

Issue date

Accounts and cards	Mortgages and loans	Savings and investment	Insurance
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Cuenta de Pago Básica

<h2 style="font-size: 2em;">1 / 6</h2> <p>This number indicates the product's risk, ranging from 1/6 for the lowest to 6/6 for the highest.</p>	<p>BBVA is a member of Spain's Deposit Guarantee Fund of Credit Institutions. The maximum guaranteed amount is €100,000 for all deposits held at BBVA per person.</p>
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What is it?

It is an account denominated in euro for people aged 18 or over for personal and not business use.

This account can be opened by:

- ✓ People legally resident in the European Union.
- ✓ Asylum seekers in Spain.
- ✓ People who not have a residence card but cannot be deported.

As long as they do not already have an account providing the same banking services and transactions in Spain under the conditions set out here.

You do not need to take out any other additional product or service in order to open a Cuenta de Pago Básica.

What are its main features?

It can have one or more account holders who must meet the conditions described in the previous section.

- ✓ This account comes with the following services:
 - > Account opening, use and closing.
 - > Paying in cash in euro.
 - > Cash withdrawal in euro at BBVA branches or ATMs in Spain or in other EU Member States.
 - > Payment transactions using a debit or prepaid card, including online payments in the European Union.

- > Payment transactions in euro in the European Union consisting of payments for direct debits and transfers, including payments made for standing orders, in BBVA's branches and via BBVA's online services.
- > It allows you to associate a debit or prepaid card and make online payments.
- ✓ It does not allow overdrafts.
- ✓ There is no cheque book or bankbook.

You can open this account in any BBVA Branch. You will be given all the pre-contractual information you need before you sign the contract.

What bank charges are there?

BBVA will charge a **maximum, single and combined €3 monthly fee** for the services described in the previous section.

APR: -1.79% in the case of a constant €2,000 daily balance for one year.

- ✓ This fee includes:
 - > **Ahora BBVA debit card or Antes BBVA prepaid card** for each account holder with no issue and maintenance charge.
 - > Up to **120 payment transactions** per year in euro in the European Union consisting of payments for direct debits and transfers, including payments made for standing orders, in BBVA's branches and via BBVA's online services. Immediate transfers are excluded.

Standard transfer transactions to any European Union country plus Liechtenstein, Norway and Iceland in euro above 120 payment transactions per year bear the following costs:

Performed through bbva.es, mobile and BBVA ATMs	No issue charge
Performed in branches	0.40% of the amount (minimum €4)

Other usual services:

- ✓ Cheque negotiation and clearing: 0.30% of the amount (minimum €3).
- ✓ BBVA's rates, charges and expenses schedule will apply to any transfers to other destinations and/or currencies and immediate transfers made by the customer.
- ✓ In the case of debit cash withdrawals by card from ATMs belonging to a bank not in the BBVA Group in Spain in euro, BBVA will charge you the same fee it in turn has been charged by the bank owning the ATM. This fee will be displayed by the bank owning the ATM before you take the cash out.

Free Cuenta de Pago Básica for vulnerable people

If all the holders and authorised users of a Cuenta de Pago Básica are recognised as especially vulnerable or at risk of financial exclusion, the maximum, single and combined fee for the services described above is €0.

Which people are especially vulnerable or at risk of financial exclusion?

Customers whose gross annual income calculated per family unit is not above the following thresholds:

- > Twice the twelve-payment Multipurpose Public Index of Income (IPREM) in force at the time of the application in the case of people not in any family unit.
- > Two and a half times the Index in the case of people in a family unit with fewer than four members.
- > Three times the Index in the case of family units consisting of four or more members or ones recognised as a large family under current regulations.
- > Three times the Index in the case of family units that have a person with a degree of disability equal to or greater than 33% officially recognised in a decision issued by the Institute for the Elderly and Social Services or by the competent Regional agency.

Customers where none of the members of the family unit directly or indirectly own or have rights to properties, excluding the main home, or own a business corporation.

How can I apply for a free Cuenta de Pago Básica?

You can apply for special vulnerability status by filling in the form you are given along with the rest of the Cuenta de Pago Básica documentation and providing the documents indicated in the form.

Which documents do I have to submit?

Proof must be provided that all the holders and authorised users are eligible for a free Cuenta de Pago Básica. The following documents must be submitted about all the people in the family unit:

- > The family book or a document in proof of registration as domestic partners to demonstrate the number of people in the family unit.
- > One of the following documents in proof of the income of the family unit's members:
 - Certificate of income tax and withholdings and where applicable a certificate for filing a Wealth Tax return issued by the National Tax Administration Agency or the competent Regional body for the last tax year.
 - The last three salary slips.
 - Certificate issued by the unemployment benefit or allowance managing agency showing the monthly amount received in respect of these items.
 - Certificate in proof of minimum insertion income or similar social benefits provided by Regional governments and local authorities.
 - In the case of self-employed workers, a certificate issued by the managing agency showing the monthly amount received if you are receiving termination of activity benefit.

If you do not have the documents referred to in the previous section, you should provide a report showing the composition of the family unit or one explaining why you are eligible for a free Cuenta de Pago Básica. You can get this report from social services at the town or city council where you are registered.

If your application for a free Cuenta de Pago Básica is accepted, it will take effect from the date of your application.

You can find complete information about charges or costs for any other services accompanied by explanations on the BBVA website and mobile app as well as in our other distribution channels.



At BBVA we ensure clarity and transparency in the information that we provide. All our advisers will give you clear and easy to understand explanations about the features of a product.

This document contains commercial information and is independent of the information we are legally required to give you so you can consider it before signing the contract.

If you have a complaint you may contact BBVA's Customer Service Department by emailing servicioatencioncliente@grupobbva.com, writing to Apartado de Correos 1598, 28080 Madrid or calling freephone 900 812 679.

You can also contact our Customer Ombudsman, in line with the procedure available in any BBVA branch, at www.bbva.es, by emailing defensordelcliente@bbva.com or by writing to Apartado de Correos 14460, 28080 Madrid.

If you are not happy with the final decision about your complaint, and once the mechanisms provided by BBVA have been used within the legally established period, you may contact the Bank of Spain's Complaints Service at Calle Alcalá, 48, 28014 Madrid.



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BBVA ATMs



BBVA apps



BBVA
Contigo



BBVA Helpline
91 224 94 26
From abroad
+34 91 374 73 68



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