Aqua Más Credit Card

EUROPEAN STANDARDIZED INFORMATION ON CONSUMER CREDIT

This document contains the European standardized information on consumer credit for the Aqua Más Credit Card, pursuant to law 16/2011, on consumer credit contracts.

The information highlighted in bold below is especially important, in accordance with the Bank of Spain Circular 5/2012, on the transparency of banking services and responsibility in granting of loans.

1. IDENTITY AND CONTACT DETAILS OF THE LENDER

Bank: Banco Bilbao Vizcaya Argentaria, S.A. Address: Plaza San Nicolás, 4 - 48005 BILBAO. Phone number: 900 102 801. Website address: www.bbva.es

2. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT

■ **Type of credit.**	**CREDIT CARD.** **The Card is issued with the reimbursement system selected by the customer.**
■ **Total amount of credit.** - That is, the maximum amount or the sum of all the amounts made available to the consumer within the framework of the agreement.	**Credit limit: From 600 to 6,000 euros.**
■ **Terms and conditions governing the availability of funds.** - That is, when and how the consumer will obtain the money.	The cards can be used for all or some of the following purposes: a) **Payment of goods and services** up to the credit limit in establishments belonging to the card system (Visa/ MasterCard) to which the cards belong and which are stated on them. b) **Withdrawing cash on credit or debit by card at branches and ATMS owned by the Bank or any other financial institutions that allow such transactions.**

■ **Term of credit agreement.**	**Indefinite** Each card will be valid until the last day of the month shown on it and may not be used later than this date. It must be destroyed when the Bank sends a new card to replace the previous one.
■ The terms and, if applicable, the order in which the installment payments will be carried out.	The credit card holder may choose one or more of the following systems for repaying the principal drawn against the limit of the card: a) **Payment in Full: every month the total balance drawn reflected in the monthly statement of the Credit Card Account will be debited from the "Direct Debit Account".** In the case of cash withdrawals from the "Credit Card Account" and/or cash transfers from the "Credit Card Account" to the "Direct Debit Account", an annual nominal interest rate of 19.80% will accrue in favor of the Bank from the date of the withdrawal until the settlement date. b) **Deferred revolving payment:** **Of a fixed monthly amount: This represents a fixed monthly repayment amount comprising principal, interest and fees. The minimum figure for this fixed monthly amount is €30, and any greater amount can be chosen.** The minimum monthly repayment will be set as 3% of the balance drawn reflected on the "Credit Card Account" statement prior to settlement, plus the interest and fees accrued during the corresponding monthly period. c) **Personalized payment: Under this system, the amount of a transaction performed with the Cards (purchases, cash withdrawals or transfers from the card's Credit Account to the Direct Debit Account) or the full monthly balance drawn following settlement, which must be equal to or greater than €50, may be repaid by means of a certain number of fixed monthly payments (including principal and interest). The amount of the payments will depend on the repayment period chosen by the Account Holders, between a minimum of 7 payments and a maximum of 36. You can also pay in 3, 4, 5 or 6 interest-free payments, with a deferral management fee of 0%, 4.3% 5.2% or 6% on the deferred amount, respectively. This system specifically applies to each individual settlement for which it has been requested.**

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	In personalized payments, the monthly installment is used firstly to pay the agreed interest, fees and expenses and, secondly, to repay the principal. The Account Holder may also pay back a transaction carried out with the credit card or the full monthly balance drawn down by making three monthly payments with no interest or deferment fee. The frequency of payments in all the modalities will be monthly.
■ **Total amount that you will have to pay.** - That is, the amount of the principal drawn plus any interest and possible expenses related to your credit.	**The total amount payable will depend on the drawdowns of the credit and the interest and fees accrued depending on the payment method you choose.** In the APR section, see the representative example, indicating the total amount to be repaid, if you draw down all the credit.
Any installments made do not entail the immediate repayment of the principal	Deferred payments and personalized payments do not entail the immediate repayment of the principal.

3. COSTS OF THE CREDIT.

■ **The borrowing rate.**	**Total Payment for Cash Withdrawals and/or Transfers from the "Credit Card Account" to the "Direct Debit Account" at an annual nominal interest rate of 19.80%.** **From the Card/Deferred Payment account at annual nominal interest rate of 19.80%. Personalized payment at an annual nominal interest rate of 21.60%.** **Personalized payment With fee: no interest is applied.**
■ **Annual Percentage Rate (APR).** - The APR is the total cost of the credit expressed as the annual percentage of the total amount of the credit. The APR serves to compare different offers.	It will depend on the chosen payment method: a) **Payment in Full: Assuming the Credit Limit of €1,500 is drawn each month in its entirety** through purchases in stores during the monthly settlement period (for example, March 8, 2026), the total amount payable each month would be €1,500 and **over 12 months, this would amount to €18,043** including the €43 annual credit card issuance and maintenance fee, charged the first month. **The resulting APR will be 2.96%.**

b) **Deferred revolving payment:**

Of a fixed monthly amount: Assuming the Credit Limit of €1,500 is drawn in its entirety for a single purchase in a store on the same day the card is acquired (e.g. March 8, 2026) at an annual nominal interest rate of 19.80% and with monthly installments of €139 (including principal and interest) payable on the 5th each month. **The total amount to be repaid over 12 months would be €1,659.65** in 11 installments of €139 plus a final installment of €130.65, which is the amount resulting from the difference between the total amount payable and the sum of the previous monthly repayments. **The resulting APR will be 21.19%.**

c) **Personalized payment with interest: Assuming the Credit Limit of €1,500 is drawn in its entirety** for a single purchase on the same day the card is issued (e.g. March 8, 2026), at a nominal annual interest rate of 21.60%**, the total repayable in 12 monthly installments would be €1,687.24,** with a first payment of €20.42, which includes interest and 11 payments of €151.53. **The resulting APR will be 23.81%.**

d) **Personalized payment without interest: Assuming a credit limit of €1,500 is drawn in its entirety** for a single purchase in a store on the same day the card is issued (for example, on March 8, 2026), **payable in 3 months,** with the first payment being for €500, and the two remaining payments being for €500, including only principal. **The total amount to be repaid will be €1,500. The resulting APR will be 0%.**

e) **Personalized Payment with fee:**
Assuming a credit limit of €1,500 is drawn in its entirety for a single purchase in a store on the same day the card is issued (for example, March 8, 2026)**, payable in 6 months,** with the first payment being for €90, and including only the deferral management fee, and six remaining payments being for €250, including only principal. **The total amount to be repaid will be €1,590**, including the deferral management fee of €90. **The resulting APR will be 18.89%.**

Assuming a credit limit of €1,500 is drawn in its entirety for a single purchase in a store on the same day the card is issued (for example, March 8, 2026)**, payable in 5 months,** with the first payment being for €78, including only the deferral management fee, and five remaining payments being for €300, including only principal. **The total amount payable will be €1,578,** including the €78 deferral management fee. **The resulting APR will be 18.43%.**

	Assuming a credit limit of €1,500 is drawn in its entirety for a single purchase in a store on the same day the card is issued (for example, March 8, 2026)**, payable in 4 months,** with the first payment being for €64.50, and including only the deferral management fee, and four remaining payments being for €375, including only principal. The total amount to be repaid will be €1,564.50, including the deferral management fee of €64.50. **The resulting APR will be 17.44%.**
■ **In order to obtain the credit (under the conditions offered), is it mandatory to take out** - **an insurance policy guaranteeing the credit,** - **or another ancillary service?**	**NO** To get the card, you must first have an account with the Bank. The purpose of this account is not exclusively to direct debit the card payments. The cost of the credit is indicated in the specific agreement.
■ **Related expenses.** - **For using a specific payment method (for example, credit card).**	The applicable fees for use of the card may be: **a) Yearly credit card issue and maintenance fee:** **First card issued: €0 the first year and €43 all other years** **Any other cards issued: €43 BBVA will not charge this annual fee when the holder chooses the revolving deferred repayment system for the payment of at least one monthly bill per year.** **If the Cardholder chooses to finance, at least once per year, the payment of any purchase, cash withdrawal on credit, or monthly bill to be paid under the personalized payment method, BBVA will waive this fee.** **b) Fee for issuance of duplicates: €6.00.** **c) Fee for using the card outside the Eurozone: 3% applicable to the exchange value in €. BBVA will refund your currency exchange fee up to a maximum purchase limit of three hundred euros (€300) per calendar month when you make purchases in a currency other than the euro. Once this limit is exceeded, the standard currency exchange fee established in the current tariff schedule will apply.** **d) Fee for withdrawing cash on credit or debit by card at ATMs. Fees for withdrawing cash by card at ATMs:**

Fees for withdrawing cash by card at ATMs	Debit		Credit	
	%	Minimum €	%	Minimum €
ATMs of the BBVA Group in Spain	-	-	**4.00%**	**€4.00**
ATMs of banks other than the BBVA Group in Spain	Note 1	Note 1	Note 2	Note 2
ATMs outside Spain	**4.50%**	**€3.00**	**5.00%**	**€3.00**

(1) If you withdraw cash in euros using a debit card from an ATM belonging to a bank that is not part of the BBVA Group in Spain, BBVA will pass on the fee it is charged by the bank that owns the ATM. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

(2) For cash withdrawals in euros on credit by card in ATMs belonging to banks that are not part of the BBVA Group in Spain, BBVA will charge the same amount as the fee that the bank which owns the ATM charges BBVA. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

Likewise, BBVA will charge the fee for cash withdrawals on credit stipulated for BBVA Group ATMs in Spain. This fee is in addition to the fee charged by BBVA.

Fees for withdrawing cash by card at branches	Debit		Credit	
	%		%	
Branches of the BBVA Group in Spain	-	-	3.00%	€2.50
Branches of other banks in Spain and the EU (in €)	5.00%	€3.00	5.00%	€3.00
BBVA Group branches and other banks outside Spain (non-€)	5.00%	€3.00	5.00%	€3.00

e) **Fees for transferring funds charged to the credit limit.**

- To a BBVA Personal Account: 4%.

f) **Fee for viewing banking information at ATMs:**

- BBVA in Spain: €0.

- Non-BBVA and EU: €0.60.

g) **Commitment fee on excess over the credit limit: 4% of the exceeded maximum, with a minimum of €9.**

h) **Deferral management fee in Personalized Payment Repayment System:** it is received for each transaction where payment is deferred in monthly installments without interest, according to the options allowed by the Bank.

- 4-month deferral: 4.3% of the amount deferred.

- 5-month deferral: 5.2% of the amount deferred.

- 6-month deferral: 6% of the amount deferred.

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	Terms and conditions under which the aforementioned expenses related to the credit agreement can be modified. The above fees may be amended if the Applicant is notified of any changes two months before they enter into effect and provided the Applicant does not indicate that they do not agree to the amendments before said date.
■ **Costs in the event of late payments.** - Non-payment can have serious consequences (for example, the early repayment of the entire amount outstanding) and hurt your creditworthiness.	**Expense for claiming overdue debtor positions up to a maximum of €35. BBVA will charge this expense once for each unpaid installment claimed** . If any payments are outstanding, BBVA will inform the holder via messages sent to the BBVA app, on www.bbva.es, to the holder's email address and cell phone, traditional postal notification, by phone, or through actions taken by our BBVA branches or partners. The Bank will remind the holder of the need to make any outstanding payments to avoid economic repercussions. **Default interest on unpaid overdue installments; equal to the annual nominal interest rate of the Card Account plus two percentage points.**

4. OTHER IMPORTANT LEGAL ASPECTS.

■ **Right of withdrawal.** You have the right to withdraw from the credit contract within 14 calendar days.	**YES**
■ **Advance repayment.** You are entitled to repay the total credit in advance, in full or in part, at any time.	**YES**
■ **The Bank is entitled to compensation in the event of advanced repayment.**	**NO**
■ **Right to a copy of the credit contract document.** - You are entitled upon request to obtain a free copy of the credit agreement draft. This provision shall not apply if at the time of application the bank is not prepared to conclude the credit agreement with you.	**YES**
■ **The period during which the bank is bound by pre-contractual information.**	**This information will be valid for 14 calendar days from the day it is received by the Applicants.**

■ Checking a database. The bank must inform you immediately and without charge of the result of a database query if the credit application is rejected on the basis of such a query. - This does not apply if the promotion of that information is prohibited by a law or by European Union Law or is contrary to the objectives of public safety or security.	If financial solvency and credit risk files are consulted during the credit risk analysis process and the application is rejected, the Bank will inform you of such consultation.

5. ADDITIONAL INFORMATION IN THE EVENT FINANCIAL SERVICES ARE CONTRACTED VIA DISTANCE MARKETING.

a) Relating to the lender.	• Address: Plaza San Nicolás, 4 - 48005 BILBAO 900 102 801 www.bbva.es • Register: Company Registry of Biscay, Volume 2,083, Folio 1, Sheet BI-17-A, 1st entry. • The supervisory authority: Banco de España and Comisión Nacional del Mercado de Valores [Spanish National Securities Market Commission].
b) Relating to the credit agreement.	
• Exercise of the right of withdrawal.	The Applicant has 14 calendar days to exercise his/her right, without needing to explain why. The term commences the day this agreement is executed. However, if the contractual conditions and the corresponding contractual information have not been received prior to said date, the period to exercise this right will begin on the day that said information is received. The Applicant must provide the bank with the notification by any means permitted by law. The time limit is deemed to have been met if the notification is sent before the expiry of the time limit, on paper or any other durable medium available and accessible to the bank. The applicant may withdraw from the contract at any BBVA branch, BBVA app and website or through the BBVA Customer Service Line. The Applicant must pay the bank the principal and the interest accrued on the principal between the date of the drawdown of the credit and the date of repayment of the principal, within a maximum of 30 calendar days from informing the bank of the withdrawal. The interest owed will be calculated on the basis of the agreed debit rate.

• The legislation which the lender accepts as the base for the establishment of relationships with you before the execution of the credit agreement.	Relationships established before the execution of the agreement will be governed by Spanish law.
• Clause on the applicable legislation governing the credit agreement and the competent court.	The agreement and the relationships deriving from it will be subject to Spanish legislation. Any dispute in relation to it shall be resolved by Spanish judges and courts.
• **Language system**	**The information and the contractual terms will be communicated to you in the language in which this document is written. With your consent, during the term of the credit agreement we will communicate with you in the language in which the agreement is drawn up.**
c) Relating to appeals	The Holder has access to Customer Service channels, which will handle any claims or complaints he/she may have: Servicio de Atención al Cliente. Apartado de Correos 1598 28080 Madrid email: reclamacionesSAC@bbva.com Should the Holder disagree with the decision made by Customer Service, they may appeal to the Consumer Ombudsman: Apartado de Correos 14460. 28080 Madrid. email: defensordelcliente@bbva.com Before addressing the Consumer Ombudsman, you must send a complaint to Customer Service. BBVA has a set of Customer Ombudsman Rules, which can be requested at any BBVA branch or on the website BBVA.es in the customer service links. The maximum period for settling claims and complaints is 15 working days. This period may be extended to one month for reasons beyond the control of the Bank, in which case the Holder will be informed of this. If after this period, and having exhausted the various channels provided by BBVA, the case has not been settled or the Applicant disagrees with the final decision on their claim or complaint, they may write to: Banco de España Complaints Service. Calle Alcalá 48, 28014 Madrid. **BBVA is not affiliated with any consumer arbitration board to resolve disputes associated with this card contract.**

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ADDITIONAL INFORMATION ON THE REVOLVING CREDIT REGULATION

This document contains information on revolving credit regulated by Ministerial Order EHA/2899/2011, dated October 28, on transparency and protection for clients of banking services, and Bank of Spain Circular 5/2012, dated June 27, on transparency of banking services and responsible lending.

The information highlighted in **bold** below is especially important, in accordance with Annex 3 of Circular 5/2012.

A. Details of the revolving deferred payment method and its main features

Payment methods The credit contract provides for the following payment methods	**a) Payment in Full:** On the 5th of each month, you would pay the total amount of credit drawn down on the settlement date. If you have credit through cash withdrawal on credit, on that date you will also pay the fees and, where applicable, interest generated, together with the principal. **b) Deferred revolving payment:** **Deferred revolving payment with fixed amount:** You would pay the chosen payment amount on the 5th of each month. This payment includes principal, interest and fees. The minimum monthly payment cannot be less than 30 euros. Also, regardless of the amount chosen, remember that the minimum monthly repayment will be 3% of the balance drawn before settlement, plus interest and fees for the monthly payment period. **c) Personalized Payment:** This repayment system is independent of the revolving deferred or payment in full systems. You can request to finance purchases, cash withdrawals or the bill to be paid through personalized payments, provided that it is more than 50 euros. Personalized payments, in turn, offer three options: **I. Personalized payment with interest:** you can choose to repay the principal of the limit in a minimum of 7 and a maximum of 36 monthly installments. The following month after you request the personalized payment, you will only pay interest. The remaining payments include principal and interest. **II. Three-month personalized payment with no interest:** you can repay the principal of the limit drawn down in three equal monthly installments, without any additional interest. **III. Personalized payment with fee:** you can choose to repay the amount of the credit limit drawn in 4, 5 or 6 monthly payments. The first payment will be paid the month after you request the personalized payment. This first payment will include only the deferral management fee. The remaining payments will only include principal. Personalized payments are paid on the 5th of each month. **The Card is issued with the payment method you choose.**
The credit agreement provides for the capitalization of overdue, payable and unpaid amounts.	**Yes.** **If you do not pay the amounts due on the payment date indicated in accordance with the chosen repayment system, BBVA will proceed to capitalize any overdue, payable and unpaid amounts.**

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The customer has the right to change the established payment method during the term of the contract.	**Yes.** **You can modify the chosen repayment system at any time, at your BBVA branch, through Contact BBVA (900 10 28 01) and through the BBVA app and website.**
The bank has the right to unilaterally modify the established payment method.	**Yes.** **BBVA may modify the repayment systems by notifying you at least two months in advance.**

B. Representative example The examples shown below have been calculated taking into account the minimum repayment amount permitted by the contract.

Payment method	**Deferred revolving payment with fixed amount**
Credit limit	1,500 euros
Total amount owed	2,124.14 euros
Borrowing rate and annual percentage rate	19.80% and 21.55%
Repayment period	55 months
Amount of payment	30 euros (includes principal and interest). Regardless of the amount chosen, the minimum monthly repayment will be at least 3% of the credit limit drawn, plus interest and fees accrued.

Payment method	**Personalized payment with Interest**
Credit limit	1,500 euros
Total amount owed	2,071.69 euros
Borrowing rate and annual percentage rate	21.60% and 23.87%
Repayment period	37 months
Amount of payment	First settlement: 20.42 euros (interest only) Monthly payment: 56.98 euros (includes principal and interest)

Payment method	**Three-month personalized payment with no interest**
Credit limit	1,500 euros
Total amount owed	1,500 euros
Borrowing rate and annual percentage rate	0 % and 0.00 %
Repayment period	3 months
Amount of payment	First settlement: 500.00 euros (includes only principal). Remaining payments: 500 euros (principal only)

Payment method	Personalized payment with fee
Credit limit	1,500 euros
Total amount owed	1,590 euros
Deferral fee and annual percentage rate	6% and 18.89%
Repayment period	6 months
Amount of payment	First settlement: 90 euros (includes only the deferral fee) Monthly payment:250 euros (principal only)

The examples have been calculated taking into account that you have drawn down all the credit granted on the same day you take out the card, for example on March 8, 2026, and you have not made any more charges until it is fully repaid.

You must bear in mind that the examples we have shown you have been calculated taking into account that the funds have been drawn down through payments for purchases. **If the funds are drawn down, for example, by withdrawing cash or transferring credit to your account, the APR may be higher, as it may entail the payment of additional fees.**

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Aqua Más Credit Card

ADDITIONAL INFORMATION:BROCHURE WITH GENERAL PRELIMINARY INFORMATION FOR THE PAYMENT SERVICES CONTRACT

This document contains the rest of the general pre-contractual information for the Aqua Más Credit Card not contained in the European standardized consumer credit information, in accordance with the provisions of Ministerial Order ECE/1263/2019, on the transparency of information conditions applicable to payment services, and Bank of Spain Circular 5/2012, on the transparency of banking services and responsibility in the granting of loans.

The information highlighted in bold below is especially important, in accordance with the Bank of Spain Circular 5/2012 on the transparency of banking services and responsibility in granting of loans.

1. ON THE PAYMENT SERVICE PROVIDER

1.1. Details and registration

BANCO BILBAO VIZCAYA ARGENTARIA S.A.
Registered in the Biscay Business Register, Volume 2083, Folio 1, Sheet BI-17-A, Entry 1

1.2. Supervisory Authorities:

Banco de España (Registry 0182)
Comisión Nacional del Mercado de Valores [Spanish National Securities Market Commission]

2. ON THE USE OF THE PAYMENT SERVICES

2.1. Main characteristics: CREDIT CARD

2.2. Doing transactions

The Holder may specify that the card be physical or virtual.

To withdraw money or pay with the Card in physical establishments, you must present the card and enter your personal identification number (PIN).

The card's contactless technology lets you pay or withdraw cash with the card without having to enter the PIN for transactions under €50.

For online store purchases, the holder must identify himself in the manner indicated by the Bank, enter the security password and follow the procedure specified by the Bank.

To make online payments with the Card, the Account Holder must consult the details pertaining to the card number, expiration date and CVV via the BBVA website or mobile phone application.

2.3. Execution period

The transactions will be charged to the credit account of the card on the date on which they were executed.

2.4. Transaction limits.

The daily limit for cash withdrawals, whether on credit or debit, will be €2,000. The limit for purchases will be determined by the credit limit of the Card. The parties may modify the initially specified limits.

2.5. To get the card, you must first have an account with the Bank from which the payments will be direct debited.

3. ON COMMUNICATIONS

- In order to make purchases in online stores, the holder must identify himself in the manner indicated by the Bank, enter the security password and follow the procedure specified by the Bank.
- Communication Channels: The Bank may send any communication to the holder pursuant to the contract using any online or electronic means, or by post.
- Bank alerts and notifications: the Bank may send - by SMS or other online or electronic means - notifications, alerts and any type of information relating to the execution of the contract or to the transactions.
- In addition, the Bank will, monthly as per the agreed method, provide information on all the transactions made using the Card
- At any time during the contractual relationship, the Holder may request the Card contract and this Brochure at any BBVA branch.

4. ON THE RESPONSIBILITIES AND REQUIREMENTS REQUIRED FOR REFUNDS

4.1. Measures to be taken by the Holder to ensure the security of the cards.

The Holder(s) and other users of the cards issued pursuant to the card agreement must take the following measures to ensure the security of the cards:

a) Safeguard the card provided and keep it in good condition.

b) Take reasonable measures to protect your personal security credentials: personal identification number (PIN), any passwords to access and manage the online services and passwords provided by the Bank for signing payment transactions.

c) Refrain from writing down the PIN and/or passwords of the Card in any document which accompanies it and from using, as a PIN and/or passwords, the details or dates included in documents normally used by said Holder.

d) Notify the Bank of any loss, theft or copying of the cards or undue discovery of the PIN and/or passwords without undue delay as soon as they become aware of it, at any of the Bank's branches during customer service hours or by calling the phone numbers stated on the cards.

4.2. Notify the Bank of any unauthorized transactions or incorrectly executed payment transactions.

The Holder must notify the Bank as soon as they become aware of the posting of any unauthorized transaction to the direct debit account of the card without undue delay at any branch of the Bank during customer service hours, on the BBVA app or website, or by calling the phone numbers shown on the cards, and in any case within a maximum period of thirteen months after the date of the debit entry.

4.3. Liability of the payment services provider in the event of unauthorized payment transactions.

If an unauthorized payment transaction is carried out, the Bank will refund the amount of the unauthorized transaction.

4.4. Liability of the payer in the event of unauthorized transactions.

The Account Holder will be liable for losses arising from unauthorized payment transactions made with the Card up to a maximum of €50.

The Account Holder will be liable without any limitations in the event of fraud or gross negligence on their part in meeting their obligations as respects the security credentials and safekeeping, having notified this situation to the Bank without delay.

4.5. Blocking the Card.

The Bank reserves the right to block the cards on objectively justified grounds related to the security measures taken for the correct functioning of the cards, the suspicion of unauthorized or fraudulent use thereof and/or if their use could signify a significant increase of the risk that the payer may be unable to meet the payment obligation. In these cases, BBVA will inform the Holder of this in advance, and if that is not possible, immediately after the Service is blocked, unless the communication of said information is compromised for objectively justified security reasons or is contrary to any other regulatory provision.

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5. ON THE AMENDMENTS AND TERMINATION OF THE FRAMEWORK CONTRACT

The Holder can ask the bank to cancel the contract at any time, which the Bank must do within 24 hours.

The Bank may cancel the contract by informing you two months in advance. The Bank may modify the terms and conditions of the contract, due to a change in market circumstances, economic conditions, regulatory changes, a modification of the tax regulations, as well as for any other valid reason in accordance with Article 85.3 of Royal Legislative Decree 1/2007 of 16 November, approving the consolidated text of the General Law for the Defense of Consumers and Users, or the regulation that replaces it.

Any modifications that are unequivocally more favorable to the Holder shall be applied immediately.

6. ON THE APPLICABLE LAW

6.1. This document is governed by Spanish Law, and specifically by Royal Decree 19/2018, on payment services and other urgent financial measures, by Order ECE/1263/2019, on the transparency of the information conditions applicable to payment services, by Law 16/2011, on consumer credit contracts, and by Bank of Spain Circular 5/2012, on the transparency of banking services and responsibility in the granting of loans.

6.2. When the client is an individual who uses the card as part of his/her professional or business activity, the provisions of Ministerial Order EHA/2899/2011, on transparency and protection for customers of banking services, shall not be applicable, except as provided for in Chapter II, Title III therein. In this case, neither Law 16/2011 on consumer credit contracts, nor Bank of Spain Circular 5/2012, on the transparency of banking services and responsibility in the granting of loans, apply.

This information on the financing product indicated at the head of this document does not entail its granting by the Bank or a binding offer relating to the credit subject thereto.

VERY IMPORTANT.

IF YOU HAVE ANY QUESTIONS OR REQUIRE ANY CLARIFICATION, IT IS ESSENTIAL THAT YOU CONSULT YOUR BBVA BRANCH AND NOT SIGN THE AGREEMENT FOR THE PRODUCT OR SERVICE.

In accordance with the declaration of the needs and financial situation received from the Applicant/s, the Bank has provided you, prior to this agreement, with sufficient information on the various products offered in order for you to understand the characteristics thereof and to decide on purchasing the product considered best suited to your interests.

Likewise, the Bank has let you know that you can check information regarding the fees and most common interest rates for the most frequent transactions carried out between BBVA and its individual customers during the last quarter at any BBVA branch, on its website (www.bbva.es) and on that of the Banco de España (www.bde.es).

During the contract process for this product/service, the Bank has not provided you with any advisory service on banking matters, and consequently it has not issued any personalized recommendation on the basis of your financial situation with regard to the product/service referred to herein, nor has it presented the product/service as being suited to your profile, which the applicant(s) acknowledge and accept.

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