

Fees, conditions and expenses chargeable to customers

In effect since 03/10/2019

HEADING 23 PAYMENT SERVICES: BUNDLED BUSINESS SERVICES

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

Service intended for account holders with movements resulting from and/or associated with business and/or professional activities

BUNDLED BUSINESS SERVICES OPTION	FEES
BUSINESS PACK	12.00 eur/month
PACK FOR SELF-EMPLOYED WORKERS	36.00 eur/quarter
SME PACK	36.00 eur/quarter
CX FLAT RATES	50.00 eur/quarter

NOTE 1 The collection of the Fee provided for in this heading is incompatible with the collection of the account maintenance fee, point 1.2.1, 1.2.2 and of the administration fee, point 1.3. from Heading 10 - Checking Accounts, Savings Accounts and Term Deposits.

NOTE 2 DISCOUNTS:

1- In the Business Pack Option, the Bank will apply the following discounts to the monthly fee if the specified conditions are met

Terms and Conditions	% Discount of the Monthly Fee
PAYROLL PAYMENT	>50%
SOCIAL SECURITY PAYMENT	25%
DIRECT DEBIT OF BILLS	25%
ACTIVE POS TERMINAL	>50%

Conditions for applying the discounts:

PAYROLL PAYMENT, if in the month prior to the settlement of the fee, at least two paychecks were paid by transfer charged to the personal account associated with the Option.

SOCIAL SECURITY PAYMENT, if in the month prior to the settlement of the fee, social security was paid from the personal account associated with the Option.

DIRECT DEBIT OF BILLS, if in the month prior to the settlement of the fee, at least two water, electricity, gas or telephone bills were direct debited from the personal account associated with the Option.

ACTIVE POS terminal, if in the month prior to the settlement of the fee, through the personal account associated with the Option, the invoice associated with a POS terminal contracted through the Bank that was used to process card payments totaling over 1,000 euros was settled.

The discounts are cumulative, and may be applied as allowed up to the full waiver of the monthly fee. In no case will the customer be entitled to a payment for the difference that may exist between the total of all the discounts and the Fee.

2- In the Self-Employed Workers Pack and SME Pack Options, the Bank will apply a discount of 100% to the quarterly fee if the two specified conditions are met:

Terms and Conditions	% Discount of the quarterly fee
SOCIAL SECURITY PAYMENT + DIRECT DEBIT OF BILLS	100%

Conditions for applying the discounts:

SOCIAL SECURITY PAYMENT, if in each of the three months prior to the settlement of the fee, social security was paid from the personal account associated with the Option.

DIRECT DEBIT OF BILLS, if in each of the three months prior to the settlement of the fee, at least two water, electricity, gas or telephone bills were direct debited from the personal account associated with the Option.

3 - In the CX Flat Rate Option, the Bank will apply a 100% discount to the quarterly fee if the two specified conditions are met:

Terms and Conditions	% Discount of the quarterly fee
-GENERATE A MINIMUM OF 20 MONTHLY MOVEMENTS -MAKE A MINIMUM OF ONE MONTHLY CHARGE INVOLVING PAYROLL OR SOCIAL SECURITY	100%

Conditions for applying the discount:Route business and/or professional operations exclusively through the account, generating a minimum of 20 MONTHLY MOVEMENTS with a minimum of ONE CHARGE INVOLVING PAYROLL OR SOCIAL SECURITY.

Compliance with the conditions will be verified every calendar quarter.

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

BUNDLED BUSINESS SERVICES OPTION	No. of accounts that can be associated	Number of Account Holders allowed
BUSINESS PACK	1	1-99
PACK FOR SELF-EMPLOYED WORKERS	1	1-99
SME PACK	1	1-99
CX FLAT RATES	1	1-99

For every option, the Bank reserves the right to include accounts that do not have any movements derived from and/or associated with business and/or professional activities, as well as to determine the types of accounts included in each option from among the accounts offered by the Bank at any given time.

NOTE 4 Other services included in each option:

BUNDLED BUSINESS SERVICES OPTION	(1) No. of Services without fees
BUSINESS PACK	Unlimited per year
PACK FOR SELF-EMPLOYED WORKERS	Unlimited per year
SME PACK	10 a month
CX FLAT RATES	Unlimited per year (2)

(1) Services without fees: Deposit of checks in euros in national branches, and/or issue of bank checks and/or national transfers in euros and/or transfers EU member states, as well as Liechtenstein, Norway and Iceland, made in euros, Swedish krona or RON Romanian leu, computing as a whole those made in the Linked Account. Not including FMOs (Fund Movement Orders), same-day-value transfers, international transfers (excluding EEA) and instant transfers.

Each check deposit, check issue and/or transfer that exceeds the limit assigned for each option will be charged the corresponding fee, with a maximum of 2.4 euros.

NOTE 5 In any case, the Services included in the Business Pack and Self-employed Pack will be understood to refer to individuals, and those in the SME Pack to legal entities. The Bank reserves the right to offer the Services included in this heading to individuals and legal entities not residing in Spain.