **The multi-channel user of the deceased,** preventing access to the remote channels with their passwords.

The following are blocked:

- **Shares and holdings in investment funds may not be cashed in, sold or transferred,** even if they are jointly held.
- **The credit/debit cards owned by the deceased,** as well as the balance that exists on the prepaid cards.

The following are removed:

- **Authorized persons and representatives from the deceased's checking accounts.**
- **The deceased as an authorized person or representative** in the checking accounts of other clients in which he appears as such.

It's important to know that:

- In undifferentiated checking accounts, the surviving joint holder may continue to draw on the balance after the death of one of the account holders.
- In joint checking accounts, after the death of a holder, the other joint holders may not dispose of the balance therein, unless they have the express consent of all the heirs of the deceased holder.





What is it?

Document that includes the products and balances held by the deceased at BBVA as of the date of his/her death. Informative letters will also be attached with the balances that may exist in other BBVA Group companies, as well as the steps to follow regarding those balances.

What are you going to need it for?

You will need this certificate to be able to pay the Inheritance Tax to the corresponding regional authority.

This certificate may only be delivered to heirs, legal beneficiaries, spouses (or their respective representatives), executor and auditing accountant. Therefore, the Bank needs to know the type of involvement that the person requesting it has in the inheritance.

What documents do I have to submit to the Bank?

You must submit one of the following combinations of documents (only one of the following options is necessary):

- Certificate of succession and testament.
- Final certificate of declaration of heirs.
- Notarized document on the awarding of the inheritance.
- Digital or paper family book (if you are a child or spouse).
- Marriage certificate (if you are a spouse).
- Birth certificate (if you are a child).





What other certificates can be obtained?

Those who prove their status as heir, executor, auditing accountant or regional commissioner, may also receive certificates of movements and balances from dates after the death. This certificate will help you to proceed with the distribution of the assets held at BBVA.

Only heirs can receive certificates of movements and balances prior to the date of death.

What is the Premium heir advice service?

We are aware of the complexity of the process of distributing an inheritance, and, therefore, we offer a premium advisory service to heirs.

With this service, you will be assigned a specialist who will contact you by phone in less than 48 hours.

With the documentation and information that you provide, the specialist will prepare the document of acceptance, distribution and awarding of the balances in accounts, securities and/or investment funds that the deceased had at BBVA. They will send it to you so that it can be signed by all those involved in the inheritance as is necessary.

When can you apply for it?

You can apply for it once you prove your status as heir or legal beneficiary (and their respective representatives), executor, distributing accountant or regional commissioner.

How can you apply for it?

To apply for it, you must sign the document in Annex 1 of this Guide, which specifies both the services included and their cost. You can do so in the following ways:

- If you are a customer, the possibility of applying for the service will be enabled in the Inheritance Processing option at www.bbva.es
- If you are not a customer, by handing it in at any BBVA office.





What is done at this stage of the process?

The distribution instructions are completed as agreed by the heirs or other parties involved in the inheritance. Subsequently, the deceased person will be removed or the distributed balances will be cancelled.

What documentation will you have to provide?

The following documents will be required in all cases:

- Public or private document of distribution, in which the percentage or fraction that may correspond to each participant is precisely indicated. For the distribution of account balances, securities and shares in investment funds, it is not necessary for the awarding to be made in a public document.
- Settlement of the Inheritance Tax, in which all the assets deposited with BBVA in the name of the deceased are recorded as an inventory.
- Identification of destination contracts, in which each of the parties wants to receive the goods to be awarded.

In certain cases, additional indications to those included in the documentation detailed in this guide may be necessary (in the case of balance differences, distribution of outstanding balances, deceased holder cancellation request, direct debit of bills, etc.). In annexes 4 to 6 of this Guide, we provide you with forms that you can use to resolve these situations.





It is **important** that you know the following:

- The cost of the **change of ownership of the the deceased's balances** is €65, as per the applicable fee schedule, conditions and expenses payable by customers and published by BBVA. This cost will not be charged if the amount or value of the deceased's total balance is less than €150.
- If **ordinary transfers** have to be made **to accounts in another bank**, we inform you that these will have a fee associated with them of 0.40% per transaction, with a minimum of €6.00. Notwithstanding the above, the balances in the checking account awarded pursuant to the inheritance will be made available at the cashier's window to the individual(s) in question. There is no fee for this transaction.
- The **transfer of securities to other banks** will have a fee of 0.35%, with a maximum of €600 for each type of security. The corresponding taxes are applicable to the fees specified in this section. You can check other fees at www.bbva.es



Recommendations to take into account when preparing the inheritance acceptance and award document

Below are some points to keep in mind during the testamentary process, especially when preparing the inheritance acceptance and award document, whether said document is public (before a notary) or private:

- If the deceased were an account holder of **loans or credit**, facilities, the account holder's substitution must be accepted by BBVA and processed as a debtor subrogation (change of debtor). In this case, you must go to a BBVA branch, where you will be provided further details.
- Complete ownership (full ownership) can be divided into **usufruct**¹ and **bare ownership**.² The usufructuary has the right to receive the fruits and income from the balances affected by the usufruct (interest, dividends, etc.). The bare owner retains ownership of the balances, but does not receive its yields and incomes. We further inform you that the **usufructuary of a checking account**, has access to the balance deposited in it and does not require the consent of the bare owner. The usufructuary will only be required to repay the amount drawn down, since the usufruct will expire. This is not the case with the bare owner, who, in order to have access to the balance deposited in the account, must have the express consent of the usufructuary. Because of this, we recommend that you convert the bare ownership and the usufruct of the checking accounts and term deposits into cash (money). The part of the Annex with the Document Templates contains one for capitalizing the usufruct, which can be used for this purpose. The tax regulations currently in force sets out the following rule for the valuation of usufruct, for tax purposes:

- *Valuation of usufruct = 89 - age of the usufructuary at date of death of the deceased = full entitlement % to be applied to the usufruct balance, with a minimum of 10% and a maximum of 70%.*
- *Valuation of bare ownership = 100 - valuation of the usufruct.*

¹ Usufruct - Right awarded to the usufructuary to benefit from property that is not theirs (fruits and income).

² Bare ownership - The owner does not benefit from the property (the fruits and income are received by the usufructuary).



The executors may use this valuation criteria to calculate the amount in cash that each person is awarded, or alternatively they may indicate other different amounts.

- If the interested parties have been awarded, in the distribution of inheritance document, the products deposited in the bank under **pro indiviso ownership**³ (even if specific percentages appear in the award), the new products will be opened in the name of all of them under joint ownership.
As for how the products are disposed of, the agreement made by the heirs when the contracts were signed must be complied with. If the interested parties prefer individual awards (not jointly), they must request it in writing, dated and signed by all of them. The part of the Annex with the Document Templates contains one for dividing joint ownership, which can be used for this purpose.
- If the assets are under **joint ownership** with other people who are not heirs, the part that is not allocated for inheritance corresponds to them. This is why, prior to the deposit being made to the heirs, the joint holders who are not heirs must sign a written document in which they indicate that they agree with the percentage attributed to the inheritance and provide instructions for the deposit of the assets which correspond to them as joint holder. The part of the Annex with the Document Templates contains one for documenting the consent of a non-heir joint holder, which can be used for this purpose.

In certain cases, it may be necessary to request additional indications, besides those set out in the detailed documentation in this guide (in the case of balance differences, allocation of outstanding balances, etc.).

³ Proindiviso.- Several individuals own the same property.



Annex 1. Premium Advice Service Contract

The undersigned (hereinafter the interested party), through this document, requests BBVA to contract the premium advice service for heirs, in the will of Mr/Ms. with Tax ID

The service provided by BBVA includes the preparation of the document of acceptance, distribution and awarding of the balances in accounts, securities and/or investment funds that the deceased had at BBVA.

The cost of this service is €125 + VAT (or corresponding tax in the Canary Islands, Ceuta and Melilla). This amount will be charged to any of the deceased's accounts in BBVA once the will is processed and finalized.

This service is offered exclusively in cases where there is a plurality of heirs, legal beneficiaries or other parties involved in the inheritance.

If the interested party that signs this document is the sole heir (or duly accredited representative of the same), this contract will be null and void, and BBVA will not charge any amount to the deceased's accounts as a premium advice service for heirs. The reason is that in cases where there is a sole heir, it is not necessary to prepare a document for the distribution and awarding of the deceased's balances.

In proof of compliance and contracting of the detailed service, the interested party signs this document,

Mr/Ms.

Tax ID Number (NIF):

Signature:

Annex 2. Document template for private division with dissolution of marital partnership

(remember to sign every page)

Met in(place) on/...../..... (date) the heirs and the widowed spouse of Mr./Ms. deceased on/...../..... (date), agree to distribute the following assets deposited with BBVA, as specified below:

ACCOUNTS AND FIXED-TERM DEPOSITS

- 1) Account/deposit no.....(include contract no.)
- 2) Account/deposit no..... (include contract no.)

Mr/Ms. (widowed spouse) is awarded% of the balances in full ownership for their property rights and is allocated% for his/her hereditary rights and requests that they be transferred to account no. of which he/she is the account holder (include IBAN of the account where you want it to be deposited).

Mr/Ms. is awarded% of the balances in full ownership and requests that **they** be transferred to account no. of which he/she is the account holder (include IBAN of the account where you want it to be deposited).

Mr/Ms. is awarded% of the balances in full ownership and requests that **they be transferred to account no.** of which he/she is the account holder (include IBAN of the account where you want it to be deposited).

In the case of the term deposit, we request that it be distributed (choose one of the 2 options):

- Immediately. In this case, the conditions specified in the contract for early withdrawal will apply.
- Once the deposit matures, as per the date specified in the contract.

INVESTMENT FUNDS

- 1) Investment fund no.....(include contract no.)
- 2) Investment fund no.....(include contract no.)

Mr/Ms. (widowed spouse) is awarded% of the shares for their joint property rights and the % of shares in (indicate whether it is in full ownership or in usufruct), for their hereditary rights.

Mr/Ms.....(heir), is awarded% of the shares in (specify whether full ownership or bare ownership).

Mr/Ms.(heir), is awarded% of the shares in (specify whether full ownership or bare ownership).

SECURITIES DEPOSITS

- 1) Securities Deposit no.....(include contract no.)
- 2) Securities Deposit no.....(include contract no.)

Mr/Ms.(widowed spouse), is awarded (no. of shares) of (name of share), for their property rights and is allocated (no. of shares) of(name of share) in..... (specify whether full ownership or usufruct), for his/her hereditary rights.

Mr/Ms.(heir), is awarded (no. of shares) of (name of share) in (specify whether full ownership or bare ownership).

Mr/Ms.(heir), is awarded (no. of shares) of (name of share) in (specify whether full ownership or bare ownership).

If, after the distribution, there are surplus shares and, given their indivisible nature, they agree to award them to Mr/ Ms... (designate from among the above heirs the recipient of the remaining shares).

If no details are provided for the recipient in the previous paragraph, they will be awarded to the widowed spouse.

I have been informed by BBVA of the fees that will be charged in the following cases, and that I can view the other fees at www.bbva.es:

- If ordinary transfers have to be made to accounts in another bank, these transfers will have a fee of 0.40% per transaction, with a minimum of €6.00. Notwithstanding the above, the balances in the checking account awarded will be made available at the cashier's window to the individual(s) in question. There is no fee for this transaction.
- The transfer of securities to other entities will have a fee of 0.35%, with a maximum of €600 for each type of security.

The corresponding taxes are applicable to the fees specified in this section.

Signed by all interested parties:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Annex 3. Document template for private distribution without dissolution of marital partnership (remember to sign every page)

Met in(place) on/...../.....(date) the heirs of Mr/Ms.
..... deceased on/...../..... (date), agree to distribute
the following assets deposited with BBVA, as specified below:

ACCOUNTS AND FIXED-TERM DEPOSITS

- 1) Account/deposit no..... (include contract no.)
- 2) Account/deposit no..... (include contract no.)

The heir, Mr/Ms. (widowed spouse) is awarded % of the
balances in full ownership and requests that they be transferred to account no.of which he/she is the
account holder (include IBAN of the account where you want it to be deposited).

Mr/Ms. is awarded % of the balances in
full ownership and requests that they be transferred to account no.of which he/she is the
account holder (include IBAN of the account where you want it to be deposited).

The heir, Mr/Ms. is awarded % of the balances in
full ownership and requests that they be transferred to account no.of which he/she is the
account holder (include IBAN of the account where you want it to be deposited).

The heir, Mr/Ms. is awarded % of the balances in
full ownership and requests that they be transferred to account no.of which he/she is the
account holder (include IBAN of the account where you want it to be deposited).

In the case of the term deposit, we request that it be distributed **(choose one of the 2 options):**

- Immediately. In this case, the conditions specified in the contract for early withdrawal will apply.
- Once the deposit matures, as per the date specified in the contract.

INVESTMENT FUNDS

1) Investment fund no **(include contract no.)**

2) Investment fund no **(include contract no.)**

Mr/Ms. **(heir)**, is awarded% of
shares in **(specify whether full ownership or bare ownership).**

Mr/Ms. **(heir)**, is awarded% of
shares in **(specify whether full ownership or bare ownership).**

Mr/Ms. **(heir)**, is awarded% of
shares in **(specify whether full ownership or bare ownership).**

Mr/Ms. **(heir)**, is awarded% of
shares in **(specify whether full ownership or bare ownership).**

SECURITIES DEPOSITS

1) Securities Deposit no **(include contract no.)**

2) Securities Deposit no **(include contract no.)**

Mr/Ms. **(heir)**, is awarded **(no. of shares)** of
..... **(name of share)** in **(specify whether full ownership or bare ownership).**

Mr/Ms. **(heir)**, is awarded **(no. of shares)** of
..... **(name of share)** in **(specify whether full ownership or bare ownership).**

Mr/Ms. **(heir)**, is awarded **(no. of shares)** of
..... **(name of share)** in **(specify whether full ownership or bare ownership).**

Mr/Ms. **(heir)**, is awarded **(no. of shares)** of
..... **(name of share)** in **(specify whether full ownership or bare ownership).**

If, after the distribution, there are surplus shares and, given their indivisible nature, they agree to award them to Mr/Ms. **(designate from among the above heirs the recipient of the remaining shares).**

If no details are provided for the recipient in the previous paragraph, they will be awarded to the widowed spouse.

I have been informed by BBVA of the fees that will be charged in the following cases, and that I can view the other fees at www.bbva.es:

- If ordinary transfers have to be made to accounts in another bank, these transfers will have a fee of 0.40% per transaction, with a minimum of €6.00. Notwithstanding the above, the balances in the checking account awarded will be made available at the cashier's window to the individual(s) in question. There is no fee for this transaction.
- The transfer of securities to other entities will have a fee of 0.35%, with a maximum of €600 for each type of security.

The corresponding taxes are applicable to the fees specified in this section.

Signed by all interested parties:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
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Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

Mr/Ms.....
Tax ID Number (NIF):
Signature:

ANNEX 4. DOCUMENT TEMPLATE FOR PRO INDIVISO DIVISION (remember to sign every page).

Met in(place), on/...../.....(date), the heirs of
Mr/Ms, deceased on/...../.....(date), state the following:

That in the estate distribution document dated/...../..... (include date of the distribution document), the assets
that are listed below were awarded jointly, that is, jointly to the signatories herein.

ACCOUNTS/DEPOSITS/INVESTMENT FUNDS/SECURITIES:

- 1) (include contract no.)
- 2)(include contract no.)
- 3)(include contract no.)

However, it is our wish to hereby execute the division of the assets. As a consequence, we request that the Bank make a deposit
of the assets individually to each of the signatories, maintaining the same ownership percentage as agreed in the distribution
document dated/...../..... (include date of distribution document)

Below we detail the no. of contracts in which each of the heirs requests that the awarded balances be transferred
/ the shares received are deposited:

Mr/Ms(widowed spouse), requests that it be paid to account no..... (include the
IBAN of the receiving account), and in the securities reference no. (include
securities contract no.)

Mr/Ms(heir), requests that it be paid to account no..... (include the IBAN of
the payment account), and in the securities reference no. (include securities
contract no.)

Mr/Ms(heir), requests that it be paid to account no..... (include the IBAN of
the payment account), and in the securities reference no. (include securities
contract no.)

If, after the distribution, there are surplus shares and, given their indivisible nature, they agree to award them
to Mr/Ms. (designate from among the above, the beneficiary of the remaining securities)

If no beneficiary is specified in the previous section, the remaining amounts will be awarded, according to the
following criteria:

- 1/ to the widowed spouse
- 2/ if there is no widowed spouse, randomly, to any of the heirs that are identified in the bank.

Signed by all interested parties:

Mr/Ms

Tax ID.....

Signature:

Mr/Ms.....

Tax ID.....

Signature:

ANNEX 5. DOCUMENT TEMPLATE FOR CAPITALIZATION OF USUFRUCT (remember to sign every page).

Met in _____ (place), on ____/____/____ (date), Mr/Ms. _____, as usufructuary, Mr/Ms. _____ as bare owner, and Mr/Ms. _____ as bare owner state the following:

That, in the division document dated ____/____/____ (include date of distribution document), the inheritance of Mr/Ms. _____, deceased on ____/____/____ (date), the balance of the checking accounts/deposits listed below were distributed for the usufruct and bare ownership of the undersigned herein:

- 1) Account no. _____ (include contract no.)
- 2) Account no. _____ (include contract no.)

It is our will to modify the distribution of the balance of said deposit account(s) and is carried out according to the following:

- Mr/Ms. _____, is awarded the...% of the existing balance on the distribution date, in full ownership, and requests that it be transferred to account no. (include the IBAN of the receiving account), of which he/she is the holder.
- Mr/Ms. _____, is awarded the...% of the existing balance on the distribution date, in full ownership, and requests that it be transferred to account no. (include the IBAN of the receiving account), of which he/she is the holder.
- Mr/Ms. _____, is awarded the...% of the existing balance on the distribution date, in full ownership, and requests that it be transferred to account no. (include the IBAN of the receiving account), of which he/she is the holder.

Signed by all interested parties:

Mr/Ms. _____
Tax ID.....
Signature:

Mr/Ms .. _____
Tax ID.....
Signature:

Mr/Ms. _____
Tax ID.....
Signature:

ANNEX 6. DOCUMENT TEMPLATE FOR CONSENT OF NON-HEIR JOINT HOLDER (remember to sign every page).

In(place), on/...../.....(date), Mr/Msstate that in the estate distribution document dated/...../....., of the inheritance of Mr/Ms....., deceased on/...../..... (date), and in relation to the contracts detailed below:

ACCOUNTS/DEPOSITS/INVESTMENT FUNDS/SECURITIES:

- 1) (include contract no.)
- 2)(include contract no.)
- 3)(include contract no.)

.... % of the assets/balance deposited therein has been attributed to the estate, and% to me, in my capacity as joint holder.

By virtue of this document, I hereby express my consent to the distribution percentages specified above.

Signature of the joint holder:

Mr/Ms.....
Tax ID.....
Signature:

ANNEX 7. TEMPLATE DOCUMENT FOR REQUEST FOR AN ADVANCE PAYMENT OF INHERITANCE TAX (from accounts owned by the deceased).

On/...../ (date), the heirs of Mr/Ms., with Tax ID (Tax ID No.), deceased on/...../ (date), we request BBVA to proceed due to urgency, to comply with the following orders, from accounts held by the deceased: (mark the corresponding options)

The withdrawal of (state amount)

- € from the account/fixed-term deposit no(include contract no.)
- € from the account/fixed-term deposit no(include contract no.)

With the sole purpose of making the following payments in payment of inheritance tax corresponding the deceased person mentioned above, and the following taxpayers:

Mr/Ms. for an amount of €
Mr/Ms. for an amount of €

The aforementioned payments will be made to the corresponding tax collection body, by the following means:

- transfer
- personal check
- direct payment

The heirs acknowledge that they have been informed by BBVA that they may change the ownership of the balances to them once the appropriate procedures have been completed.

Signed by all interested parties:

Mr/Ms.	Mr/Ms.
Tax ID	Tax ID
Signature:	Signature: