

Fees, conditions and expenses chargeable to customers

In effect since 02/28/2020

HEADING 05 PAYMENT SERVICES: COMPANY ORDERS FOR DIRECT PAYMENT OF BILLS, ASSIGNMENT OF DEBITED/NON-DEBITED PAYMENTS AND RETURNS (taken for payment processing or clearing)

The fees included in this heading are the maximum that may be applied, and are charged both to consumer and non-consumer customers.

Reporting the direct debit with supporting document or note in the statement. (Per direct debit).			
1. Automatic orders from entities for direct debit payments with assignment in magnetic media.	FEE		
	%	MINIMUM euros	MAIL
1.1 Assignment of orders (a) (See Note 5)	3.00	3.00	See Note 3
1.2 In cases where the Bank delivers to the customer the software containing the application for assignment to magnetic or computer media, a fixed annual fee of 148.08 euros will also be charged for "enrollment, maintenance and improvements thereto."			
(a) Only allowed when the final receiving entity agrees to receive them on magnetic media.			
1.3 Conversion to SEPA format	2.00	2.20	

2. Physical transfer of standardized bills/debit entries by issuing entities	FEE		MAIL
	0% 0	MIN (in euros)	
2.1 With magnetic media (see note 5)	4.00	3.00	See note 3
2.2 Without magnetic media (see note 5)	5.00	3.50	See note 3
2.3 Non-debited Bills Service (There is an option for the issuer to pay a percentage or a fixed price, as detailed)			
2.3.1 Fee by PERCENTAGE:			
Paid at BBVA Branch (See Note 6)	3.00	Min: €2.00 ----Max: €3.50	
Paid at ATM	1.00	Min: €0.50 ----Max: €1.00	
Paid at bbva.es (Internet)	0.45	Min: €0.25 ----Max: €0.50	
Paid on Contact BBVA	1.50	Min: €1.00 ----Max: €1.75	
Paid with outside card (See Note 11). This fee is in addition to the percentage/bill rate corresponding to the channel selected.	20.00	Min: €0.35 ----Max: €100	
2.3.2 Fixed rate per BILL:			
Paid in a Branch		€3.50	
Paid at ATM		€1.00	
Paid at bbva.es (Internet)		€0.50	
Paid on Contact BBVA		€1.75	
Paid with outside card (see Note 11). This fee is in addition to the percentage/bill rate corresponding to the channel selected.		€50.00	
2.3.3 Fee to BBVA payer, who makes the payment of the non-direct debited bill at BBVA branches.			
In branch		€3.00/bill	
In ATM		€1/bill	
2.4 "Express Payment" Service. (There is an option for the issuer to pay a percentage or a fixed price, as detailed)			
2.4.1 Fee by PERCENTAGE			
Paid at BBVA Branch (See Note 6)	1.00	Min: €0.50 ----Max: €1.00	
Paid at ATM	1.00	Min: €0.50 ----Max: €1.00	
Paid at bbva.es (Internet)	0.45	Min: €0.25 ----Max: €0.50	
Paid with outside card (see Note 11). *This fee is in addition to the percentage/bill rate corresponding to the channel selected.	20.00	Min: €0.35 ---- Max: €100	

2.4.2. Fixed rate per BILL:			
Paid at BBVA Branch (See Note 6)		€1.00	
Paid at ATM		€1.00	
Paid at bbva.es (Internet)		€0.50	
Paid with outside card (see Note 11). *This fee is in addition to the percentage/bill rate corresponding to the channel selected.		€50.00	
2.5 Clearing for physical bills, at the assignor's request (see note 8)		7.51 (single amount)	
2.6 - In cases where the customer delivers physical bills for the entity to record and issue magnetic media, 0.15 euros will be charged per bill, in addition to the fees in points 2.1 or 2.2, as applicable, for "data capture and subsequent processing on magnetic media".			
(b) The delivery of by the assignor of the magnetic media or physical bills must be in the Bank's possession, in the form and place of processing agreed based on the method, at least five business days from the order date thereof, which shall be the same as the date the bill is charged to the payer or filed with the Clearing Houses.			
Fee for each return			
3. Refunds and/or cancellations of direct debit or bill orders (in post-settlement and pre-settlement)			
	%	(Euros)	
3.1 By delivery to the payer or transferor of the magnetic media or of the supporting document drawn up by the Bank. (See Note 9)	6.00	5.00	
3.2 By returning the original bill to the assignor. (See Note 4)	6.00	5.50	See Note 3
4. Debit rebilling service			
4.1 - Per debit	5.00	5.00	

NOTE 1 Only Direct-Debited Debits and Direct-Debit Payment Orders that meet the following requirements will be subject to this HEADING:

a) Match between the issuing location and the payment or direct debit location.

In the case of companies with centralized invoicing, the issuing location and the payment location are understood to match when the billed service was carried out by the establishment or installation of the invoicing company located in the payment location.

For invoicing associated with the periodic fees of non-profit educational, cultural, leisure and professional entities, it is not essential to match the issuing location and the payment location for consideration within this HEADING, provided that the other requirements are met.

b) Payable upon presentation.

c) That correspond to fees for services or uses of a periodic nature, paid by the consumer or end user.

d) That appear on the bill or debit order as the payment address: Bank, Paying Office and account number; and there is an existing and express authorization from the debtor to allow these bills or debit orders to be charged to the account without notice.

e) That do not require the payee bank to finance or advance funds, or to transfer the valuation.

NOTE 2 In any case, since these are documents taken into account in the collection management, their face value will be paid into account, once the collection or debit management of the accounts is consolidated.

NOTE 3 Postage expenses will be charged for each shipment.

NOTE 4 All refunds that must be made for instruments received on media or by interconnection must necessarily be channeled through these exchange systems.

NOTE 5 If a refund is issued as a result of the collection management in the ORDERS FROM ENTITIES TO DIRECT DEBIT BILLS WITH TRANSFER ON MAGNETIC MEDIA (section 1) or in the PHYSICAL TRANSFER OF NORMALIZED BILLS BY ISSUING ENTITIES (section 2), the fees set forth in section 3 shall be applied, in addition to the collection management fees. (DEBIT ORDERS OR BILLS RETURNED), as applicable.

NOTE 6 Payment through the Branch, whether the fixed rate or percentage rate, is only applicable to "Non-direct debited bills". This channel is only available as a contingency channel for "Express Payments", and the same rate as for the ATM channel is applied, both to the fixed rate and percentage rate option.

NOTE 7 When a customer requests that a bill that it is eligible for inclusion in the electronic clearing systems be presented physically to the drawee, the fee set out in point 2.4 by the clearing house will be collected, in addition to the collection management fees.

NOTE 8 In order to be able to apply the reduced rate for magnetic media, the number of transactions for each magnetic medium received, in accordance with the specifications of the Spanish Banking Association, will have to be equal to or higher than 200 transactions.

NOTE 9 For the purposes of this Schedule, bills or similar documents corresponding to deferred commercial transactions or sales will be considered as bills of exchange and will be subject to Headings terms 01 and 02 on the collection and return of bills.

NOTE 10 Shipping costs for each medium 3.01 euros.

NOTE 11 Any card issued by a company not belonging to the BBVA Group is considered an OUTSIDE CARD. This fee is in addition to the fee per percentage or per bill depending on the channel (BBVA Branch, ATM, bbva.es or Contact BBVA).