



“Menores Ahorro 30 €” Promotion Application Form

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 “Menores Ahorro 30€” Promotion (hereinafter, the “Promotion”), which will be governed by the following terms and conditions (hereinafter, the “Terms and Conditions”).

1. What does this promotion consist of?

This Promotion is designed to encourage the registration of customers between the ages of 0 and 17 (hereinafter, the “BBVA Customer”) through www.bbva.es, m.bbva.es or the mobile applications of BBVA (for the Android and iOS operating systems) and, where applicable, also when it becomes available at BBVA branches. And to have them make their first 3 monthly deposits (for €5 or more each, in different months) into their BBVA Online account. These new customers will be registered by the duly identified Legal Representative of the minor.

If they satisfy the requirements of this promotion, the BBVA Customer will receive a minimum bonus of €5 net and a maximum bonus of €30 net.

The BBVA Customer will have a period of 6 calendar months starting from the month of registration to receive the 3 monthly deposits (one per month) and be eligible for the bonus. Once this 6-month period ends, the BBVA Customer will not be compensated for any deposits made. Examples:

- A BBVA Customer who receives a deposit for more than €5 in the first, third and sixth months after registering will be entitled to the corresponding bonus for each of those three months.
- A BBVA Customer who receives a deposit for more than €5 in the third, sixth and eighth after registering will only be entitled to receive the bonus corresponding to the deposits made in the third and sixth months.
- A BBVA customer who receives a deposit for more than €5 in the first month and then does not receive any deposits in the next 5 months after registering, will be entitled to the bonus corresponding to the first month’s deposit.
- A BBVA Customer who receives a deposit for more than €5 in the first, second, third and fourth months after registering will be entitled to the bonus corresponding only to the first, second and third months.

Since these are calendar months, if a customer registers, for example, on September 25, 2025, month 1 will correspond to September and month 2 will start on October 1, 2025.

2. Who is the promotion intended for?

The Promotion is intended for individuals between the ages of 0 and 17 on the start date of the Promotion, and who have been registered with BBVA by their Legal Representative via the channels explained in the section titled “What does this Promotion consist of?”

This promotion may be incompatible with other promotions whose conditions involve the payment of a bonus for deposits made in the account of a minor.

3. What do you have to do participate in the promotion?

Sign this promotion application form before April 6, 2026.

The promotion ends on this date. (Validity Period).



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

The BBVA Customer will likewise be ineligible to take part in this Promotion if, between the Validity Period and the payment date of the bonus, they owe BBVA any payable and required amount. In such cases, the BBVA Customer must rectify the situation through their Legal Representative before they can receive the Bonus. If they have not settled their debt by the date that the Bonus is to be deposited, they will not receive the Bonus.

This promotion is exclusive to BBVA and cannot be combined with other offers or discounts in progress both from BBVA and from the subscription services detailed in section 1.

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

The following steps are required in order to participate in the Promotion:

The Legal Representative of the BBVA Customer:

- Be a BBVA customer.
- Enter and validate the promotional code "AHORRO30" during the new BBVA Customer registration process in the channels that the bank has provided for this purpose. The promotional code will be accessible in the public sections of the BBVA website and app where the Promotion is detailed.
- Accept and sign these Terms and Conditions that govern the promotion for the BBVA Customer you legally represent.

The BBVA Customer:

- Must not have left BBVA as a customer in the 6 months prior to the start of the Validity Period of the Promotion;
- Not be a BBVA customer
- Be between 0 and 17 years of age when they are registered as a customer.
- Receive a monthly deposit in your BBVA Online Account (transfer, Bizum, deposit at an ATM or with the help of an adviser at a BBVA branch), for an amount of €5 or more at least 1 month and at most 3 months during the 6-month period from the date when you signed up for the promotion

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

Once the BBVA Customer and their Legal Representative have met the conditions of participation specified in section 1, What does the promotion consist of? and they completed the steps in the previous section, the BBVA Customer will receive the following Bonus:

- If the monthly deposit is between €5 and €10 (both inclusive) in a single deposit, the net bonus received will be equal to the amount of the deposit.
- If the monthly payment is higher than €10, the net bonus received will be €10.
- If the deposit is less than €5 in a single payment, you will not be entitled to receive a bonus.

The BBVA Customer will receive the bonus a maximum of three times, once for each month they make a deposit for more than €5 in the first 6 calendar months after registering.

Payment of the Bonus will be subject to these Terms and Conditions being met. On the last business day of the month that entitles the BBVA Customer to receive the Bonus, BBVA will deposit the bonus into the BBVA Online Account of the BBVA Customer after verifying compliance with the conditions set out in the Terms and Conditions for each of the 3 eligible months.

The bonus may not be changed, altered, or offset. If the bonus is rejected, no other alternative will be offered.

In the event of there being no participants, BBVA may declare the Promotion void.

7. When is the bonus deposited?

The bonus will be paid no later than six months after you have fulfilled the conditions specified in these Terms and Conditions, and will be made by depositing said Bonus into the BBVA Online Account of the BBVA Customer, labeled as "Commercial Promotion Bonus".



8. What does accepting the Terms and Conditions entail?

Accepting these Terms and Conditions entails full agreement with them, as well as acceptance of BBVA's criteria for resolving any disputes that may arise from their interpretation. Participants are required to follow any instructions that BBVA may provide, as applicable.

BBVA reserves the right to disqualify you in its sole discretion if you manipulate or try to manipulate the Promotion or if you violate any of the Terms and Conditions.

BBVA can adopt the necessary measures to resolve any disputes or conflicts that may arise throughout the course of the Promotion, provided that these are fair and do not unduly disadvantage you.

If you do not meet the previously-applicable conditions of participation or you do not meet all the requirements set out in the Terms and Conditions, you will not have the right to receive the Bonus.

9. What happens if the requirements of the promotion are not met?

If the BBVA Customer does not meet the requirements set out in these Terms and Conditions, including those obligations that remain in force after the bonus is deposited, the Promotion will be canceled and, if the BBVA Customer has already received the Bonus, they will be required to return it.

BBVA will charge, as a penalty, the amount of the Bonus to the BBVA Online account in which the bonus had been deposited. This charge will be posted regardless of the balance the BBVA Customer has in their account.

If there is insufficient balance, the charge for the penalty will cause an overdraft. If the BBVA Customer violates any of the Terms and Conditions of the Promotion, it will be automatically canceled, even if they fulfill said terms and conditions at a later time.

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

If BBVA or any entity that is linked professionally to the Promotion detects any anomaly or suspects that you are preventing the Promotion from running smoothly, it can unilaterally eliminate you from participating. Accordingly, BBVA has procured the necessary technological support systems to detect possible fraudulent, anomalous, or malicious actions that intend to impair participation in the Promotion to acquire the bonus unlawfully. Therefore, BBVA reserves the right to delete your registration if it has evidence or suspicion of irregular activities as described above.

11. What is the claim period?

The claim period of the Promotion ends 12 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, BBVA account number, Card number, in order to organize, control and monitor the Promotion and to deliver the bonus or prize if the required conditions are satisfied.

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

Non-resident Income Tax (IRNR) payers without a permanent establishment (PE) can receive the rebate as non-taxable income, provided that their non-residency in Spain is proven through the Tax Residence Declaration (DRF), valid indefinitely as long as there are no changes to the declared circumstances. If no proof of non-residence is provided, the payment of the rebate will be subject to withholding tax (currently at 19 %).

Along with the deposit of the gross amount of the bonus, BBVA will debit from your

BBVA Account the corresponding withholding, which it will then deposit with the Treasury on your behalf. You will then be provided with the corresponding tax information for your Annual Tax Return. Both the yield and the withholding will be attributed to you, irrespective of any other holders of the BBVA Account where your salary is deposited directly. The above information is without prejudice to any modifications that may arise in the tax regulations during this Promotion's validity period.

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 of the clauses of these Terms & Conditions are declared null or void, the remaining clauses not affected thereby will remain in force.

15. Where can I read the terms and conditions?

You can consult these Terms and Conditions any time during the Validity Period at www.bbva.es.

16. 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.