Terms and Conditions for the "Plan 1.060" Promotion

TERMS AND CONDITIONS OF THE PROMOTION

The company BANCO BILBAO VIZCAYA ARGENTARIA, S.A., with registered address in Bilbao at Plaza de San Nicolás nº 4, and tax ID number (CIF) A48265169 (hereinafter, "BBVA") organizes this promotion known as the "**Plan 1,060**" Promotion (hereinafter, the "Promotion"), which will be governed by the following terms and conditions (hereinafter, the "Terms and Conditions").

1. What does this Promotion involve?

This Promotion aims to encourage new customer registrations as well as their engagement and activity with the bank, provided that these customers have signed up with BBVA through www.bbva.es, m.bbva.es, or BBVA's mobile applications (for the Android and iOS operating systems).

Customers may meet the requirements set out in one or more of the sub-promotions detailed below and in section 5, all of them within the **Plan 1,060** Promotion, and consequently receive the corresponding monthly bonus during a bonus period of 12 consecutive months starting from the 1st day of the next calendar month following the date on which the registration process is completed. To see how the "Bonus Period" works, go to section 6 of these Legal Terms.

1.1. Sub-promotion for direct deposit of paycheck, pension, or self-employed contribution:

by meeting the sub-promotion requirements indicated in section 5 of these Legal Terms regarding the direct deposit of paycheck, pension, or self-employed contribution, you will obtain a monthly bonus of €33.33 gross (€27.00 net), with the maximum cumulative bonus per salary being €400.00 gross (€324.00 net).

In addition, the payment of your salary, pension, or self-employed contribution must be made by transfer to the account indicated at the beginning of this document, under one of the three concepts:

- Paycheck: it must be issued according to the coding established for paycheck payments in the banking regulations relating to transfer compensation. That is, if the credit to the account is deposited as a transfer but is not identified with the salary code, the promotion bonus will not be processed. Auto-transfers shall also not be counted/accounted for, irrespective of whether they are issued in accordance with the aforementioned coding.

- Pension: they must be contributory and complementary pensions ordered by the Social Security.

- Self-employed contribution: Exclusively debits corresponding to the mandatory periodic Social Security contribution, direct debited from the participating account, shall be eligible for the Promotion, provided they correspond to the General Scheme, the Special Scheme for Self-Employed Workers (RETA), or any other special Social Security schemes in force at any given time, including, but not limited to, the Special Scheme for Sea Workers and the special systems integrated into the General Scheme, such as the Special Agricultural System.

  Supplementary settlements, regularizations, surcharges, interest, deferrals, or any other concept other than the mandatory periodic contribution corresponding to the scheme in question shall not be considered a valid contribution for the purposes of the Promotion.

1.2 Sub-promotion for direct debit payments:

by meeting the sub-promotion requirements indicated in section 5 of these Legal Terms regarding the direct debit in your BBVA Account of at least one bill corresponding to any of the services mentioned below, you will obtain a maximum monthly bonus in your BBVA Account of €10.00 gross (€8.10 net), with the maximum cumulative bonus for bills being €120.00 gross (€97.20 net). To determine the corresponding bonus each month for all eligible direct debits, the sum of all applicable debits will be taken such that:

- If the sum of the applicable debits is greater than or equal to €10.00, then the assigned gross Bonus will be €10.00.
- If the sum of the applicable debits is less than €10.00, then the assigned gross Bonus will be equal to the amount of the debit.

The services whose direct debited bill entitles you to the bonus must be provided by:

- Electricity and gas services:
  - Naturgy
  - Endesa
  - Iberdrola
  - Repsol
  - EDP
  - Fenie
  - TotalEnergies
- Phone and internet services:
  - Orange
  - Vodafone
  - Telefónica
  - MásMóvil

- Virgin Telco
- Telecable
- O2
- Simyo
- Jazztel
- Amena
- Tuenti móvil
- Lowi
- Digi
- Yoigo
- Wifilinks

This Promotion is exclusive to BBVA, meaning the gas, electricity, telephone or internet services indicated, as well as the companies that represent them, are not involved in this Promotion.

1.3 Sub-promotion for using a debit card:

By meeting the sub-promotion requirements indicated in section 5 of these Legal Terms regarding the use of the debit card, to determine the corresponding bonus, the sum of all purchases made with the debit card eligible for a bonus each month will be taken such that:

- If the net amount of the sum of positive and negative charges, i.e., purchases and returns, applicable for the month is greater than or equal to +€10.00, the assigned Bonus for that month will be €10.00 gross (€8.10 net), with the maximum cumulative bonus throughout the Bonus Period being €120.00 gross (€97.20 net), provided that the requirements of the promotion indicated in section 5 of these Legal Terms are met.

- If the net amount of the sum of positive and negative charges, i.e., purchases and returns for the month that apply, is less than +€10.00, the assigned gross Bonus will be equal to the net amount applicable for the month, provided that the requirements of the promotion indicated in section 5 of these Legal Terms are met. In the event that this net amount is negative, no charge or bonus will be made for this sub-promotion.

All payments made with the Card related to financial institutions, banks and insurance companies, cryptocurrencies, gaming and betting, and payments to debt collection agencies, as well as the payment of taxes, levies, fees or fines to any Public Authority, and cash withdrawals using credit or debit, are excluded from the bonus calculation.

1.4 Sub-promotion for using Bizum:

By meeting the requirements of the sub-promotion set out in section 5 of these Terms and Conditions regarding Bizum transfers or payments linked to the account, the corresponding Bizum usage bonus will be determined based on the sum of all eligible transactions as follows:

- If the total amount of applicable Bizum payments or transfers made in the month is equal to or greater than €10.00, the bonus assigned for that month will be €10.00 gross (€8.10 net), with the maximum bonus throughout the Bonus Period being €120.00 gross (€97.20 net), provided the requirements outlined in section 5 of these Terms and Conditions are met.

- If the total amount of applicable payments or transfers in the month is less than €10.00, the gross bonus assigned will equal the total value of the purchases, as long as the requirements outlined in section 5 of these Terms and Conditions are met.

The Bizum transactions included in the promotion that qualify for the bonus are payments to merchants not operating in the excluded categories and transfers to individuals.

Excluded from the bonus calculation are all Bizum payments related to charges from financial institutions, banks and insurance companies, cryptocurrencies, gambling and betting, payments to debt collection agencies, and the payment of taxes, levies, fees, or fines to any Public Authority.

1.5. Sub-promotion for average account balance:

By meeting the sub-promotion requirements indicated in section 5 of these Legal Terms regarding the average monthly account balance, you will obtain a monthly bonus of €25.00 gross (€20.25 net), with the maximum cumulative bonus per salary being €300.00 gross (€243.00 net).

The balance that will be considered will only be that deposited in the BBVA Account adhered to this promotion. Monthly, it will be reviewed if the average monthly balance in the BBVA Account exceeds €10,000.

Therefore, if you meet all the requirements regarding the direct deposit of salary, pension, or self-employed contribution (section 1.1), direct debit of electricity, gas, telephone, or internet bills (section 1.2), use of debit card (section 1.3), use of Bizum (section 1.4) and fulfillment of the average monthly account balance (section 1.5), you will obtain a bonus of up to €88,33 gross (€71,55 net) per month, with the maximum cumulative bonus during the entire Bonus Period being €1,060.00 gross (€858.6 net). For details on the taxation of the promotion, consult the section titled “13. What is the taxation of the Bonus?” of these Legal Terms.

2. Who is the Promotion intended for?

The Promotion is intended for natural persons over 18 years of age on the start date of the Promotion, and who have registered with BBVA through the channels explained in the section titled 1. “What does this Promotion consist of?”.

The Promotion is available only for the registration process of BBVA single-holder account customers, that is, there can only be one promotion membership contract associated with a single account with a single holder.

3. What do you have to do to join the promotion and until when?

Sign this form to opt into the promotion by January 11, 2027. The promotion ends on this date. (Validity Period).

4. Who is not eligible to participate in this Promotion?

You will be excluded from participating in this promotion if during the "Bonus Period" and until the total of the bonuses is completed, you are a debtor to BBVA for any overdue and payable amount. In such a case, you will have to regularize the situation before receiving any bonus. If the date for the payment of the Bonus arrives and you have not regularized the debt, you will lose the right to receive all installments of the Bonus and it will not be paid to you.

You may enjoy this Promotion provided that you have not previously enjoyed any other promotion for: direct depositing your paycheck, pension, or self-employed contribution, incentive for debit card use, direct debit of bills with BBVA, or incentive for increasing the account balance.

You will be excluded from participating in this Promotion if you have intervened in its organization, as well as if you are an active employee or early retiree of either BBVA or its Group of companies.

The Promotion is not available for the registration process of BBVA multi-holder customers.

5. What steps do you need to follow in order to participate in the Promotion?

- Not be a BBVA client;
- Not to have left BBVA as a customer in the 180 days prior to the beginning of the Promotion;
- Have accepted the Terms and Conditions during the "Validity Period" and carried out the following actions:
- Register with BBVA according to section 1 of these Legal Terms, taking out a transactional account with its own payment service operations (hereinafter the "BBVA Account") plus the Debit Card (hereinafter "the Card") and also meet the following requirements:
    - O: direct deposit a new salary or pension into the account for an amount equal to or greater than Eight Hundred (€800) per month. The aforementioned minimum amount of €800 per month must be from one (1) salary or pension received by transfer into the account, with any of the concepts described in the section titled "1. What does this promotion consist of? 1.1. Sub-promotion for direct deposit of salary, pension, or self-employed contribution" of these Legal Terms. The sum of several salaries or pensions direct deposited in BBVA will not be valid;
    - And/or: order the direct debit of the self-employed contribution to the Spanish Social Security Treasury, and pay it through the BBVA Account, meeting all the requirements included in the section titled "1. What does this promotion consist of?, 1.1. Sub-promotion for direct deposit of salary, pension, or self-employed contribution" of these Legal Terms.
    - And/or: direct debit at least one bill associated with gas, electricity, telephone, or internet services in the BBVA Account corresponding to one of the companies listed in these legal terms and described in the section titled "1. What does this promotion consist of? 1.2. Sub-promotion for direct debit of bills";
    - And/or: activate your card and make purchases with the debit card that fall within what is described in the section titled "1. What does this promotion consist of? 1.3. Subpromotion for using a debit card" of these Legal Terms.

- And/or: link Bizum to your account and make transfers or payments with Bizum associated with the account that are as described in section "1.4 What does this Promotion consist of? Supromotion for using Bizum" in these Terms and Conditions.

- And/or: deposit and maintain an average monthly balance in the BBVA Account for an amount equal to or greater than €10,000, meeting all the requirements included in the section titled "1. What does this promotion consist of?, 1.5. Sub-promotion for average account balance" of these Legal Terms.

- Enter and validate the promotional code "**PLAN1060**" during the new customer registration process in the channels the bank has enabled for this purpose. This promotional code will be available in the sections of the public area of the BBVA website and app where the Promotion is described;

Dispondrás de un plazo máximo de treinta (30) días naturales, desde la firma del contrato de la Cuenta BBVA, para proceder al envío de la información y documentación solicitada por BBVA para la contratación y alta de la Cuenta BBVA y, en consecuencia, su entrada en vigor. Si transcurrido dicho plazo la Cuenta BBVA no estuviera operativa, porque no se ha podido dar de alta la misma por falta de la información y documentación solicitada, la Promoción quedará cancelada.

6. What bonus will you receive and when will you receive it?

The "Bonus Period" with its review of compliance with requirements will begin on the 1st day of the next calendar month following the date on which the registration process is completed. The monthly bonus payments will be made starting from the third business day of the month following the reviewed month. As an illustrative example, if the customer registration process was completed on April 10, the bonus period will begin on May 1 until May 31, and any direct debit charge, salary, pension, or self-employed contribution direct deposited, card purchase, transfer or payments with Bizum and/or average account balance before May 1 will not be subject to review/ bonus. The bonus for the requirements met during the month of May would be made starting from the third business day of June in the illustrative example, and so on until the "Bonus Period" is completed.

A single monthly bonus will be processed, which will be equal to the sum of the bonuses corresponding to the conditions that are met, with a positive credit for the prize and a negative charge deducting the taxation (consult the section titled "13. What is the taxation of the Bonus?" of these Legal Terms). In case of not meeting any of the requirements, no payment will be made.

Therefore:

- If any salary or pension is not monthly (bi-monthly, quarterly, annual, etc.), it will only be counted in the Bonus Period in which the credit was made. In the case of withdrawing the direct deposit of the salary or pension from the Account, the Salary Bonus will cease to be received in months without credits.

- If the self-employed contribution to the Spanish Social Security Treasury is not monthly (bi-monthly, quarterly, annual, etc.), it will only be counted in the Bonus Period in which the charge was made. In the case of withdrawing the direct debit of the self-employed contribution from the BBVA Account, the Self-employed Contribution Bonus will cease to be received in those months.

- If any bill is not monthly (bi-monthly, quarterly, annual, etc.), it will only be counted in the Bonus Period in which the charge was made. In the case of withdrawing all direct debits until the amount charged to the Account for such reasons is equal to 0, the Bill Bonus will not be received in months without debits.

- If any month the card has not been used according to the requirements described in section 1.3, the Card Use Bonus will not be received in those months.

- If in any given month no payments or transfers are made via Bizum in accordance with the requirements set out in section 1.4, no Bonus for Bizum will be received for those months.

- If any month the balance is withdrawn from the BBVA Account or has not been maintained in an amount equal to or greater than €10,000, the Account Balance Bonus will not be received in those months.

The Bonus will not be subject to change, alteration, or compensation. If you reject the Bonus, no alternative will be offered to you.

In the event that there are no participants, BBVA may declare the Promotion void.

7. How will you be notified of the Bonus?

Communication of the Bonus will be made, at the latest, 90 days from the end of each of the months of the bonus period.

It will be made through the deposit of the bonus itself in the BBVA Account owned by the beneficiary, with the concept "**Plan 1,060** Promotion".

8. What does accepting the Terms and Conditions entail?

Acceptance of these Legal Terms implies full compliance with them, as well as acceptance of BBVA's criteria in resolving any conflict that the interpretation of them may generate.

As a participant, you must follow the instructions that BBVA may issue, where appropriate.

BBVA reserves the right to disqualify you, at its sole discretion, if you manipulate, attempt to manipulate the Promotion, or violate any of the terms and conditions of these Legal Terms.

BBVA may adopt those decisions necessary for the resolution of those controversies and conflicts that arise in the development of the Promotion, provided that these do not unduly prejudice you and are equitable.

In the event that you do not meet the previously applicable participation conditions, or do not meet all the requirements established in these Legal Terms, you will not have the right to receive the Bonus in the terms established therein.

9. What happens if you do not meet the requirements of the Promotion?

Participation in this Promotion does not imply a commitment to stay nor does it entail any penalty. In case you do not meet the conditions required to access the bonus established in these Legal Terms, said bonus simply will not be granted to you.

Similarly, if you decide to cancel any product or service linked to the Promotion early before meeting the established requirements, no type of sanction or economic penalty will apply. In such a case, your participation will become void and you will not acquire the right to receive the bonus.

10. What happens if you commit fraud or there is fraudulent activity?

In the event that BBVA, or any entity professionally linked to the Promotion, detects any anomaly or suspects that you are preventing its normal development, it may unilaterally eliminate your intervention in the Promotion. For these purposes, BBVA has enabled the necessary technological supports to detect possible fraudulent, anomalous, or malicious actions intended to alter participation with the aim of achieving the bonus illegally. Therefore, BBVA reserves the right to delete your registration if it evidences or suspects irregular action in the sense described.

The improper collection of pensions will not give the right to receive a bonus; BBVA reserves the right to debit the improperly received bonus amounts from the account, even if there is not a sufficient balance to meet the return, and thereby an overdraft is generated in the account.

11. What is the claim period?

The claim period for the Promotion ends 18 months after the end date of the Validity Period.

12. How will your personal data be processed?

Banco Bilbao Vizcaya Argentaria, S.A., with registered address at Plaza de San Nicolás 4, 48005, Bilbao and email address consultasgenerales@bbva.com, is the processor of the personal data you provide to us to participate in this Promotion.

BBVA will process the following data: full name, age, NIF/NIE/Passport number, number of the BBVA account and Card, **and the charges associated with the gas, electricity, telephone or internet services from the companies specified in section 1 that are direct debited from said BBVA Account**. It will process this data in order to organize, control and monitor the Promotion and to deliver the bonus or prize should you satisfy the conditions required.

The legal basis is the performance of this contract.

We will keep your personal data on file throughout the term of the contractual relationship to process it for this purpose. After this period, any data that is necessary to comply with our legal obligations will be blocked for the legal limitation periods for the sole purpose of processing claims or legal actions. We will destroy your data once the statutory limitation period has ended.

BBVA will not disclose personal data to third parties, unless we are required to do so by law or we obtain the corresponding consent needed to do so.

You may, at any time, exercise your rights of access, correction, deletion, objection, limitation of processing, and portability by writing to derechosprotecciondatos@bbva.com. The deletion of the data necessary to process the Promotion will automatically render the data subject ineligible for the Promotion. If you think we have failed to process your personal data in accordance with the regulations, you may contact BBVA's Data Protection Officer through the website www.bbva.es, section Personal Data/DPO contact details, or via the following link: https://www.bbva.es/general/tratamiento-datos.html#contacto-dpo. You may also submit a complaint to the Spanish Data Protection Agency (www.aepd.es).

13. Is the Bonus subject to taxation?

The bonus payment is classified as capital gains and is therefore subject to withholding tax at the rates in force at the time of payment; currently, this rate is 19% for tax residents in Spain.

Therefore, in addition to the monthly payments, BBVA will debit from the corresponding account the applicable withholding amounts and will deposit those amounts with the Treasury on your behalf, making the relevant tax information available to you for your Income Tax Return. Both the yield and the withholding will be attributed to you, irrespective of any other holders of the account where your salary is direct deposited.

For taxpayers subject to the Non-Resident Income Tax (NRIT) without a permanent establishment (PE), the payment of the bonuses will be considered income exempt from withholding, provided that non-residence in Spain is duly proven through the Tax Residence Certificate (TRC). If no proof of non-residence is provided, the payment of the bonuses will be subject to withholding (currently at 19%).

Notwithstanding the above, if regulatory changes occur during the promotion, they must be followed if they are applicable.

If in doubt, check with your tax advisor.

14. What is BBVA's legal responsibility in this Promotion?

BBVA is not liable for any possible loss, damage, theft, delay, or any other circumstance attributable to third parties or to the internet which might affect your participation in the Promotion.

BBVA reserves the right to cancel any entry or any participant if there are suspicions of any improper manipulation of the Promotion.

Furthermore, in no event will BBVA be held liable for damages of any nature that may arise due to the improper use of the services and of the contents by the participants, in spite of the security measures adopted, and in particular, although not exclusively, for damages of any nature that may arise due to a user posing as a different person in any kind of communication carried out.

BBVA is empowered to resolve any contingency not considered in these Terms and Conditions.

You accept that BBVA can postpone, shorten, extend, modify, cancel, or suspend the Promotion due to causes of force majeure beyond its control, while committing to inform you of this circumstance as soon as possible.

If any clause of these Terms and Conditions is declared null or invalid, the remaining clauses not affected by the one that is nullified shall remain in force.

15. Law and jurisdiction

For any dispute, Spanish law will be applied before the courts and tribunals corresponding to the domicile of the participant who has accepted these rules.