

Schedule of fees, conditions and expenses **chargeable to customers**

In effect since 11/02/2012

HEADING 00 - GENERAL CONDITIONS OF THE SCHEDULE OF FEES, CONDITIONS AND EXPENSES CHARGEABLE TO CUSTOMERS IN EUROS FOR TRANSACTIONS CARRIED OUT IN SPAIN

1. SCOPE OF APPLICATION:

All the conditions and fees reflected in this schedule are the maximum allowed. The Bank may apply better conditions, depending on the contracting quality and volume of each customer.

For those operations or services requested by our customers not covered by this schedule, which are carried out exceptionally or as one-time operations, the applicable conditions will be specified on a case-by-case basis.

2. EXPENSES:

For Spain, the official schedule published at any given time by the General Directorate of the Postal Service and Telecommunications of the Ministry of Transport, Tourism and Communications shall be applied in communications and in sending of documentation corresponding to transactions indicated in each section of the schedule.

In cases in which mail is sent abroad, the expenses corresponding to international postal fees which are in force at any given time, shall be charged. See section General Terms and Conditions of the Foreign Tariff (heading 50).

If private distribution/courier systems are used, any resulting costs will be charged, as long as their use is requested by the customer. Telex, Fax and Swift charges, Taxes, Stamp Duties, other media and the correspondent bank's fees and expenses, if applicable, shall also be payable by the customer or ordering party.

3. OTHER EXPENSES

Expenses of the notary public, for deeds and any other justified external item, shall be passed on in their entirety to the customer.

4. PASSING ON OF TAXES:

Each Holder shall bear any present and future taxes which could arise from the charging of fees and of the transactions included in the schedule.

[1] The sources used in the document for this purpose is the section on Equities in the CNMV's Investor Corner