



Terms and conditions of the “BBVA & Taxdown Paquete Live” Promotion

TERMS 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 “BBVA & Taxdown Paquete Live” 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 is designed to incentivize the registration of online customers, as well as to encourage card payments by those customers who have registered with BBVA, via www.bbva.es, m.bbva.es or BBVA's mobile applications (for the Android and iOS operating systems).

The first 3,000 new customers or subscriptions that satisfy the requirements of the promotion in Section 5 of these Terms and Conditions can take part in the promotion, and will receive a free one-year subscription to Taxdown's Live Plan, valid until 14 March 2024. To be eligible, the new customer has to pay for the annual Taxdown Live subscription with their new Aqua debit card, and subsequently they will receive cashback for 100% of the amount paid from BBVA.

2. Who is the Promotion intended for?

The Promotion is open to anyone living in Spain who is over 18 years old on the start date of the Promotion, except for residents who currently live, or who lived in 2022, in the Basque Country, Navarra, Ceuta or Melilla, who is not a BBVA or TaxDown customer and who opens the BBVA Online Account with an Aqua Debit Card through www.bbva.es, m.bbva.es or the BBVA app (for the Android and iOS operating systems), and takes out an annual subscription to the Taxdown Live package, after accepting the legal terms and conditions. This promotion will be limited to the first 3,000 entrants to the promotion who meet all the requirements in Section 5.

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

Any individual who is a BBVA customer on the start date of the promotion or who was a customer during the previous six months is not eligible to participate in the Promotion. Also ineligible are those individuals who, on the start date of the promotion, have a liquid debt that is overdue and payable to BBVA. Residents who currently live, or who lived in 2022, in the Basque Country, Navarra, Ceuta or Melilla and users already registered with TaxDown are not eligible for the promotion.



4. How long does this Promotion last?

The period during which you can participate in the Promotion will begin on April 17 at midnight (CET) and end on June 30, 2023 at 11:59 pm (CET) (the "Validity Period"), or until 3,000 participants take advantage of this Promotion, whichever comes first. This promotion is subject to availability and may be withdrawn without prior notice.

5. What are the requirements for participating in and taking advantage of the Promotion?

To participate in the Promotion, you must meet the following conditions:

- Register online by opening a BBVA Online Account (hereinafter, the "Account") and taking out the Aqua Debit card (hereinafter, the "Card") during the validity period of the promotion¹
- Accept these Terms and Conditions.
 - Once you receive your Aqua Debit card at your home address, you have to:
 - Activate the card.
 - Register for TaxDown and pay for the annual subscription to the Live package through https://taxdown.es/landings_partners/bbva/?utm_source=bbvalive&utm_medium=partnership&utm_campaign=bbvalive_clientes with your new Card.
 - You have to buy the subscription before the end of the promotion.

6. When will you receive the Cashback? Amount of the cashback

Once you pay for your one-year subscription to the Taxdown Live package with your Card and you satisfy the participation conditions specified in Section 5, you will be reimbursed the net amount paid in a single payment credited to the Account you opened during the registration process.

Payment of the Cashback will be subject to these Terms and Conditions being met.

BBVA will proceed to deposit the cashback payment after verifying that you meet the requirements set out in the Terms and Conditions and no later than 72 hours after paying for the annual subscription to Taxdown Live package with the Card.

The Cashback may not be changed, altered, or offset. If you refuse the Cashback, you will not be offered another alternative.

7. What does accepting the Terms and Conditions entail?

By accepting these Terms and Conditions, you agree to comply with them in full. Participants are required to follow any instructions that BBVA may provide, as applicable.

¹ 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.



BBVA reserves the right to disqualify you, at its sole discretion, if you attempt to manipulate the Promotion or if you violate any of the Terms and Conditions herein.

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 applicable conditions of participation or you do not meet all the requirements set out in the Terms and Conditions, you will not be entitled to receive the Cashback.

8. What happens if you do not meet the requirements of the Promotion?

If you do not meet the requirements set out in these Terms and Conditions, including those obligations that remain in force after the bonus is deposited, you will not be able to participate in the Promotion and, if you have already received the Bonus, you will be required to return it. BBVA will notify you of your disqualification and will deduct the amount of the Cashback from the account in which the Cashback had been deposited within the period stated in that notification. This penalty will be applied regardless of the balance you have in your account. If there is insufficient balance, the charge for the penalty will cause an overdraft.

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.

9. What happens in the event of Fraud?

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. To this end, 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. Therefore, BBVA reserves the right to cancel your participation in the Promotion if it has evidence of or suspects irregular activities as described above.

10. What is the claim period?

The claim period for the Promotion ends three (3) months after the end date of the Validity Period.

11. 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, NIF/NIE and account number, in order to organize, control and monitor the Promotion and to deliver the cashback or prize, should you win. 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 if 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.

No personal data will be disclosed 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 believe that we have not processed your personal data in accordance with regulations, you can contact the BBVA Data Protection Officer at the following e-mail address dpogrupobbva@bbva.com. You may also submit a complaint to the Spanish Data Protection Agency (www.aepd.es).

In order to implement and monitor the promotion, BBVA may anonymize your personal data in order to provide TaxDown with aggregated information about you involving the volume of products purchased from both BBVA and TaxDown. At no time will data be exchanged that can be used to identify you. The above will be done in order to settle the relevant financial compensation, which is required to carry out the promotion. The legal basis is the execution of the contractual relationship between you and BBVA, which is formalized when you accept these Terms and Conditions.

12. Is the Promotion subject to taxation?

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

13. 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 it suspects that the Promotion is being improperly manipulated.

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 shall not be liable to the Participant for any dispute that may arise between him/her and Taxdown. The Participant must contact Taxdown, as the sole responsible party, for any matter involving the service provided by Taxdown.

14. 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/general/informes-legales.html#bases-legales

BBVA may modify, cancel or suspend the Promotion due to causes of force majeure beyond its control, and will undertake to inform participants of said circumstance as soon as possible by publishing a notice on the BBVA website or via email or any valid means of communication if you registered as a customer and opened the Account and received the Card.



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 forum

Any disputes shall be subject to Spanish law and be resolved in the court of the place of residence of the participant.