

Conditions of the Euribor + 0% Financing promotion

Financing is subject to approval by the bank. It is possible that BBVA will not grant your loan or credit limit. In the case of financing limits for imports / advances for exports, it may be the case that, even once your limit has been authorized, BBVA may refuse a drawdown request.

Promotion valid until 01/31/2024 for new individual or business customers with an annual turnover under 5 million euros. Promotion applies to the following products: Credit Account, Commercial Discount, SEPA Debit Advances, Export Advances and Business Loan (maximum term of 12 months). Financing at Euribor + 0% during the first year, for up to €30,000, which can be assigned to a single product of those included in the promotion, and cannot be divided among several. The main financial fees (commitment, study, availability and early cancellation) of each product are excluded from this promotion and will be negotiated individually in each proposal.

For example, for a Business Loan benchmarked to the quarterly Euribor on 10/09/2023: 3.98% NIR, **6.0169% Variable APR**, for €30,000 over 12 months, you would pay €2,554.2/month. (total amount of €30,950.67, 1% commitment fee.)

For a Credit Account benchmarked to the 90-day Euribor on 10/10/2023: 3.98% NIR, **5.0861% variable APR**, for an available limit of €30,000 with quarterly settlements and an average use of the credit limit of 50%. Commitment fee of 1% and availability fee of 0.10%.

Products not included in the promotion: Click&Pay, Tax Loan, Reverse Factoring and Factoring.

Before the end of the promotion, in operations with a credit limit, the corresponding approval study will be conducted for possible renewal, and the economic conditions that will apply after the first year ends will be revised.