



Terms and conditions for the “Plan Ready” 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 (“BBVA”) organizes this promotion known as the “PLAN READY” (the “Promotion”), which will be governed by the following terms and conditions (the “Terms and Conditions”).

1. What does this promotion involve?

The purpose of this Promotion is to encourage the registration of customers as well as the first purchase with the debit card (the “Card”) for an amount equal to or greater than €15,00 and who have registered with BBVA, through www.bbva.es, m.bbva.es or in the BBVA mobile applications (for operating systems: Android and iOS) or at any of BBVA's branches.

Fulfilling the requirements of the promotion, you will obtain a bonus in your BBVA Account of:

- €15.00 gross for the first purchase with the Card for an amount equal to or exceeding €15.00.

Payments made with the Card related to charges from financial institutions and banks, cryptocurrencies, games and bets, payments to companies for the collection of delinquent payments, the payment of taxes, tributes or fines from any Public Body, as well as credit and debit cash withdrawals, are not eligible for the bonus calculation.

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 the section titled “What does this Promotion consist of?”

These Terms and Conditions regulate the participation in the Promotion of one type of participant: “BBVA Referral”.

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

Sign this promotion application form before June 30, 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 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 Bonus. If you have not settled your debt by the date that the Bonus is to be deposited, you will not receive the Bonus.

Additionally, by participating in this promotion you may be excluded from participating in future promotions related to the direct deposit of your paycheck, pension or unemployment benefits at BBVA, or other promotions for debit or credit card use incentives, or for direct debit of bills.



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

In addition, if you register through a custom promotional code (you as a "BBVA Adoptee") that another BBVA customer (your friend as a "BBVA Patron") has shared with you so that both of you can benefit from the promotion ("Invite a Friend Plan" promotions), you will not be able to participate in the promotion if said code has been used more than 10 times.

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 customer;
- Not have left BBVA as a customer during the six (6) months prior to the beginning of the Promotion;
- Accept the terms and conditions of the promotion during the "Period of Validity" and:
- Register with BBVA by signing up for a transactional account with its own payment services operations (the "BBVA Account") plus the Debit Card ("the Card"),
- Activate your card.
- Make a purchase with your Card for an amount of at least €15.00 within 3 months from the date you registered as a BBVA customer.

You will have a period of up to thirty (30) calendar days after signing the BBVA Online Account contract to send the information and documentation requested by BBVA in order to open and register the BBVA Online Account and, as a result, for it to become operational. If the BBVA Online 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 is the Bonus and when will you receive it?

If you meet the conditions of participation indicated in section 5 and have performed the actions described above, you will receive a prize of €15,00.

BBVA will pay the Bonus after verifying the conditions in these Terms and Conditions. This will happen between 45 days and 6 months from when the conditions are met.

Payments made with the Card related to charges from financial institutions and banks, cryptocurrencies, games and bets, payments to companies for the collection of delinquent payments, the payment of taxes, tributes or fines from any Public Body, as well as credit and debit cash withdrawals, are not eligible for the bonus calculation.

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

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

7. How will you be notified of the Prize?

The notification of the bonus will be sent no later than six months after you have fulfilled the conditions specified in these Terms and Conditions. The notification will be delivered through the payment of the Bonus into the BBVA Account, 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 you do not meet the requirements of the Promotion?

If you don't 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, in the event that you have already received the Bonus, you will be obliged to return it.

BBVA will charge, as a penalty, the amount of the Bonus to the account in which the bonus had been deposited. This charge will be posted regardless of the balance you have in your account.

If there is insufficient balance, the charge for the penalty will cause an overdraft. If you violate any of its Terms and Conditions, the Promotion will be automatically canceled, even if you fulfill the same terms and conditions at a later time.

The notification of non-compliance will be sent to you by email to the address that you provided during the BBVA customer registration process within thirty days following the date of non-compliance with any of the aforementioned requirements, or from the date on which BBVA became aware of said non-compliance, as applicable.

If you violate any of its Terms and Conditions, the Promotion will be automatically canceled, even though you fulfill the same 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.

In addition, BBVA may share certain personal data of the "BBVA Adoptee" with the "BBVA Patron" involving the progress of the former in complying with the different requirements contained in these Terms and Conditions. The purpose of disclosing this personal data is so the "BBVA Patron" can be aware of the progress of the "BBVA Adoptee" in complying with these requirements and be able to attain the goal of common interest to them both, consisting of having the "BBVA Adoptee" become a BBVA customer and, therefore, both parties receiving the aforementioned prize or bonus. The personal data to be shared will be the name (without the last name) of the "BBVA Adoptee", as well as the status of compliance with the requirements of the Terms and Conditions for the purposes of consolidating the promotion.

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 derechosprotecciondatoscom. 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 bonus payment may have tax implications, so please take this into account in your annual tax return.

If you have any questions, please check with your tax adviser.

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. 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.