

# Schedule of fees, conditions and expenses chargeable to customers

In effect since 04/06/2021

## HEADING 10 PAYMENT SERVICES: CHECKING AND SAVINGS ACCOUNTS

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

SPECIFICATION	VALUE	COMMENTS
<b>1. Checking accounts and savings accounts</b>		
<b>1.1 Overdrafts.</b>		
1.1.1 Commitment fee for overdrafts (See Note 1)	4.50%	Minimum: 15.00 euros
1.1.2 Overdraft settlement fee. (See Note 2)	30.00 euros	
<b>1.2 Account maintenance service.</b>		
1.2.1 General account maintenance fee. (See Notes 3, 4 and 7)	160.00 euros	Annual per Account
1.2.2 Fee for maintenance of linked accounts (see Note 5)	120.00 euros	Annual per Account
<b>1.2.3 Fees for specific Payment Accounts</b>		
1.2.3.1 Negocios Account	12.00 euros	Monthly per Account
1.2.3.2 Transactional Business Account	35.00 euros	Monthly per Account
1.2.3.3 Liquidity Account (See Note 6)	0.025% of the average monthly balance	Monthly per Account
1.2.3.4 Major Customers Accounts (See Note 6)	0.048% of the average monthly balance	Monthly per Account
1.3 Administration fee. (See Notes 7 and 8)	0.60 euros per entry	
<b>2. Fee for servicing ad-hoc charges with no balance (see Note 9)</b>	2.00 euros per operation	

SPECIFICATION	VALUE	COMMENTS
<b>3. Fee for standardized information on account movements, outside those established periodically within the framework of the corresponding contract, at the customer's request.</b> (See notes 10 and 11)	Per entry	Minimum per process
<b>3.1</b> Regular statement At the customer's request:	Exempt	Exempt
<b>3.2</b> For requesting statement at branch	5.00 euros	
<b>3.3</b> Additional account statement on magnetic media (See Note 12)	0.002 euros	60.10 euros
<b>3.4</b> Per interconnection, terminal.	Per document	150.25 Euros/Month (Fixed) 36.06 Euros/Hour (Variable)
<b>4. For notifying the Bank of Spain of the movements (debits and deposits) that require said notification, as per the applicable laws.</b>	6.01 euros (One time)	
<b>5. Fee for withdrawing cash at the window (see Note 13)</b>	2.00 euros	
<b>6. Fee for payments in cash, by check or withdrawal in a location other than that in which the account is registered, charged as expenses for checking the signature and verifying the availability of funds</b>	3.00 euros	
<b>7. Fee for issuing non-crossed checkbook (see Note 14)</b>	3.00 euros	
<b>8. Fee for cash deposits in accounts not in your name (see Note 15)</b>		
<b>8.1</b> Counter	3.00 euros	
<b>8.2</b> ATM	1.00 euro	

**NOTE 1** The authorization to have an overdraft is optional for the Bank, and if it is authorized, in accordance with the terms and conditions and period agreed, it will be charged the interest rate published by the Bank for these kinds of transactions.

Checking account overdrafts shall be considered to be credit transactions for all purposes, and the fee on the maximum debit balance which the account may have had in each settlement period shall be applied, with the corresponding minimum, to be received jointly with the interest settlements.

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

**NOTE 2** If the account has no funds, BBVA will inform the customer via messages sent to the BBVA app, on www.bbva.es, to the borrower's email address and cell phone, traditional postal notification, by phone, or through actions taken by our BBVA branches or partners. The Bank will remind the customer of the need to have a positive balance to avoid economic repercussions. The Bank will charge an overdraft adjustment fee to compensate for the aforementioned actions taken. It will charge this expense once for any steps taken to inform the borrower of each new balance.

**NOTE 3** The account maintenance service consists of having the account open and active and for holding your money. For this service, the Bank charges a fee, which also includes the Basic Cash Service for Account Customers, i.e.:

- Account holders, as well as authorized individuals and representatives, can make cash deposits at an ATM, as well as

at those branches that offer this service at the teller window, during the hours provided for this service.

Cash deposits made by other people at the window or through an ATM are not included in the Basic Cash Service, and therefore a fee will be charged for the service provided to these individuals, of which they will be informed before making the deposit.

- The withdrawal of cash by the customer at an ATM, up to the card's drawdown limit. Above this limit, the withdrawal must be done at a teller at those branches that have this service during the hours specified for this purpose.

Withdrawing up to €2,000 in cash at the teller window is not part of the Basic Cash Service. As a result, every time an amount of less than or equal to €2,000 is withdrawn at the teller window, a commission will be charged for this service (withdrawals in excess of €2,000 are not charged this fee). The fee will be charged to the account from which the cash is withdrawn. Cash withdrawals at the window are not part of the Basic Cash Service and are therefore not included in the maintenance fee (see "Fee for withdrawing cash at the window").

Cash deposits and withdrawals, when done at an ATM, can only be made in bills.

This maintenance fee is only agreed between the Bank and the Customer. Therefore, it does not include cash deposits made by people other than the holder, authorized users and representatives of the account into which the deposit is made (when the operation is made at the window) or by people who are not BBVA customers or who do not identify themselves as such (when the operation is done at an ATM).

**NOTE 4** The maintenance fee will be charged at the same time as the regular settlement of the account and proportionally to the settlement period.

If interest settlement periods other than the specified ones are agreed, the fee for each period will be the result of dividing the amount of the fee by the number of periods per year.

**NOTE 5** Linked accounts are used exclusively for the purposes of complying with the requirements of another bank contract. A fee of 120 euros per year will be charged. This cost will remain unchanged whilst this account contract remains in effect. In the event that the account is used for other types of transactions, the normal fees applicable to unlinked accounts will apply, as set out in sections 1.2.1 and 1.3.

**NOTE 6** The Account Maintenance fee is calculated based on a percentage of the average balance during the monthly settlement period of the account. The average account balance in the settlement period is calculated based on the balance in the Account at the end of the day, based on the value date of the movements and not the date when the transaction is posted to the account.

**NOTE 7** This is a service through which the Bank records the customer's use of the account through entries and movements. For this service, the Bank charges a fee for the use of the account, for each entry or movement, except for the following:

- Cash deposits by the account holder (Basic Cash Service).
- The withdrawal of cash by the customer at an ATM, up to the card's drawdown limit (Basic Cash Service).
- Cash withdrawal from the Account at the window (for any amount).
- Settlement of interest owed and due, fees charged and chargeable expenses
- Payments and charges for BBVA loans.

The administration fee will be charged at the same time as the regular settlement of the account.

**NOTE 8** The charging of this fee is not compatible with the application of the monthly fee stipulated in Heading 22 "BUNDLED SERVICES - CUENTAS CLARAS".

**NOTE 9** When it is impossible to apply the charge automatically, because the account balance is insufficient or because an agreed overdraft limit for the account would be exceeded. BBVA will carry out an additional actions that may lead it to authorize charges to the account with the insufficient balance.

In such cases, the fee for administering ad hoc charges when there is no balance will be charged on the day following that on which the event described in the previous paragraph takes place, for each transaction. This will not apply if the account balance is positive at the end of the day (21:00 hrs).

This service applies only to charges originated by the Holder(s) in the following cases: cash withdrawals from a teller, preauthorized payment orders, bills not paid by preauthorized payment, transfers and movements between accounts, tax and social security payments, charging of checks and promissory notes, issue of banker's checks, and buying and selling foreign currency.

BBVA will charge, in addition to the one-off charge for processing a charge with no balance, the overdraft fee (see section 1.1.1) and the interest accrued.



- NOTE 10** In the case of account movements requiring the sending of specific documents, a correspondence (mail) fee will be applied, if not charged during the transaction that caused the movement, for the amount corresponding to the current postal rate.
- NOTE 11** The fee for “standardized information” only includes the sending of information in the formats and procedures standardized by the Spanish Banking Board or, where applicable, by the Spanish Private Banking Association.
- NOTE 12** The magnetic medium will be provided by the customer, or he/she will be charged the price of the medium.
- NOTE 13** This service allows the parties involved to withdraw cash from the account at the window at a BBVA branch, as an alternative to the ATM. For this service, BBVA charges a fee for cash withdrawals at the window for an amount of less than or equal to €2,000 (for those with a higher amount, no fee is charged). The fee for providing this service will be charged to the account from which the drawdown is made.
- NOTE 14** This fee does not apply to issuance of crossed checkbooks.
- NOTE 15** This fee is charged for cash deposits to the account made by people other than those involved in the account (when the operation is made at the window) or by people who are not Bank customers or who do not identify themselves as such (when the operation is done at an ATM). The fee for providing this service is charged to the person making the deposit, who will be notified in advance.  
“Acting parties” in the account means holders, authorized persons and representatives.