

Fees, conditions and expenses chargeable to customers

In effect since 11/20/2020

HEADING 22 PAYMENT SERVICES: GROUPED SERVICES - CUENTAS CLARAS

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

	MONTHLY FEE
CUENTAS CLARAS MEDIO	8,00 Euros
CUENTAS CLARAS COMPLETO	10,00 Euros
CUENTAS CLARAS MULTIPAÍS	8,00 Euros
CUENTAS CLARAS MULTIPAÍS ENVÍOS	8,00 Euros
CUENTAS CLARAS BANCA PERSONAL	9,00 Euros

	MONTHLY FEE
CUENTAS CLARAS EXTRA INDIVIDUAL	11,00 Eur
CUENTAS CLARAS EXTRA DÚO	12,00Eur
CUENTAS CLARAS EXTRA FAMILIAR	14,00Eur

NOTE 1 The monthly fee accrues monthly for all the Cuentas Claras options. The collection of the monthly fee provided for in this heading is incompatible with the collection of the account maintenance fee, point 1.2.1, and of the administration fee, point 1.3 in Heading 10 - Checking Accounts, Savings Accounts and Term Deposits, as well as of the annual fee specified in points 2.1 and 2.2 of Heading 17 - Credit cards, Debit Cards, Prepaid cards and Electronic Money. with regard to the accounts, cards and operations included in each type.

NOTE 2 DISCOUNTS:

- 1 If any holder of a Cuentas Claras account listed has a paycheck for at least €600 direct deposited into the bank, or a pension for at least €600 direct deposited into the bank, the following discounts will be applied to their monthly fee:

CUENTAS CLARAS option:	% Discount of the Monthly Fee
MEDIO	50%
COMPLETO	25%
MULTIPAÍS	100%
MULTIPAÍS ENVÍOS	50%
BANCA PERSONAL	25%

This discount does not apply to the additional amounts provided for in the CUENTAS CLARAS EXTRA for Repsol Visa, Iberia Visa and/or Premium Visa cards.

- 2 In addition, the Cuentas Claras Extra account types will have an additional 0.50 euro discount on the monthly fee if customers maintain the Virtual Mail and Manage Postal Shipment services to replace the sending of physical documents associated with the personal accounts included in each type, and instead access them through the Bank's online banking service.

NOTE 3 Cuentas Claras allows associating personal accounts, all of which are exempt from administration and maintenance fees. The number varies depending on the option:

CUENTAS CLARAS option:	No. of accounts that can be associated	No. of Account Holders allowed
MEDIO	Up to 2	Any
COMPLETO	Up to 3	Any
MULTIPAÍS	1	Any
MULTIPAÍS ENVÍOS	1	Any
BANCA PERSONAL	5	Any
INDIVIDUAL option of CUENTAS CLARAS EXTRA	Up to 2	1
DUO option of CUENTAS EXTRA	Up to 3	Up to 2
FAMILIAR option of CUENTAS CLARAS EXTRA	Up to 5	Up to 5
EXPANSION	Up to 2	1

The Bank reserves the right to include in each option accounts that contain movements resulting from and/or associated with business and/or professional activities.

NOTE 4 Cuentas Claras allows associating debit and/or credit cards, all of which are exempt from annual issuance or reissue fees. The type and number vary depending on the option:

Cuentas Claras option:	No. of cards that can be associated
MEDIO	2 debit or credit cards
COMPLETO	3 debit or credit cards
MULTIPAÍS	1 debit or credit card
MULTIPAÍS ENVÍOS	1 debit card
BANCA PERSONAL	4 debit or credit cards
EXTRA INDIVIDUAL	1 debit card and 1 credit card (*)
EXTRA DUO	2 debit cards and 2 credit cards (*)
EXTRA FAMILIAR	5 debit cards and 5 credit cards (*)
INTERNACIONAL BÁSICO	1 debit card
INTERNACIONAL PLUS	2 debit cards or credit cards (*)

(*) If the card is a Repsol Visa, Iberia Visa or a Visa Premium card, the monthly fee is 2 euros higher for each card. The Bank reserves the right to determine the types of debit and/or credit cards included in each option from among those issued and/or marketed by the Bank at any given time.

NOTE 5 Each Cuentas Claras option includes the following services:

CUENTAS CLARAS option:	(1) No. of fee-free transactions a year at Servired, non-BBVA ATMs		(2) No. of fee-free services a year	(3) No. of fee-free mobile alerts a year	(4) No. of fee-free queries a year from a cell phone
	Withdrawals	Queries			
MEDIO	-	-	unlimited	100	-
COMPLETO	50	50	unlimited	unlimited	-
MULTIPAÍS	-	-	unlimited	-	-
BANCA PERSONAL	unlimited	unlimited	unlimited	unlimited	-
EXTRA INDIVIDUAL	12	48	80 (**)	100	100
EXTRA DUO	18	62	100 (**)	100	100
EXTRA FAMILIAR	24	76	120 (**)	100	100
INTERNACIONAL BÁSICO INDIVIDUAL	12	12	12	36	12
INTERNACIONAL PLUS INDIVIDUAL	12	12	12	36	12

- (1) Fee-free transactions at Servired, non-BBVA ATMs Includes debit cash withdrawals and queries. These transactions must be carried out with the cards included with each option, and are computed based on all the transactions carried out with said cards.
- (2) Services without fees, chose between: Checks deposited in euros in Spain, and/or issue of bank checks. National transfers in euros and other transfers between accounts in EU member states, as well as Liechtenstein, Norway and Iceland, made in euros, Swedish krona or Romanian leu (RON), not to exceed 50,000 euros, with no issuance fee, computing as a whole those made in the Linked Account.
- (3) Fee-free mobile alerts for movements in the accounts and card included in each option, once the service is procured, with all the alerts made involving any or all of the aforementioned cards or accounts being computed as a whole.
- (4) Access to the BBVA app, where you will be able to do all your banking from your cell phone. In any case, the Services included in this heading are understood to refer to individuals. The Bank reserves the right to offer the Services included in this heading to individuals not residing in Spain.
- (**) This number of services will be unlimited as long as the discount specified in point 1 of Note 2 - DISCOUNTS of this heading is applicable.

NOTE 6 Each check deposit, check issue and/or transfer that exceeds the limit assigned for each option or type thereof will be charged the corresponding fee in effect, which is available in the rates section of bbva.es.