

Fees, conditions and expenses chargeable to customers

In effect since 09/01/2025

HEADING 06 PAYMENT SERVICES: TRANSFERS AND OTHER PAYMENT ORDERS (EEE)*. PAYROLL * SCOPE OF APPLICATION:

The fees included in this section shall apply to all domestic transfers in euros and other transfers regulated by EC Regulation 924/2009 of September 16, 2009, and EU 260/2012 of March 14, 2012, that is, account-to-account transfers between EU member states plus Liechtenstein, Norway and Iceland, made in euros, Swedish Krona or Romanian leu (RON), always with shared charges (SHA).

The fees set out in the following tables apply to individual customers

Transfers issued	Transaction fees	
	%	Minimum
Individual order in branch	0.40	€6.00
Automatic order (see Note 7) or in file	0.25	€1.75
Same-day value order	0.50	€10.00
Urgent transfers issued, using Target-2 Bank of Spain or another urgent payment system (see note 5)	0.50	€15.00
Transfers received	0.00	€0.00

* Not all transfer orders can be processed digitally.

The fees set out in the following tables apply to customers that are legal entities

Transfers Issued	Transaction fees	
	%	Minimum
Individual order in branch	0.40	€6.00
Automatic order or in file	0.25	€1.75
Same-day value order	0.50	€10.00
Urgent transfers issued, using Target-2 Bank of Spain or another urgent payment system (see note 5)	0.50	€15.00
Transfers received	0.00	€0.00

* Not all transfer orders can be processed digitally.

Additional transfer fees applicable to both natural and legal persons

Item	%	Minimum and maximum or fixed in euros
Transfers that are issued and received with insufficient or incorrect information are charged an additional fee of (see Note 1) applicable to both the issuer and the receiver	--	€15.00
From deposit or receipt of cash: For the orderer when the order is carried out in deposit of cash and not with debit to account and for the beneficiary when the order is delivered in cash and not with credit to account.	1.00	€3 minimum €15 maximum
For compliance with special instructions, when the payer instructs that special actions be carried out for the warning or contact or special communications with the beneficiary which might prevent the automatic processing of the transaction (see Note 11).	--	€15.00
For the cancellation, modification or return of the transfer, at the payer's expense. (See Note 9)	--	€20.00
An additional fee per message will be charged for transfers carried out by Internet, when the ordering party requests the notification to the beneficiary by SMS message	--	€0.15 per message
For the issue of unit receipt in multiple transfers, additional to the settlement summary sheet, at the payer's request.	--	0.30 euros per supporting document
The total transfer expenses (telex, swift and EBA) per transaction shall be charged.	--	EUR 10
For each request and as expenses for issuing and sending a copy of the message (swift) sent by the sending party to support execution of the order.	--	EUR 3
An additional fee will be charged for conversions to SEPA format.	0.10	€1.45 minimum

- NOTE 1** The customer must provide the Bank with the following information to accept and issue transfers/payrolls:
- IBAN of the ordering party, except for orders that are made against over-the-counter deposits. Name or registered name and full address of ordering party and NIF/CIF, as applicable.
 - Name or registered name of beneficiary.
 - The beneficiary's full and valid International Bank Account Number (IBAN). Amount and currency of transfer.
- NOTE 2** In the case of commercial bills collected which, pursuant to article 6 of the Exchange and Check Act, earn interests at the expense of the drawee, as noted in HEADING 01, Note 6, the payment of this interest to the holder Bank shall be considered to be a transfer and therefore subject to the charging of fees for this concept.
- NOTE 3** In order to be able to apply the reduced rate for magnetic media, the number of transactions for each medium received, in accordance with the specifications of the Spanish Banking Association, will have to be equal to or higher than 200 transactions.
- NOTE 4** The delivery of batch orders - understood to be 200 or more transactions - by the ordering party in magnetic medium, has to be in the Bank's possession, in the form and place of treatment agreed according to the modality, with minimum advance notice of five business days from the order date thereof, which shall be the same as the "payment date". If the presentation is made on paper, the advance must be eight days.
- In cases in which the order given by the customer does not comply due to its signature or because there are insufficient funds in the debit account, the "order date" shall be considered to be the date on which it can be executed once the outstanding requirement is completed.
- NOTE 5** Those executed at the behest of the customer on the same day to credit the beneficiary's bank account, also on the same day. Automated processing must be possible for these transfers, and so the debit and credit accounts will be identified with the correct and valid IBAN.
- NOTE 6** The mailing expenses generated in each dispatch will be charged as specified in HEADING 00 of the fee schedule, conditions and expenses applicable to customers.
- NOTE 7** Automatic transfers shall be considered to be those carried out through channels in which the customer interacts without needing a branch employee. Not all transfers can be issued automatically.
- NOTE 8** Automatic processing is not possible when the credit account is technically incorrect or missing.
- NOTE 9** If the payee's or payer's payment service provider passes on any fees or expenses for canceling, changing, returning or adding data to the order, they will be passed to the ordering or destination customer, as applicable.
- NOTE 10** No fees and/or expenses shall be applied for any transactions (orders, transfers, check issue, etc.) specified in the heading on legal and natural persons, provided that the natural persons agree with the Bank that the provisions of Order EHA/2899/2011 of October 28 shall not apply when they are acting in their professional or business capacity, when fees and expenses, which have been set based on the amount of the transactions, the execution of a certain number of transactions, transactions made within a certain time, etc. have been agreed while these agreements remain in effect.

Paycheck.

PAYROLL PAYMENT ORDERS (Ordering company)	FEE PER TRANSACTION			
	ORDER IN FILE		INDIVIDUAL ORDER	
	%	MINIMUM	%	MINIMUM
		Euros		Euros
Ordinary payment into account	0.40	0.30	0.50	0.60
Payment on same day	0.45	0.35	0.60	0.70

CASH PAYMENT OF PAYROLLS* (Ordering company)	FEE PER EACH PAYMENT	
	%	MINIMUM
		Euros
Over the counter at the Bank, via lists provided by the ordering Company.	1.00	0.90
In premises of the Company	2.00	1.20

* This service is only available in Spain

In payment of payrolls, by deposit to account, the Bank will not send the beneficiary notification of payment, as the beneficiary will have been expressly prenotified in the individual credit settlement sheet.

If the issuer and/or payee requests the Bank to issue a deposit notice, 0.30 euros per notification will also be charged, along with the mail expenses arising from each account deposit.

Banks will not process or manipulate any internal company document that shows the salary amounts paid.

In the payment of salaries at the Company's premises, any expenses arising from fund transfers or security measures shall be borne by the Company, unless otherwise agreed.

In cases in which the order given by the customer does not have a matching signature or in which there are insufficient funds in the debit account, the "order date" shall be considered to be the date on which it can be executed once the outstanding requirement is completed.

To avoid any delays that may arise when paying payrolls, the ordering Company must meet the following requirements:

- Sufficient available funds in its accounts.
- Delivery of order in the following periods before the payment date:
 - . Files5 working days.
 - . Individuals8 working days.

Prepare payroll check (see heading 15).