

Terms and conditions for the “Plan 760” 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 760” 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 which fall under the Plan 760 Promotion, and may therefore receive the corresponding monthly bonus during a “Bonus Period” of 365 days:

1.1. Sub-promotion for direct depositing a salary or pension:

By meeting the requirements of the sub-promotion detailed in section 5 of these Terms and Conditions regarding the direct deposit of a salary or pension, you will receive a gross monthly bonus of €33.33 (€27.00 net). The maximum cumulative bonus for salary payments is €400.00 gross (€324.00 net), as explained in point 13.

In addition, the deposit of your salary or pension must be made via transfer into the account indicated at the beginning of this document, using one of the following two descriptions:

- Paycheck: must be issued in accordance with the coding established for paycheck payments in the banking regulations relating to clearing transfers. In other words, if the deposit into your account is deposited as a transfer, but is not identified with the code for a paycheck, the promotion bonus will not be paid. Auto-transfers shall also not be counted/ accounted for, irrespective of whether they are issued in accordance with the aforementioned coding.
- Pension: it must be a contributory and supplementary pension ordered by the Social Security Institute.

To see how the “Bonus Period” works, go to section 6 of these Terms and Conditions.

1.2. Sub-promotion for direct debit payments:

By meeting the requirements of the sub-promotion detailed in section 5 of these Terms and Conditions regarding the direct debit of at least one bill to your BBVA Account—corresponding to one of the services listed below—you will receive a maximum monthly bonus of €10.00 gross (€8.10 net) in your BBVA Account. The maximum cumulative bonus for direct debits is €120.00 gross (€97.20 net). To determine the monthly bonus for all eligible direct debits, the total amount of qualifying debits will be calculated as follows:



- If the amount of the sum of the charges applied is greater than or equal to €10.00, then the gross bonus assigned will be €10.00.
- If the amount of the sum of the charges that apply is less than €10.00, then the Gross Bonus allocated will be equal to the amount of the charge.

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

- Electricity and gas services:

- Naturgy
- Endesa
- Iberdrola
- Repsol
- EDP

- Phone and internet services:

- Orange
- Vodafone
- Telefónica
- MásMóvil
- Virgin Telco
- Telecable
- O2
- Simyo
- Jazztel
- Amena
- Tuenti móvil
- Lowi
- Digi
- Yoigo

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.

To see how the “Bonus Period” works, go to section 6 of these Terms and Conditions.

For the purposes of receiving the bonus, you can only benefit from a single promotion associated with a single account, regardless of whether you joined the promotion while signing up with BBVA for a joint account, meaning there are two or more promotional contracts associated with the same account with multiple holders.

1.3. Sub-promotion for using a debit card:

By meeting the requirements of the sub-promotion detailed in section 5 of these Terms and Conditions regarding the use of a debit card, the corresponding bonus will be determined based on the total amount of all purchases made each month with the Aqua Debit card that are eligible for the bonus, as follows:

- If the net amount resulting from the sum of applicable positive and negative charges for the month—that is, purchases and returns—is equal to or greater than €10.00, the bonus assigned for that month will be €10.00 gross (€8.10 net), with a maximum total bonus over the entire Bonus Period of €120.00 gross (€97.20 net), provided that the promotion requirements outlined in section 5 of these Terms and Conditions are met.
- If the net amount of applicable monthly purchases and returns is less than €10.00, the gross bonus assigned will be equal to the net amount for that month, as long as the promotion requirements in section 5 of these Terms and Conditions are met. If this net amount is negative, no charge or bonus will be applied 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.

To see how the “Bonus Period” works, go to section 6 of these Terms and Conditions.

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.

To see how the “Bonus Period” works, go to section 6 of these Terms and Conditions.

2. Who is the Promotion intended for?

The Promotion is intended for individuals over 18 years of age on the starting date of the Promotion who have registered with BBVA by the channels explained in 1. “What does this Promotion consist of?”.

3. How do I take part in the promotion?

Sign this promotion application form before April 7, 2026. The promotion ends on this date. (Validity Period).

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

You are ineligible to take part in this promotion if, between the Validity Period and the first payment date of the bonus, you owe BBVA any payable and required amount. In such cases, you must rectify the situation before you can receive the first Bonus. If by the date scheduled for the bonus payment you have not settled the debt, you will lose the right to receive all remaining bonus installments, and the payment will not be made.

You can take part in this Promotion as long as you have not previously benefited from any other promotion for direct depositing your salary, pension, or unemployment benefit, incentives for using debit or credit cards, use or activation of Bizum, or for direct debiting bills with BBVA.

You will be excluded from participating in this Promotion if you were involved in organizing it or if you are an active employee, or one who has retired early, of BBVA or any of its Group companies.

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:

- 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, in accordance with section 1 of these Terms and Conditions, by signing up for a transactional account with its own payment services operations (the “BBVA Account”) plus the Debit Card (“the Card”), and:
 - O: direct deposit in the Account a new paycheck or pension payment of at least eight hundred (800) euros a month. The mentioned minimum amount of 800 € per month must come from one (1) salary or pension received via bank transfer, with one of the descriptions provided in section “1.1 What does this Promotion consist of? Sub-promotion for direct depositing a salary or pension” of these Terms and Conditions. The sum of several paychecks or pensions direct deposited into a BBVA account will not be valid;
 - And/or: Direct debit in the BBVA account at least one bill associated with gas, electricity, telephone or internet services from one of the companies included in these terms and conditions, and described in section “1.2 What does this Promotion consist of? Sub-promotion for direct debit payments”;
 - And/or: activate your card and make purchases with the Aqua Debit card that are as described in section “1.3 What does this Promotion consist of? Bonus for using a debit card” in these Terms and Conditions.
 - 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? Bonus for using Bizum” in these Terms and Conditions.
 - Enter and validate the promotional code “PLAN760” during the new customer registration process in the channels that the Bank has enabled for this purpose. The promotional code will be accessible in the public sections of the BBVA website and app where the Promotion is detailed;

You will have a period of up to thirty (30) calendar days after signing the BBVA Account contract to send the information and documentation requested by BBVA in order to open and register the Account and, as a result, for it to become operational. If the BBVA Account is not operational after this period has elapsed, because the account could not be registered owing to a lack of the requested information and documentation, the Promotion will be canceled.

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

The "Bonus Period" of 365 days will begin on the 1st day of the calendar month following the date on which the registration process is completed. Payments will be made on the first working day of the following month at the end of the monthly settlement. As an illustrative example, if the customer registration process is completed on June 13, the bonus period will begin on July 1, and any direct debit charge, salary deposit, card purchase, or Bizum payment/transfer made before July 1 will not be eligible for review or bonus. In this example, the payment cycle for the month of July would begin on August 1.

A single monthly bonus will be paid, equal to the total sum of the bonuses corresponding to the conditions met, with a positive credit for the reward and a negative charge to account for tax deductions. If none of the conditions are met, no payment will be made. The verification shall be carried out on a monthly basis, starting on the 1st day of each calendar month for each of the Bonus Periods established as detailed in section 1.

So:

- If any direct debit is not monthly (e.g., bimonthly, quarterly, annually, etc.), it will only be counted in the Bonus Period during which the charge is made. If all direct debits are removed so that the amount charged to the Account for this purpose is zero, no Bonus for direct debits will be received in the months without such charges.
- If any salary or pension is not monthly (e.g., bimonthly, quarterly, annually, etc.), it will only be counted in the Bonus Period during which the deposit is made. If the salary or pension is no longer deposited into the Account, the Bonus for salary will not be received in the months without such deposits.
- If in any given month the card is not used in accordance with the requirements set out in section 1.3, no Bonus for card use will be received for 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.

BBVA will proceed to pay you the Bonus after verifying the conditions specified in the Terms and Conditions after a minimum of 7 days and up to a maximum of 90 days from the end of each month of the Bonus period.

The Bonus is not subject to exchange, alteration or compensation. If you refuse the Bonus, you will not be offered another alternative.

If there are no participants, BBVA may declare the Promotion void.

7. How will you be notified of the Prize?

The Bonus will be communicated no later than 90 days after the end of each month of the Bonus period.

This notification will be made by way of depositing the bonus in the recipient's BBVA Online Account, with the entry "Promotion Plan760".

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 you do not meet the requirements of the Promotion?

Participation in this Promotion does not imply any commitment of permanence nor does it carry any kind of penalty. If you do not meet the required conditions to obtain the bonus set forth in these Legal Terms and Conditions, the bonus will simply not be granted.

Likewise, if you choose to cancel any product or service linked to the Promotion before fulfilling the established requirements, no financial penalty or sanction will be applied. In such case, your participation will be void and you will not be entitled to receive the bonus.

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 365 days 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.