

Fees, conditions and expenses chargeable to customers

In effect since 02/14/2024

HEADING 09 CREDIT ACCOUNTS, LOANS, FINANCIAL DRAFTS, OVERDRAFTS IN CALL ACCOUNTS, OVER-LIMITS IN CREDIT ACCOUNTS AND ADVANCES ON BILLS OR CERTIFICATES.

SPECIFICATION	VALUE	COMMENTS
1. Commitment fee (See Note 7 and 14).		
1.1 Per contract: (One time only, accrues on the principal of the loan or the credit limit, at the time of signing or at each renewal or extension)		
1.1.1 Mortgage-backed loans	2,50 %	Minimum: 1.100,00 Euros
1.1.2 Consumer loans and credits (See Note 23)	10,00 %	Minimum: 600,00 Euros
1.1.3 Other credits and loans	4,00 %	Minimum: 600,00 Euros
1.2 Of balances exceeded (See Note 1)	5,50 %	Minimum: 18,00 Euros
2. Administration fee	0,60 euros	Per entry
3. Past due account notification and overdraft fee in call and credit accounts. (To offset processing fees). This shall be charged once only and for each signature (new matured debt position) provided that the claim has been made effective.	30,00 Euros	(Single amount)
4. Availability fee (see Note 2) This availability fee will be applicable to current credit accounts, as well as to other credit transactions (Mibor, Euribor, other Banks, etc. and support facilities for commercial paper or similar issues)	1,00 %	Quarterly. No minimum
5. Fee/compensation for partial or total early cancellation requested by the holder (see Note 3)		
5.1 Mortgage loans and credits, except those covered by the scope of article 7 of Law 41/2007 (See Note 16) and Law 5/2019 (see Note 16a)		
5.1.1 Fixed interest rate	5,00 %	No minimum
5.1.2 Variable interest rate (see Note 17)	1,00 %	No minimum
Cases of switching lender subject to Law 2/1994		
Mortgage loans repaid before 04/27/2003	1,00 %	No minimum
Mortgage loans repaid after 04/27/2003	0,50 %	No minimum

5.2 Consumer credit transactions subject to Law 16/2011, on consumer credit contracts. (See Note 4)		
5.2.1 When the period remaining between the early repayment and the agreed loan contract end date is more than one year.	1,00 %	No minimum
5.2.2 When the period remaining between the early repayment and the agreed loan contract end date is no more than one year.	0,50 %	No minimum
5.2.3 Administrative cost of early repayment	11,5 euros	
5.3 Other asset transactions	5,00 %	No minimum
5.4 Loans and credits covered by the scope of Law 5/2019 (See Note 16a)		
5.4.1 Loans and credits at a variable interest rate or variable tranches		
5.4.1.1 In the first 5 years	0,15%	With the limit of the financial loss
5.4.1.2 During the remaining years of the loan	0%	
5.4.2 Loans and credits at a fixed interest rate or fixed tranches		
5.4.2.1 In the first 10 years	2%	With the limit of the financial loss
5.4.2.2 During the remaining years of the loan	1,5%	With the limit of the financial loss
5.4.3 For interest rate novation or switching lenders, provided that a fixed interest rate is agreed to replace a variable rate for the remainder of the contract		
5.4.3.1 In the first 3 years	0,05%	With the limit of the financial loss
5.4.3.2 During the remaining years of the loan	0%	
6. Compensation for withdrawal (see Note 18)		
6.1 When the early repayment takes place within the first 5 years of the life of the loan.	0,50%	No minimum
6.2 When the early repayment occurs at a time after that specified in section 5.1 above.	0,25%	No minimum
7. Rate risk compensation (see Note 22)	5,00%	
8. Amendment fee (see notes 5 and 19)		
8.1 For modifying the conditions, guarantees, changes in the securities of the guarantee, changes in guarantors or underwriters, extensions in maturity dates, provided that this involves a modification or alteration of the contractual document other than those provided for in section 7.2 below. Of the current limit or amount of the operation (see note 13).		
8.1.1 Mortgage-backed loans	2,00 %	Minimum: 1.100,00 Euros
8.1.2 Remaining transactions	1,75 %	Minimum: 95,00 Euros
8.1.3 Modification of the Term of mortgage-backed loans	0,10%	
8.2 For switching lenders or novation due to change of debtors		

8.2.1 Mortgage-backed loans	2,00 %	Minimum: 901,52 Euros
8.2.2 Remaining transactions	1,75 %	Minimum: 95,00 Euros
9. Fee for exercising agreed modification options in mortgage-backed loans		
9.1 Deferment of installments	-	60,00 Euros
9.2 Change to the number of payments	-	90,00 Euros
10. Fee for analysis and information expenses		
10.1 In credit or loan operations (of the limit, principal or renewed).	2,00 %	Minimum: 180,00 Euros
10.2 In global risk operations (includes different risk operations in a single contract, companies that meet special conditions may be the account holders. Mainly intended for high-turnover companies). (See note 12)	0,50 %	Minimum: 150,25 Euros
10.3. In mortgage operations, except for operations covered by the O.M. of May 5, 1994	0,50 %	Minimum: 180,30 Euros
10.4 In operations to switch lenders due to a change in creditors.	1,00%	Minimum 601,01 Euros.
11. Indexed loan disbursement fee (See Note 6)	0,10 %	Mínimo: 30,05 Euros
12. Renegotiation of payments (See Note 9) (Of the amount of the total debt due and not paid)	0,50 %	Minimum: 24,00 Euros
13. Assessment of guarantees (see Note 10)		
13.1 Completed or remodeled individual homes (semi-detached, side-by-side, exempt or located in a building)		
Up to 30,050.61 euros	128,98 Euros	
From 30,050.61 to 90,151.82 euros	156,86 Euros	
From 90,151.82 to 180,303.63 euros	177,78 Euros	
More than 180,303.63 euros	0,10 %	Maximum: 501,97 Euros
13.2 Business premises, offices and industrial warehouses, completed or remodeled		
Up to 180,303.63 euros	209,51 Euros	
Excess from 180,303.63 to 601,012.10 euros	0,10 %	
Excess from 601,012.10 to 1,202,024.21 euros	0,06 %	
Excess from 1,202,024.21 to 3,005,060.52 euros	0,045 %	
Excess from 3,005,060.52 to 6,010,121.04 euros	0,035 %	
Excess from 6,010,121.04 euros	0,025 %	
13.3 Buildings in general (housing, offices, industrial, under construction, remodeled or completed)		
Up to 180,303.63 euros	278,87 Euros	
Excess from 180,303.63 to 601,012.10 euros	0,10 %	

Excess from 601,012.10 to 1,202,024.21 euros	0,06 %	
Excess from 1,202,024.21 to 3,005,060.52 euros	0,045 %	
Excess from 3,005,060.52 to 6,010,121.04 euros	0,035 %	
Excess from 6,010,121.04 euros	0,025 %	
13.4 Land with approved planning		
Up to 180,303.63 euros	315,53 Euros	
Excess from 180,303.63 to 601,012.10 euros	0,10 %	
Excess from 601,012.10 to 1,202,024.21 euros	0,06 %	
Excess from 1,202,024.21 to 3,005,060.52 euros	0,045 %	
Excess from 3,005,060.52 to 6,010,121.04 euros	0,035 %	
Excess from 6,010,121.04 euros	0,025 %	
13.5 Rural, agricultural or livestock holdings		
Up to 180,303.63 euros	315,53 Euros	
Excess from 180,303.63 to 601,012.10 euros	0,10 %	
Excess from 601,012.10 to 1,202,024.21 euros	0,06 %	
Excess from 1,202,024.21 to 3,005,060.52 euros	0,045 %	
Excess from 3,005,060.52 to 6,010,121.04 euros	0,035 %	
Excess from 6,010,121.04 euros	0,025 %	
14. Guarantee appraisal fee, after the concession.		
Fee to conduct, at the customer's request, technical reports, inspection visits to verify the technical progress and status of the investments. For each report or visit.	180,00 Euros	
15. Fee for direct debiting from another credit institution the payments for loans granted by the Bank.(See Note 11)		
15.1 For the presentation of the bill	0,40 %	Minimum: 3,00 Euros
15.2 For each unpaid bill returned	4,00 %	Minimum: 15,00 Euros

TRANSACTIONS INVOLVING CREDIT CARDS

Personalized payment: If the credit is repaid early, the Bank will receive, as a fee/compensation for early full or partial repayment, 1% of the credit amount repaid in advance, if the period remaining between the early repayment and the agreed contract end date is more than one year. When the period remaining between the early repayment date and the agreed end of the credit card contract is no more than one year, the Bank will receive 0.5% of the credit amount repaid in advance. (See Notes 4 and 20)

MASTERCARD deferred payment management fee: 30.00 euros (see Note 21)

Commitment fee on excess over the credit limit: 3.00%, 6.00 euros minimum

This fee will apply to the largest overdraft in the credit card account in each monthly settlement period.

Fee/compensation for early, partial or total repayment in the Revolving Credit Card Type: 1% of the credit amount repaid in advance when the period remaining between the early repayment and the agreed credit card contract end date is more than one year. When the period remaining between the early repayment date and the agreed end of the credit card contract is no more than one year, the Bank will receive 0.5% of the credit amount repaid in advance. (see Note 4)

NOTE 1 For overdrawn credit accounts and overdrafts in call accounts, the commitment fee will be applied to the highest accounting overdraft that the account has had in each settlement period. If the account settlement period is shorter than one quarter, the fee will be applied proportionately to the number of settlement periods in a quarter. This proportionality rule shall not apply to the minimum fee.

This shall be in accordance with the Consumer Credit Agreements Law 16/2011 of June 24, whereby in overdrafts in account with consumers, an interest rate giving rise to an annual percentage rate of over 2.5 times the legal interest rate cannot be applied.

NOTE 2 The availability fee that is applied to credit transactions will accrue in the stipulated period and once the contractually established grace periods have elapsed, making it coincide with the interest payments that occur during that period, and will be charged to the undrawn average natural balance.

The fee is only charged in those cases in which the customer exercises the option to draw down the funds.

In credit contracts where a schedule of uses or amortizations has been planned, the availability fee will only be charged to the limit actually drawn down.

NOTE 3 In credit operations, it will be applied to the balance payable. In loan operations, it will be applied to the principal repaid early. In both cases, it shall be payable upon cancellation or repayment.

NOTE 4 This compensation may only be received if the reimbursement occurs during a period in which the borrowing rate is fixed. This compensation will be applied to the principal repaid in advance for operations with an amount equal to or greater than 200.00 euros and not more than 75,000.00 euros, held by individuals who act for purposes that are outside their business or professional activity and that are not excluded from the scope of Law 16/2011 of June 24. In any case, no compensation shall exceed the amount of the interest that the consumer would have paid during the time between the early repayment and the agreed termination date of the credit contract.

In addition to this compensation, the Bank may charge the customer 11.5 euros as an "Administrative early repayment fee". This amount is derived from the administrative expenses that the early repayment entails for the Bank.

The fee for early repayment in consumer credit operations agreed prior to the entry into force of Law 16/2011 shall be governed by the provisions of Article 10 of Law 7/1995, on consumer credit.

NOTE 5 The amount of the fee will be charged to the borrower's account at the time of the modification; if the credit/loan is not signed, the chargeable expenses will be deducted from the first installment.

NOTE 6 This additional fee will be applied to loans indexed with the Mibor, Euribor, Preferential, etc., provided that partial

drawdowns have been agreed with the customer. It shall be applied to the amount drawn down. The minimum fee shall be the amount specified for each partial drawdown.

- NOTE 7** In the case of advances on foreign currency instruments, in addition to the commitment fee, the fees inherent to the foreign currency transaction will be applied: collection of bills in foreign currency.
- NOTE 8** The public notary expenses, whether contemporaneously with or subsequent to the contract, as well as the deed processing costs (Notary, Registration, Tax), shall be borne by the customer. Likewise, any other external duly justified fees shall be borne by the customer (e.g. property appraisal fees, registry verification fees to obtain recognition of the debt), unless incurred by the bank itself, in which case Section 12 of this Heading shall apply.
- NOTE 9** Study of special processing for paying delayed debt at the customer's request. Must be paid in cash at the time of the negotiation. This fee will be refunded if the transaction is not signed for reasons not attributable to the customer.
- NOTE 10** When the application is submitted, a provision will be required based on the amount requested. The final settlement will be made once the appraisal value is known. Any possible differences will be adjusted when the first drawdown is made.
- NOTE 11** This fee shall be applied if the client previously and explicitly requests direct debit in another banking entity.
- NOTE 12** Products listed in Section 9.2 of this HEADING "Global risk operations": The short-term asset products that a customer can carry out with our Company include the following: Credit accounts in euros/foreign currencies. Cash transactions in euros and foreign currency. Credit facilities for drawdowns + EURIBOR, EURIBOR/LIBOR. Operations to finance exports. Operations to finance imports. Discounts or advances. Opening letters of credit. Provision of guarantees or endorsements.
- NOTE 13** The modifications to the specific conditions are: Reductions to the agreed interest rate, changes to benchmark indexes or type of interest rate (fixed-variable), changes to the initially agreed spreads involving the benchmark rate, changes to maturity period, changes to or establishment of repayment grace periods, changes to the payment terms (monthly/quarterly payments), changes to the repayment system, or any other changes that require amending or altering the contractual document. In cases where this modification entails extending the term of the mortgage loan, this fee will be 0.10% of the outstanding principal amount.
- NOTE 14** In credit and loan operations in which the account holder(s) have the option of changing the interest rate (Mibor, Euribor, or, interbank, or, a fixed negotiated rate), the Bank will receive an additional fee of 0.125% of the principal or limit in force, per quarter or fraction thereof, to be received in each interest settlement.
- NOTE 15** In the case of advances on bills, certificates or other documents, the following fees will be payable: Study, point 8 of this heading; Commitment, point 1 of this heading; Negotiation, point 1, heading 01; and, where applicable, recording fee, note 3, heading 01; Maturity modification, note 17, heading 01; Incident, point 5, section 01; . As expenses for processing the advance, where applicable, point 3 of heading 09 will be applied.
- NOTE 16** For mortgage loans and credits falling within the scope of Article 7 of Law 41/2007, this refers to credit or loan contracts signed on or after December 9, 2007, even if they do not provide the option for early repayment, provided that the borrower is a legal person subject to the tax scheme for small companies under the Corporate Tax (a company is defined as small when its net turnover in the previous year was below 8 million euros).
- NOTE 16a.** For loans and credits within the scope of Law 5/2019, this refers to credit or loan contracts signed on or amended (including switching of lenders) after June 16, 2019, provided that any of the following circumstances apply:
- When the borrower, guarantor or co-debtor is a natural person and the purpose of the contract is a mortgage-backed loan or credit or other collateral right for a property for residential use (including storage rooms, garages and any structure that serves a domestic function).
- When the borrower, guarantor or co-debtor is a consumer and the purpose of the contract is a loan or credit, the purpose of which is to acquire or preserve property rights involving land or existing or future buildings.
- NOTE 17** If the lender is switched in variable-rate mortgage loans, as referred to in Article 1 of Law 2/1994, the following limitations will be taken into account when applying the early repayment fee:

(i) when an early repayment has been agreed without a fee, the bank will not be entitled to receive any amount for this purpose, and (ii) if an early repayment fee equal to or less than 1% has been agreed, the fee to be charged shall be as agreed.

NOTE 18 Applicable for subrogatory and non-subrogatory, total or partial repayments involving mortgage loans and credits falling within the scope of Article 7 of Law 41/2007, as described in Note 16 above.

NOTE 19 The fees provided for in section 7 are not incompatible with each other. If any of the cases considered occur, the amount specified for each of the corresponding cases shall accrue.

NOTE 20 A personalized payment is a special payment deferral system that offers the option to repay the amount of one or several transactions, or the full monthly outstanding balance after settlement, in monthly installments under the conditions, including the interest rate, contained in the contract signed with the customer.

NOTE 21 MASTERCARD cards whose only payment system is to reimburse each transaction by making a certain number of deferred monthly payments will not have an annual fee, although a fixed payment deferral processing fee of 30.00 euros will be charged for each transaction subject to deferral.

NOTE 22 This compensation will be applied to total or partial repayments of loans or credits that are made during a review period of longer than 12 months and that involve a loss for the Entity.

NOTE 23 Consumer loans and credits (Consumer Finance): Consumer finance transactions refer to those transactions that are requested through a point of sale (physical or virtual) or through a financial collaborator or intermediary.