

# Schedule of fees, conditions and expenses chargeable to customers

In effect since 01.05.2022

## HEADING 17. PAYMENT SERVICES: CREDIT CARDS, DEBIT CARDS, PREPAID CARDS AND ELECTRONIC MONEY

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

### 1. STORES: INVOICING

**1.1 Discount: As per the contract associated with the corresponding card system.**

**1.2 Monthly physical POS terminal maintenance fee:**

POS terminal model	Monthly turnover of the Establishment			
	Tranche 1	Tranche 2	Tranche 3	Tranche 4
	less than or equal to €0	from €0.01 to €2,499.99	from €2,500 to €4,999.99	more than or equal to €5,000
Standard POS terminals *	€25	€10	€5	€0
SmartPay	€25	€5	€0	€0
Vending Reader	€25	€20	€15	€10

\* GPRS, ADSL, RTC, wireless, and PC POS terminal

The tranche applied, and therefore the fee applied, will depend on the monthly billing of all the POS terminals that each establishment has with BBVA (for example, if one Establishment has 3 physical POS terminals contracted, regardless of the model, the monthly invoicing of all three will be added to determine the tranche and the fee applicable to the Establishment).

The monthly billing will be calculated using the remittances settled in the month.

The corresponding fee will be applied to each physical POS terminal at the store plus VAT/indirect taxes that are applicable in accordance with the legislation in force at any given time.

For businesses with the POS terminal plan (Bono TPV), the first terminal is exempt and the second and subsequent POS terminals have a maintenance fee of EUR 5/month if they are active or EUR 25/month if they are inactive. A POS terminal is considered inactive if it goes 2 months without recording a transaction.

### 1.3 Digital signature service (\*): 10 euros per month and POS terminal

(\*) By virtue of this service, the customer's agreement to purchase is indicated by digitizing their signature on a touch screen that, together with the transaction data, are stored in fast and easily accessible computer records. This keeps stores from having to store the supporting

documents that are usually issued for the business in a paper format. All without prejudice to the timely supporting document provided by the POS terminal for delivery to the customer, which, in addition to the transaction details, includes their digital signature.

**1.4. Fee for POS terminal drawdown. For each drawdown made by the Establishment from the POS Terminal advance, the bank will charge a drawdown fee of 2% of the amount drawn down.**

**1.5. Initial installation and Virtual POS terminal startup fee: €100 + applicable VAT/Indirect tax.**

**1.6 Monthly virtual POS terminal maintenance fee:**

POS terminal model	Monthly turnover of the Establishment			
	Tranche 1	Tranche 2	Tranche 3	Tranche 4
	less than or equal to €0	from €0.01 to €2,499.99	from €2,500 to €4,999.99	more than or equal to €5,000
VIRTUAL POS TERMINAL	€25	€5	€0	€0

The Establishment's total monthly turnover will be used to determine the corresponding tranche, and therefore the amount of the fee, plus VAT/indirect taxes that are applicable in accordance with the legislation in force at any given time.

The monthly billing will be calculated using the remittances settled in the month.

**1.7. Processing fee for stores with a virtual POS terminal: 0.10 euros per transaction (in addition to the discount per transaction).**

## 2. HOLDERS

### 2.1 CREDIT CARDS.

Annual credit card issuance and maintenance fee (see Notes 5 and 10):

CARD TYPE	MAIN	ADDITIONAL
DESPUES BBVA	43	35
TRAVEL CARD +	30.00 euros	30.00 euros
DESPUES GOLD	80 euros	5000 euros
VISA CARDS WITH SHARED BRANDING	90 euros	45 euros
PLATINUM	90 euros	45 euros
MOTOR with additional services (see note 9)	50 euros	50 euros
INFINITE	120 euros	60 euros
BUSINESS/EMPRESA	50 euros	50 euros
SOLRED EMPRESAS MASTERCARD CARD	50 euros	50 euros
BUSINESS CARD		
SERVIRED GASOLEO BONIFICADO	12.00 euros	
A TU RITMO CARD (See Note 4)	20 Euros	20 Euros
CORPORATE	80 euros	8000 euros
TRAVEL CARD	1,000.00 euros	1,000.00 euros

Fee for issuing a duplicate card (See Note 6): 4.00 euros

Fee for cash withdrawals on credit using the card at the window (see Note 2):			
- At the bank's own branches in Spain:	3.00%	Minimum euros	2.50
- At branches belonging to other Banks in Spain, or abroad:	5.00%	Minimum: euros	3.00

Fees for withdrawing cash on debit or credit with a card at ATMs	OF THE BANK (i)	OF OTHER BANKS IN SPAIN	OF BANKS OUTSIDE SPAIN
On debit:	---	(II)	4.50% Minimum 3.5 euros
On credit:	4.00% Minimum: 4.00 euros	(iii)	5.00% Minimum: 3.00 euros
Viewing Transactions	---	0.60 euros	0.60 euros

(i) Any entity belonging to the BBVA Group in Spain.

(II) For debit card cash withdrawals in euros from ATMs belonging to banks that are not part of the BBVA Group in Spain, BBVA will charge the same fee that the bank owning the ATM charges BBVA. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

(iii) For cash withdrawals in euros on credit by card in ATMs belonging to banks that are not part of the BBVA Group in Spain, BBVA will charge the same amount as the fee that the bank which owns the ATM charges BBVA. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal. Likewise, BBVA will charge the fee for cash withdrawals on credit stipulated for BBVA Group ATMs in Spain. This fee is in addition to the fee charged by BBVA.

Fund transfers (credit transactions):	Fee	Minimum
To a BBVA account	4%	n/a

Deferred/personalized payment: The interest rate specified in the contract signed by the Customer will be charged.

Total payment: The interest rate for cash withdrawals and/or transfers specified in the contract signed by the customer will be charged.

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 less than one year, the Bank will receive 0.5% of the credit amount repaid in advance. (See Notes 7 and 8) Deferred payment management fee: The Bank will charge the following fees for the deferred amount: 2.9% when the payment is made in 3 monthly installments; 3.6% when the payment is made in 4 monthly installments, 4.3% when the payment is made in 5 monthly instalments, 5% when the payment It is made in 6 monthly payments, 4.5% when the payment is made in 10 monthly installments, 5.9% when the payment is made in 12 monthly installments (see note 11).

Management fee for changing the reimbursement system in the event of non-payment: 35.00 euros (see Note 12).

Fee for collecting past-due accounts: 35.00 euros. BBVA charges this fee once for each past-due payment collected.

Commitment fee on excess over the credit limit: 3.00% 6.00 eurps 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 less than one year, the Bank will receive 0.5% of the credit amount repaid in advance. (See note 8)

Transaction Fee for virtual Business/Corporate Cards, processed telematically or electronically, only applicable to transactions made using B2B platforms:5% of the total amount of transactions of this type included in each monthly settlement, with a minimum of 30 euros, or 1.5 euros for each transaction included in the aforementioned settlement, as specified in the contract signed by the Customer, payable on the first business day of the month following the corresponding settlement.

Fee for Changing the Payment Method agreed Business/Business Card, only applicable to card contracts that offer the option of operating on B2B platforms: 5% of the amount of the first monthly settlement affected by the change, with a minimum of 300 euros, or 300 euros for each change, as specified in the contract signed by the Customer, payable on the first business day of the month following the first settlement affected by the change.

Fee for use of the Card outside of the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

## 2.2 DEBIT CARDS.

Annual debit card issuance and maintenance fee (see Notes 5 and 10)

BBVA Ahora Card	35.00 euros
Business/Empresa card or:	30.00 euros
Servired Gasóleo Bonificado Card:	6.01 euros
Negocios Debit Card	30 euros

Fee for issuing a duplicate card (See Note 6): 4.00 euros

**Fees for withdrawing cash by card at branches:**

- At the bank's branches in Spain:	No charge	
- At branches belonging to other Banks in Spain, or abroad:	4.00%	minimum 4.00 euros

Fee for card cash withdrawals at ATMs:	OF THE BANK (i)	OF OTHER BANKS IN SPAIN	OF BANKS OUTSIDE SPAIN
- On debit:	---	(II)	4.50% Min.: 3.00 euros
- Viewing Transactions	---	0.60 euros	0.60 euros

(i) Any entity belonging to the BBVA Group in Spain.

(II) When withdrawing cash on debit by card at an ATM belonging to a bank other than the BBVA Group in Spain in euros, BBVA will charge the same amount as the fee that the bank which owns the ATM charges BBVA. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

Fee for use of the Card outside of the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

## 2.3 PREPAID CARDS

Annual fee for the issue and maintenance of a prepaid card. 5.00 euros/ year (see Note 5)

Fee for issuing a duplicate card (See Note 6): 4.00 euros

Fees to withdraw cash against the card balance at ATMs:	OF THE BANK (i)	OF OTHER BANKS IN SPAIN	OF BANKS OUTSIDE SPAIN
- On debit:	---	(II)	4.50% Minimum: 3.00 euros
- Viewing Transactions	---	0.60 euros	0.60 euros

(i) Any entity belonging to the BBVA Group in Spain

(ii) For debit cash withdrawals in euros from ATMs belonging to banks that are not part of the BBVA Group in Spain, BBVA will charge the same fee that the bank owning the ATM charges BBVA. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

Fee for use of the Card outside of the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

### 2.3.1 PREPAID WALLET CARDS

Annual prepaid card issue and maintenance fee: 0 euros/year (see Note 5)

Annual prepaid card issue and maintenance fee: 0 euros/year (see Note 5)

Fee for using the Card outside the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

## 2.4 BBVA ELECTRONIC CASH/BBVA VIRTUAL CARD

Annual fee for the issue and maintenance of a prepaid card. 0.00 euros/ year (see Note 5)

Fee for issuing a duplicate physical card (See Note 6): 5.00 euros

Fee for withdrawing cash against the card balance at ATMs:	OF THE BANK(i)	OF OTHER BANKS IN SPAIN	OF BANKS OUTSIDE SPAIN
- On debit:	---	(II)	4.50% Minimum: 3.50 euros
- Viewing Transactions	---	1 euro	1 euro

(i) Any entity belonging to the BBVA Group in Spain

(ii) If you use your card to withdraw cash against the card balance in euros from ATMs belonging to a bank that is not part of the BBVA Group in Spain, BBVA will pass on the fee it is charged by the bank that owns the ATM to perform the transaction. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

Fee for use of the Card outside of the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

(a) These amounts are charged per transaction.

## 2.5 INTER-OPERATIONAL E-TOLL PAYMENT SERVICE

- Electronic device issuance (1st issue or duplicates)	36 euros
- Annual credit card issuance and maintenance fee	18 euros

## 3. USE AT ATMs OF CARDS ISSUED BY OTHER ENTITIES:

Cards issued by other entities	Fee
Fee for withdrawing cash at BBVA ATMs using cards issued by non-BBVA banks in Spain, and cards issued in the rest of the EU (see note 13)	2,7 euros per operation
Fees for withdrawing cash at BBVA ATMs using cards issued by banks outside the EU.	6 euros per operation

**NOTE 1** Personalization cost: 4 euros for printing on the card the image requested or provided by the customer. Payable when the card is issued, renewed or replaced.

**NOTE 2** The fee charged for this purpose refers exclusively to credit transactions.

**NOTE 3** Any changes to the interest rate, fees and chargeable expenses involving the contracts for the products considered in this HEADING will be communicated beforehand and individually to the affected customers at least two months before they go into effect.

**NOTE 4** The monthly settlement of outstanding balances for using a Revolving Credit Card will always be made using a deferred payment method, a fixed monthly payment or a percentage, as specified in the contract to be signed by the account holder.

**NOTE 5** Credit, debit or prepaid card issue and maintenance fees are payable annually in advance.

**NOTE 6** The duplicate issue fee will be charged in those cases where the cause of the issue is attributable to the customer.

**NOTE 7** 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 8** 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 early 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.

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

**NOTE 9** These cards include features related to services for motorists, among others.

**NOTE 10** The charging of this fee is not compatible with the application of the monthly fee stipulated in Heading 22 "BUNDLED SERVICES - CUENTAS CLARAS"

**NOTE 11** It is payable for each transaction whose payment is deferred in monthly fees without interest, according to the options allowed by the Bank.

**NOTE 12.** It will be applied if the Bank amends the reimbursement system if a non-payment occurs involving the Card contracts with the Total payment method.

**NOTE 13** In accordance with the provisions of RD-Law 11/2015, when the cash is withdrawn using a card issued by an entity authorized in Spain or a branch operating in Spain, this fee will be charged by BBVA to said entities or branches, which may in turn pass it on to the cardholder.