

Schedule of fees, conditions and expenses chargeable to customers

In effect since 06/06/2022

HEADING 12 ONLINE AND TELEPHONE BANKING SERVICES

SPECIFICATION	VALUE	COMMENTS
1. ELECTRONIC CONNECTION SERVICES		
1.1. BBVA net:	Exempt	(See notes 1, 2 and 3)
1.2. BBVA Net Cash:		(See note 4)
1.2.1. Commitment fee	75 euros	One time only
1.2.2. Connection and maintenance	60 euros/month	Per company
1.3. BBVA Infopayments	18 euros/month	(See note 5)
2. DIRECT CHANNELS		
2.1. EDITRAN:		(See note 6)
2.1.1. Implementation of the connection	700 euros	One time only
2.1.2. Consumption and usage fee	300 euros/month	
2.2. SWIFT		
2.2.1. FIN Connection		(See note 7)
2.2.1.1. Connection and services implementation	100 euros	One time only
2.2.1.2. Maintenance fee	700 euros/month	
2.2.2. Fileact Connection		(See note 8)
2.2.2.1. Connection and services implementation	1,000 euros	One time only
2.2.2.2. Maintenance fee	1,000 euros/month	
2.3. HOST 2 HOST		(See note 9)
2.3.1. Connection and services implementation	1,000 euros	One time only
2.3.2. Maintenance fee	1,000 euros/month	
2.4 CANAL API		(See note 10)
2.4.1. Connection implementation	700 euros	One time only
2.4.2. Maintenance fee	700 euros/month	

3. REUTERS		(See note 10)
3.1. Chargeable expense to connect, use and display the information provided.	24.04 euros/month	
4. CANAL BBVA	24.04 euros/month	(See note 11)
5. DE COMPRAS BBVA	Exempt	(See note 12)
6. POS TERMINAL/INTERNET	Exempt	(See note 13)
7. MOBIPAY SERVICES		(See note 14)
7.1 Shops: Services Billing		
■ Fee or discount	According to contract	(See note 15)
7.2 Service Users		
■ General commissions of the service:		
■ General fee of the service	1 euro/month	Quarterly payment
■ Per purchase, query or service operation	0.90 euros	(See note 16)
8. BBVA DIGITAL IDENTIFICATION SERVICES		
8.1- Subscription Service		(See note 17)
■ Commitment fee	100 euros	
■ Monthly maintenance fee per certificate	30 euros	
■ Fee to issue and renew each certificate	30 euros	
■ Equipment costs (per reader).	150 euros	
8.2 Verification service		(See note 18)
■ Commitment fee	100 euros	
■ Monthly maintenance fee	50 euros	
■ Administration fee (per validation)	1 euro	
9. CELL PHONE ALERT SERVICE (via SMS)		(See note 19)
■ Annual cost of the service	12 euros	Charged half-yearly
■ Per message sent	0.15 euros	
10. BOLSA DIRECTA SERVICE		
■ Annual cost of the service	300 euros	Charged annually (See note 20)
11. CARDLESS CASH WITHDRAWAL SERVICE		
■ For issuing and processing each Security Code provided to the customer	1 euro	(See note 21)
12. ELECTRONIC INVOICE SERVICE		(See note 22)
■ Service registration	150 euros	One time only

■ Monthly maintenance fee	15 euros	Charged monthly
■ Issuance of electronic invoices	0.20 euros	Per invoice
■ Receipt of electronic invoices	0.20 euros	Per invoice
■ Filing	0.10 euros	Per invoice and year
■ For issuing paper invoice	0.80 euros	Per invoice
■ Digitalization	0.60 euros	Per invoice (see note 23)
■ Validation of certificates	0.10 euros	Per validation (see note 24)
13. READER FOR THE CHECK SERVICE EXPRESS	600 euros/reader	One time only (see note 25)

NOTE 1 These services allow users to obtain up-to-date information on their positions, as well as to carry out a wide range of transactions directly from their home.

NOTE 2 Online banking service for individuals

- It is included in the contract of the card used to access it
- Changes can be made to the operational conditions of the service by informing users of them 15 days in advance.

NOTE 3 Includes an option for the customer to register in an online and email service.

NOTE 4 BBVA Net Cash is an online banking product for companies that lets users receive up-to-date information on their positions, as well as to carry out a wide range of national and international collection and payment transactions.

NOTE 5 BBVA Infopayments is a billing and information service for managing payment transactions through electronic means established by the Bank, that is accessible via the Internet for companies and their vendors.

NOTE 6 Communication platform that makes it possible to make data transfers, for the purpose of different collection, payment and information delivery services.

NOTE 7 The FIN connection covers the SWIFT standard messaging exchange: MT940 (statement of movements from the previous day), MT942 (statement of intra-day movements), MT941 (account balances), MT101 (order to move funds from an account in the receiving bank), etc. A fee will also be charged to implement the SWIFT FIN project, which will be studied on case-by-case basis (the implementation service includes the parametrization of the client-bank connectivity, file format consulting services and trial runs in testing and production environments, in all of the countries where this is necessary).

NOTE 8 The FILEACT connection is used to send information files agreed between the bank and the customer, such as SEPA debit entries, AEB43, etc. A fee will also be charged to implement the SWIFT Fileact project, which will be studied on case-by-case basis (the implementation service includes the parametrization of the client-bank connectivity, file format consulting services and trial runs in testing and production environments, in all of the countries where this is necessary).

NOTE 9 The H2H connection is a type of direct connection between BBVA's and the customer's applications. The following options are available:FTPS, SFTP, HTTPS, Web services and AS2. A fee will also be charged to implement the H2H project, which will be studied on case-by-case basis (the implementation service includes the parametrization of the client-bank connectivity, file format consulting services and trial runs in testing and production environments, in all of the countries where this is necessary).

NOTE 10 The API connection is an interface available to clients that allows them to access and use content or services that are available

- NOTE 11** This intermediation service between Reuters and the final recipient includes:
- Display of prices of domestic financial instruments for personal investors.
 - Historical graphic display of the evolution of these prices.
 - Display of news in the domestic language and an international news supplement.
 - Personal portfolio management tool.
 - This service is also integrated into the features provided by BBVAnet Plus.
- NOTE 12** Service accessible to users of the Digital Satellite Television platforms. Transactions are carried out using the same BBVAnet security codes and under the same contractual conditions as BBVAnet.
- NOTE 13** Service for commercial companies to connect to a Virtual Shop and to place their store logo in a virtual shopping center on the Internet.
- NOTE 14** Special software for personal computers that makes it possible to operate POS terminals over Internet networks. If the customer needs any equipment (modems, etc.), it will be provided for the corresponding fee from the supplier, which the customer must pay.
- The customer has to sign a contract to allow purchases with cards in the store, subject to the fees of this service.
- NOTE 15** Service to access banking operations via GSM mobile phone with different protocols (SMS, WAP, etc.)
- NOTE 16** As per the contract associated with the card system or other telematics systems.
- NOTE 17** Purchase transactions include both in-person and reference transactions. Balance and latest transactions queries. Service operations include the change of NIP, language configuration, default payment method settings, additional SMS settings and queries of the payment methods portfolio. This section will include any other operations that may be incorporated into this product in the future.
- NOTE 18** Issuance of digital identification certificate - based on advanced electronic signature systems through smart cards (which work with readers) or other media - to authenticate the subscriber's electronic communications.
- NOTE 19** Validation of digital certificates issued by entities.
- NOTE 20** Bank-customer communication service where, via SMS messages to their cell phone, the Bank informs users of this service of their balance, operations and movements. It also includes sending an SMS to the authorized user of Online Banking, BBVA Net Cash, to facilitate the process of authenticating the transaction signature or validation in the user circuit.
- NOTE 21** Customer-bank telephone communication service through which customers can place orders involving securities and consult them.
- NOTE 22** This service allows customers to withdraw cash at ATMs without physical cards by using a one-time security code that the customer requests after identifying him/herself.
- NOTE 23** This service can be used to manage electronic invoices: issuance, storage, status and validation of invoices.
- NOTE 24** Factura Integral BBVA offers a complete model for managing invoices electronically. A receiving customer who signs up for the service will gradually migrate from paper to electronic format. As a result, this customer will receive some of their invoices electronically and some on paper. To provide a comprehensive solution to the Client, we offer to certifiably digitize these documents, making them easier to store electronically, while remaining fully valid for tax and legal purposes. The solution involves scanning and converting invoices into a file using software approved by the Tax Agency (AEAT). As with electronic invoices, the customer will be able to view and retrieve the digitized invoices quickly, and can integrate them into its internal management systems for accounting and payment purposes.



NOTE 25 Cost for the provider of the certification services to verify that the e-signature certificate issued by said provider and used to issue an electronic invoice is valid.

NOTE 25 The Express Check service can be used to deposit collection documents for any amount using a digital reader. Once the documents are captured, they are sent through BBVA net cash.

FINAL NOTE Any changes to the fees, chargeable expenses and related interest included in this HEADING will be communicated beforehand and individually to the affected customers at least 15 days before they go into effect.