

# Fees, conditions and expenses **chargeable to customers**

In effect since 08/01/2021

## HEADING 67 - PAYMENT SERVICES: FOREIGN TRANSFERS (EXCLUDING EEA\*) AND FOREIGN CURRENCY TRANSFERS IN THE INTERNAL MARKET

\*Scope of application: this rate schedule is applicable to all transfers that are not governed by Regulation EC/924/2009 of September 16, 2009 and EU 260/2012 of March 14, 2012.

That is, transfers in currency other than euros, Swedish coronas or Romanian Leu (ron) and transfers issued/received in any of these currencies with origin or destination in a country outside the EEA. (Members states of the European Union, plus Liechtenstein, Norway and Iceland).

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

TRANSACTION TYPE	TRANSFER TYPE	Fees and expenses for	
		OUR	SHA
Transfers paid in account. (See notes 1 to 4)	Issued (Note 5)	0.70% Minimum €35	0.60% Minimum €18
	Received (Notes 6)		0.40% Minimum €21
Transfers between accounts open in BBVA in Spain	Issued	0.40% Minimum €4	

The Fees set out in the following tables apply to individual customers.

TRANSACTION TYPE	TRANSFER TYPE	Fees and expenses for		
		OUR	SHA	
Transfers paid in account.	Issued (Note 5)	0.70% Minimum €35	BBVA branches and Helpline	0.60% Minimum €18
			bbva.es website, app, ATM	Issued Currency
		Issued Euro		0.60% €18.00 Minimum
	Received (Notes 6)		0.40% Minimum €21	

Transfers between accounts open in BBVA in Spain	Issued	0.40% Minimum €4
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**Additional transfer fees are applicable to both natural and legal persons**

PURPOSE	%	MINIMUM euros
Urgent transfers (see note 9)	0.15	2.50
Transfers that are issued and received with insufficient or incorrect information are charged an additional fee of (see Note 5 for transfers issued and note 6 for transfers received)		€15
Fee for the cancellation, return or modification of transfers, at the payer's expense (see note 12).		€20
Fee for requesting data regarding their origin (see note 7) or application (see note 8) at the customer's request.		€20
The total transfer expenses (telex, Swift, EBA) per transaction shall be charged (see Note 14)		€10
There is an additional charge of 3.00 euros per request for the costs of issuing and sending a copy of the message (Swift) sent by the origin entity to support the execution of the order		
When the payer gives instructions for special actions to be taken for alerting or contacting or for any special communications with the beneficiary, which might prevent the automatic processing of the transaction (see Note 11).		€15

**NOTE 1** For the purposes of executing the payment transaction, business days are understood to be days on which the payment service providers for the ordering party and the beneficiary in the transaction are open for business. In the case of payment accounts contracted electronically, the schedule corresponding to the location of the registered office of the contracted payment-service provider shall apply.

**NOTE 2** In the event of a discrepancy or litigation between the customer and the bank due to the processing of a foreign transfer, the customer must apply in writing to the BBVA Customer Service Department, Apartado de Correos 1.598FD, or to the BBVA GROUP CUSTOMER OMBUDSMAN, Apartado de Correos 14.460, 28080 MADRID.

In complaints or claims submitted by users of payment services in relation to the rights and obligations arising from Titles II and III of Royal Decree-Law 19/2018, of November 23, on payment services, Customer Services or the Customer Ombudsman must respond no later than fifteen business days of receipt of the complaint or claim. Exceptionally, if no response can be given within 15 business days for reasons outside the control of the Customer Care Service or the Customer Ombudsman, the competent body will send a provisional response where it clearly indicates the reasons for the delay in responding and specifies the deadline for receiving the final response. At all events, the final response must be received within one month.

**NOTE 3** Customers ordering a transfer abroad must specify the expense clause under which they wish to make the payment, by choosing one of the following options:

- OUR Option: The transferring entity transfers the full amount of the order, settling the value of the order and all related fees and expenses with the ordering party. As a result, no fees or expenses will be deducted from the beneficiary.
- SHA option: The transferring entity transfers the full amount of the order, settling the amount of the order plus the ordering party's fees and expenses with the ordering party. The other entities involved may deduct their fees and expenses from the amount received, paying the corresponding net amount to the final beneficiary. In summary, the ordering party pays the fees and expenses of the ordering bank, and the beneficiary pays all other fees and expenses.

- BEN Option: The ordering entity may deduct its fees and expenses from the amount of the original order, and transfer the resulting amount to its destination. The other entities involved may deduct their fees and expenses from the amount received, paying the resulting amount to the final beneficiary.
- In application of articles 1, 34, 35 of Royal Decree-Law 19/2018, on Payment Services, these expense options will be available for the issue of transfers in the following cases:
  - SHA. In any case.
  - BEN and OUR. Transfers made in the currencies of countries outside the European Economic Area and transfers in any currency with destination outside the European Economic Area.
  - If the ordering customer does not specify the expense clause, the transfer will be executed using the SHA option.

**NOTE 4** The exchange rates applicable to transfers issued in currencies other than the one in which the customer is debited, or that are paid to the customer in a currency other than the one received, shall be either those published each day by the Bank for amounts of 3,000 euros or less, or the equivalent thereof, or those fixed by the entity based on market rates; these shall be based on the buy rate on the payment date or the sell rate on the date the transfer is accepted. If the transfer issued is returned, the exchange rate applicable to the return may differ from that applied when the transfer was accepted.

**NOTE 5** The customer must provide the Bank with the following information to accept and issue transfers:

- The full valid International Bank Account Number (IBAN) of the ordering party, except for orders that are made against over-the-counter deposits.
- Name or registered name and full address of the ordering party and their NIF, as applicable.
- Name or registered name of beneficiary
- The SWIFT (BIC) code of the beneficiary's entity/branch.
- The beneficiary's full and valid international bank account (IBAN), In the absence thereof, the complete account number of the beneficiary that permits payment at the destination or other form of payment.
- Amount and currency of transfer.
- Option for collecting fees and expenses (SHA, BEN or OUR).

The omission of any of the data indicated above will incur the charge of an additional fee of 15.00 euros to the ordering party. This additional fee will be charged after notifying the customer and receiving their agreement.

**NOTE 6** If the payment does not contain a complete and correct IBAN for the payment, the payment order received cannot be automatically processed. In these cases, the Bank will do everything possible to obtain the necessary data to pay the transfer, in which case the customer will be charged an additional fee prior to processing, after first obtaining their agreement, although the Bank reserves the right to return the transfer to its origin as soon as possible.

**NOTE 7** This fee will only be applied if this request for data on its origin goes beyond the information the Bank is obliged to provide in virtue of the specifications of Annex IV of Circular 5/2012, of June 27.

**NOTE 8** The fee for requesting data relating to the application will only be charged if the data is provided within the period established by the Bank for issuing the transfer.

**NOTE 9** Those executed at the behest of the customer on the same day to credit the beneficiary's bank account, also on the same day. They must allow for automated processing, so the charge and payments accounts must be identified with the technically correct and valid IBAN and BIC, or failing that, the beneficiary's valid BIC and account number to enable payment at the destination.

**NOTE 10** 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 11** Automatic processing is not possible when the credit account is technically incorrect or missing.

**NOTE 12** 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 13** 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.

**NOTE 14** No transmission costs are applied to transfers made by individuals with an SHA foreign currency expense clause through bbva.es, the app or an ATM.