

# “Beca Menores” 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 “Beca Menores” 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?

The purpose of this promotion is to encourage the registration of new clients aged between 3 and 17 years (hereinafter referred to as the ‘Minor BBVA Client’) through [www.bbva.es](http://www.bbva.es), [m.bbva.es](http://m.bbva.es), or the BBVA mobile applications (for Android and iOS operating systems) and, where applicable, also when it is available at BBVA offices. These new customers will be registered by the duly identified Legal Representative of the minor.

By meeting the requirements of the promotion, the Minor BBVA Client will receive a total bonus of € 80,25 gross, € 65net.

The Minor BBVA Client will have a period of 12 calendar months starting from the month of registration to receive the scholarship payment and benefit from the bonus. After the completion of this 12-month period, the Minor BBVA Client will not be compensated for any income received.

Examples:

- A BBVA client registers in February 2025 and receives the scholarship payment into their minor account in March 2025. They will receive the bonus payment on the last business day of March 2025.
- A BBVA client registers in February 2025 and receives the scholarship payment into their minor account in February 2026. They will receive the bonus payment on the last business day of February 2026.
- A BBVA client registers in February 2025 and receives the scholarship payment into their minor account in April 2026. This payment will not be eligible for the bonus as the bonus period has expired.

The issuers of the scholarship whose direct debit entitles the bonus must be provided by:

- The Central Administration of the Spanish State
- The Autonomous Communities
- The Autonomous Cities of Ceuta and Melilla.

Except for:

- Cámaras de comercio.
- Diputaciones.
- Cabildos.
- Servicios de empleo.



- Consejos comarcales.
- Diputaciones provinciales .
- Federaciones.
- Asociaciones.
- Comarcas.

This Promotion is exclusive to BBVA and therefore the indicated 'issuers' do not collaborate in its development.

## 2. Who is the promotion intended for?

The Promotion is intended for individuals between the ages of 3 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. Who is not eligible to participate in this promotion?

BBVA customers are excluded from participating in this promotion if, during the Promotion Period and until the Bonus is awarded, they have any outstanding debt to BBVA. In such cases, they must settle their debt through their Legal Representative before receiving the Bonus. If the debt remains unpaid by the Bonus payment date, they will forfeit their right to receive the Bonus and it will not be credited to their account.

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

## 4. What do you have to do to take part in the promotion?

Sign this promotion membership form before May 31, 2026. The promotion ends on this date (Validity Period).

## 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:
  - Become a BBVA client;
  - Inform and validate the promotional code BECA65 during the **registration process of the new Minor BBVA Client** through 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;
  - Accept and sign these Terms and Conditions that govern the promotion for the Minor BBVA Client you legally represent.
- The Legal Representative when they are not a BBVA client:
  - Not be a BBVA client;
  - You can choose to register only the BBVA Minor Customer by contracting their BBVA Account or register by contracting the BBVA Online Account or the Welcome Business Account in a multiple registration together with your representative;
  - Inform and validate the promotional code BECA65 during the **registration process of the new Minor BBVA Client** through 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;
  - Accept and sign these Terms and Conditions that govern the promotion for the Minor BBVA Client you legally represent.



- For the two previous cases, the BBVA Minor Client:
  - Must not have left BBVA as a client in the 6 months prior to the start of the Validity Period of the Promotion;
  - Not be a BBVA client;
  - Be between 3 and 17 years of age when they are registered as a client.
  - That the Legal Representative informs and validates the promotional code BECA65 during **the registration process of the new Minor BBVA Client (the minor)** through 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;
  - Receive a grant payment in your BBVA Account that meets the conditions detailed in section 1 “What does the promotion consist of?” within 12 months from the date of registration in the promotion.

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

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

- € 65net regardless of the grant amount.

The Minor BBVA Client will receive the bonus only once for the first eligible transaction as defined.

Payment of the Bonus will be subject to these Terms and Conditions being met. BBVA will proceed with the payment of the Bonus into the Minor BBVA Client’s BBVA Account after verifying the conditions set forth in the Legal Terms, on the last business day of the month that entitles the client to receive the bonus.

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 Account of the Minor BBVA Client, 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 the Minor BBVA Client at its sole discretion if you manipulate or try to manipulate the Promotion or if you violate any of these Terms and Conditions.

BBVA can adopt the necessary measures to resolve any disputes or conflicts that may arise over the course of the Promotion, provided that they are fair and do not unduly disadvantage the The Minor BBVA Client.

If the Minor BBVA Client does not meet the previously-applicable conditions of participation, or does not meet all the requirements set out in these Terms and Conditions, they will not be eligible to receive the Bonus.

## 9. What happens if the promotion conditions are not complied with?

Should the BBVA Client fail to comply with any of the conditions established in these Legal Terms, including those obligations that remain in force after the delivery of the bonus under the terms provided therein, the Promotion will be cancelled and, if the bonus has been received, the Client will be refunded. Bonus, you will be obliged to return it.



BBVA will debit the BBVA Online Account where the bonus was deposited with the amount of the Bonus awarded, as a penalty, and this will be applied regardless of the balance you have in your account.

If there are insufficient funds, the penalty charge will result in an overdraft. If the BBVA customer fails to comply with the Promotion's Terms and Conditions, the promotion will be automatically cancelled, even if the customer subsequently meets the conditions.

#### **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 will establish the technological support systems needed to detect possible fraudulent, anomalous, or malicious actions that are intended to alter the participation in the Promotion for the purpose of acquiring the bonus unlawfully or deceitfully. 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](mailto:consultasgenerales@bbva.com), is the processor of the personal data that the Legal Representative provides to us so that the BBVA Customer (minor represented) can participate in this Promotion.

BBVA will process the following data of the Minor BBVA Client: full name, age, NIF/NIE/Passport number, BBVA account number, in order to organize, control and monitor the Promotion and to deliver the bonus or reward if the required conditions are satisfied.

The legal basis is the performance of this contract.

We will keep the Minor BBVA Client's personal data on file for the duration 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 the personal data to third parties, unless we are required to do so by law or we obtain the corresponding consent needed to do so.

The Legal Representative may, at any time, exercise the rights of access, correction, deletion, objection, limitation of processing, and portability by writing to [derechosprotecciondatos@bbva.com](mailto: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](http://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](http://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.

Therefore, BBVA, in addition to the payment of € 80,25, will charge your account € 15,25, corresponding to that withholding, and will proceed to deposit that amount into the Treasury on your behalf, making the corresponding tax information available for your Income Tax Declaration. Both the yield and the withholding will be attributed to you, irrespective of any other holders of the account where your salary is deposited directly.



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, payment of the bonus will be subject to withholding tax (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. Where can i read the terms and conditions?**

You can consult these Terms and Conditions any at time during the Validity Period at [www.bbva.es](http://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.