

# Fees, conditions and expenses chargeable to customers

In effect since 02/14/2024

HEADING 65 CREDIT ACCOUNTS, LOANS, FINANCIAL DRAFTS, OVER-LIMITS IN CREDIT ACCOUNTS AND ADVANCES ON BILLS OR CERTIFICATES IN FOREIGN CURRENCIES.

SPECIFICATION	VALUE	COMMENTS
<b>1. Commitment fee (See Note 7 and 14).</b>		
<b>1.1</b> Per contract:		
(One time only, accrues on the principal of the loan or the credit limit, at the time of signing or at each renewal)		
<b>1.1.1</b> Mortgage-backed loans	2.50%	Minimum: 901.52 euros
<b>1.1.2</b> Other credits and loans	2.00%	Minimum: 120.20 euros
<b>1.2</b> Of balances exceeded (See Note 1)	5.50%	Minimum: 18.00 euros
<b>1.3</b> Account overdraft (See Note 19)	1.50%	
<b>2. Administration fee</b>	0.60 euros	Per entry
<b>3. Debt recovery or overdrawn fee in credit accounts. (to offset processing fees).</b>	30.00 euros	(Single amount)
This shall be charged once only and for each signature (new matured debt position), provided that the claim has been made effective.		
<b>4. Availability fee</b> (see Note 2)	1.00%	Quarterly. No minimum
This availability fee will be applicable to current credit accounts, as well as to other credit transactions (Mibor, Euribor, other Banks, etc. and support facilities for commercial paper or similar issues)		

<b>5. Fee/compensation for partial or total early cancellation requested by the holder</b> (see Note 3)		
<b>5.1</b> Mortgage loans and credits, except those covered by the scope of article 7 of Law 41/2007 (See Note 16)		
<b>5.1.1</b> Fixed	5.00%	No minimum
<b>5.1.2</b> Variable interest rate (see Note 17)	1.00%	No minimum
Cases of switching lender subject to Law 2/1994		
Mortgage contracts signed before 04/27/2003	1.00%	No minimum
Mortgage contracts signed after 04/27/2003	0.50%	No minimum
<b>5.2</b> Consumer credit transactions subject to Law 16/2011, on consumer credit contracts. (See Note 4)		
<b>5.2.1</b> When the period remaining between the early repayment and the agreed contract end date is more than one year.	1.00%	No minimum
<b>5.2.2</b> When the period remaining between the early repayment date and the agreed end of the credit agreement is no more than one year	0.50%	No minimum
<b>5.3</b> Other asset transactions	5.00%	No minimum
<b>6. Compensation for withdrawal (see Note 18)</b>		
<b>6.1</b> When the early repayment takes place within the first 5 years of the life of the loan.	0.50%	No minimum
<b>6.2</b> When the early repayment occurs at a time after that specified in section 6.1 above.	0.25%	No minimum
<b>7. Fee for modifying the conditions, guarantees, switching of lenders or borrowers, changes in the securities of the guarantee, changes in guarantors or underwriters, extensions in maturity dates, provided that this involves a modification or alteration of the contractual document. Of the current limit of the operation</b> (see notes 5, 13)		
<b>7.1</b> Mortgage-backed loans	2.00%	Minimum: 601.01 euros
<b>7.2</b> Other credits and loans	1.75%	Minimum: 90.15 euros

SPECIFICATION	VALUE	COMMENTS
<b>8. Fee for analysis and information expenses</b>		
<b>8.1</b> In credit or loan operations (of the limit, principal or renewed).	5.00%	Minimum: 150.25 euros
<b>8.2.</b> In global risk operations (includes different risk operations in a single contract, companies that meet special conditions may be the account holders. Mainly intended for high-turnover companies). (See note 12)	5.00%	Minimum: 150.25 euros
<b>8.3</b> In mortgage operations, except for operations covered by the O.M. of May 5, 1994	5.00%	Minimum: 180.30 euros
<b>8.4</b> In operations to switch lenders due to a change in creditors.	1%	Minimum 601.01 euros.
<b>9. Indexed loan disbursement fee</b> (See Note 6)	0.10%	Minimum: 30.05 euros
<b>10. Renegotiation of payments</b> (See Note 9) (Of the amount of the total debt due and not paid)	4.00%	Minimum: 12.02 euros
<b>11. Assessment of guarantees</b> (see Note 10)		
<b>11.1</b> Completed or remodeled individual homes (semi-detached, side-by-side, exempt or located in a building)		
Up to 30,050.61 euros	128.98 euros	
Excess from 30,050.61 to 90,151.82 euros	156.86 euros	
Excess from 90,151.82 to 180,303.63 euros	177.78 euros	
Excess from 180,303.63 euros	0.10%	Maximum 501.97 euros
<b>11.2</b> Business premises, offices and industrial warehouses, completed or remodeled		
Up to 180,303.63 euros	209.15 euros	
Excess from 180,303.63 to 601,012.10 euros	0.10%	
Excess from 601,012.10 to 1,202,024.21 euros	0.06%	
Excess from 1,202,024.21 to 3,005,060.52 euros	0.045%	
Excess from 3,005,060.52 to 6,010,121.04 euros	0.035%	
Excess from 6,010,121.04 euros	0.025%	
<b>11.3</b> Buildings in general (housing, offices, industrial, under construction, remodeled or completed)		
Up to 180,303.63 euros	278.87 euros	
Excess from 180,303.63 to 601,012.10 euros	0.10%	
Excess from 601,012.10 to 1,202,024.21 euros	0.06%	
Excess from 1,202,024.21 to 3,005,060.52 euros	0.045%	
Excess from 3,005,060.52 to 6,010,121.04 euros	0.035%	
Excess from 6,010,121.04 euros	0.025%	

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<b>11.4</b> Land with approved planning		
Up to 180,303.63 euros	315.53 euros	
Excess from 180,303.63 to 601,012.10 euros	0.10%	
Excess from 601,012.10 to 1,202,024.21 euros	0.06%	
Excess from 1,202,024.21 to 3,005,060.52 euros	0.045%	
Excess from 3,005,060.52 to 6,010,121.04 euros	0.035%	
Excess from 6,010,121.04 euros	0.025%	
<b>11.5</b> Rural, agricultural or livestock holdings		
Up to 180,303.63 euros	315.53 euros	
Excess from 180,303.63 to 601,012.10 euros	0.10%	
Excess from 601,012.10 to 1,202,024.21 euros	0.06%	
Excess from 1,202,024.21 to 3,005,060.52 euros	0.045%	
Excess from 3,005,060.52 to 6,010,121.04 euros	0.035%	
Excess from 6,010,121.04 euros	0.025%	
<b>12. Guarantee appraisal fee, after the concession.</b>		
Fee to conduct, at the customer's request, technical reports, inspection visits to verify the technical progress and status of the investments. For each report or visit.	180.30 euros	
<b>13. Fee for direct debiting from another credit institution the payments for loans granted by the Bank. (See Note 11)</b>		
<b>13.1</b> For the presentation of the bill	0.40%	Minimum: 3.01 euros
<b>13.2</b> For each unpaid bill returned	4.00%	Minimum: 6.01 euros

**NOTE 1** For overdrawn credit accounts, the commitment fee will be applied to the highest accounting overdraft that the account has had in each settlement period. If the account settlement period is shorter than one quarter, the fee will be applied proportionately to the number of settlement periods in a quarter. This proportionality rule shall not apply to the minimum fee.

**NOTE 2** The availability fee that is applied to credit transactions will accrue in the stipulated period and once the contractually established grace periods have elapsed, making it coincide with the interest payments that occur during that period, and will be charged to the undrawn average natural balance.

The fee is only charged in those cases in which the customer exercises the option to draw down the funds.

In credit contracts where a schedule of uses or amortizations has been planned, the availability fee will only be charged to the limit actually drawn down.

**NOTE 3** In credit operations, it will be applied to the balance payable. In loan operations, it will be applied to the principal repaid early. In both cases, it shall be payable upon cancellation or repayment. In lieu of this fee, the parties may, in certain medium- or long-term fixed-rate contracts (three or more years), agree to an indemnity clause covering the difference between the agreed interest rate and the type of placement on the market of funds cancelled early, for the time remaining until the maturity date set out in the contract.

**NOTE 4** 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 in advance 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 in consumer credit operations agreed prior to the entry into force of Law 16/2011 shall be governed by the provisions of Article 10 of Law 7/1995, on consumer credit

- NOTE 5** The amount of the fee will be charged to the borrower's account at the time of the modification; if the credit/loan is not signed, the chargeable expenses will be deducted from the first installment.
- NOTE 6** This additional fee will be applied to loans indexed with the Mibor, Euribor, Preferential, etc., provided that partial drawdowns have been agreed with the customer. It shall be applied to the amount drawn down. The minimum fee shall be the amount specified for each partial drawdown.
- NOTE 7** In the case of advances on foreign currency instruments, in addition to the commitment fee, the fees inherent to the foreign currency transaction will be applied: collection of bills in foreign currency.
- NOTE 8** The public notary expenses (trad brokers), whether contemporaneous with or subsequent to the contract, as well as the deed processing costs (Notary, Registration, Tax), shall be borne by the customer. Likewise, any other external duly justified fees shall be borne by the customer (e.g. property appraisal fees, registry verification fees to obtain recognition of the debt), unless incurred by the bank itself, in which case Section 10 of this Heading shall apply.
- NOTE 9** Study of special processing for paying delayed debt at the customer's request. Must be paid in cash at the time of the negotiation. This fee will be refunded if the transaction is not signed for reasons not attributable to the customer.
- NOTE 10** When the application is submitted, a provision will be required based on the amount requested. The final settlement will be made once the appraisal value is known. Any possible differences will be adjusted when the first drawdown is made.
- NOTE 11** The fee will only be charged for direct debit payments not agreed in the loan contract, whether the bills are presented on paper or magnetic media. This fee will be applied whenever the customer is given the option to make payment by other means (direct debit at the Entity, cash deposits, transfers), and despite this, chooses to direct debit from a different bank.
- NOTE 12** Products listed in Section 8.2 of this HEADING "Global risk operations": The short-term asset products that a customer can carry out with our Company include the following: Credit accounts in euros/foreign currencies. Cash transactions in euros and foreign currency. Credit facilities for drawdowns EURIBOR, MIBOR/LIBOR. Operations to finance exports. Operations to finance imports. Discounts or advances. Opening letters of credit. Provision of guarantees or endorsements.
- NOTE 13** The modifications to the specific conditions are: Reductions to the agreed interest rate, changes to benchmark indexes or type of interest rate (fixed-variable), changes to the initially agreed spreads involving the benchmark rate, changes to maturity period, changes to or establishment of repayment grace periods, changes to the payment terms (monthly/quarterly payments), changes to the repayment system, or any other changes that require amending or altering the contractual document. In cases where this modification entails extending the term of the loan, this fee will be 0.10% of the outstanding principal amount.
- NOTE 14** In credit and loan operations in which the account holder(s) have the option of changing the interest rate (Mibor, Euribor, or, interbank, or, a fixed negotiated rate), the Bank will receive an additional fee of 0.125% of the principal or limit in force, per quarter or fraction thereof, to be received in each interest settlement.
- NOTE 15** In the case of advances on bills, certificates or other documents, the following fees will be payable: Study, point 1 of this heading; Commitment, point 1 of this heading; Negotiation, point 1, heading 01; and, where applicable, recording fee, note 3, heading 01; Maturity modification, note 17, heading 01; Incident, point 5, section 01; As expenses for processing the advance, where applicable, point 3 of heading 09 will be applied.-

**NOTE 16** For mortgage loans and credits covered by the scope of Article 7 of Law 41/2007, this refers to credit or loan contracts signed on or after December 9, 2007, even if they do not provide the option for early repayment, provided that any of the following circumstances exist:

- It is a mortgage loan or credit and the mortgage is for a home and the borrower is a natural person.
- The borrower is a legal entity and is subject to corporate taxes for small companies (a company is considered to be small size when the net turnover for the previous year was less than 8 million euros).

**NOTE 17** If the lender is switched in variable-rate mortgage loans, as referred to in Article 1 of Law 2/1994, the following limitations will be taken into account when applying the early repayment fee: (i) when an early repayment has been agreed without a fee, the bank will not be entitled to receive any amount for this purpose, and (ii) if an early repayment fee equal to or less than 1% has been agreed, the fee to be charged shall be as agreed.

**NOTE 18** Applicable for subrogatory and non-subrogatory, total or partial repayments involving mortgage loans and credits falling within the scope of Article 7 of Law 41/2007, as described in Note 16 above.

**NOTE 19** For overdrafts, the commitment fee will be applied to the highest negative accounting balance that the account had during the settlement period, and in accordance with the Consumer Credit Agreements Law 16/2011 of June 24, for overdrafts in consumer accounts, the fee charged, along with the interest, cannot exceed an annual percentage rate of 2.5 times the legal interest rate.

These fees will be debited at the same time as the periodic settlement of the account.