



Terms and conditions of the "Cashback 2,5%" 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 "CashBack" (the "Promotion"), which will be governed by the following terms and conditions (the "Terms and Conditions").

1. What does this Promotion consist of?

The purpose of this Promotion is to encourage BBVA customers to pay by card.

Customers who meet the Promotion requirements of Section 4 of these Terms and Conditions will be eligible to participate in the Promotion and will receive a monthly bonus (hereinafter the "Bonus") equivalent to 2,50 % of the amount of their purchases and subscriptions made with the BBVA debit card (applicable to the first 200€ of purchases/subscriptions) for five months from the first payment made with the card (hereinafter, "PROMOCIONES CASHBACK").

Payments made with the BBVA card relating to bank and financial charges, cryptocurrencies, games and bets and payments to debt collection companies are excluded when it comes to calculating the discount.

2. Who is the Promotion targeted at?

To all natural persons over 18 years of age who are tax residents and holders of a BBVA Account who meet the requirements.

Only participants who receive the invitation to participate through BBVA's communication channels: mobile, email or the private area within the BBVA app or website may take part.

Hereinafter, we will refer to the BBVA Account as the Account and the BBVA debit card as the Card.

3. How long will this Promotion last?

Sign this promotion application form before June 30, 2026. The promotion ends on this date. (Validity Period).

4. Who is excluded from participating 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 will have to 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.

5. What requirements must you meet to participate in the Promotion?

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

- Be a BBVA customer.
- Have received an invitation to participate from BBVA through its communication channels: mobile, email or the private area within the BBVA app or website.
- Accept these Terms and Conditions.
- Make a payment with the Card, with no minimum amount. You will have a maximum of thirty (30) calendar days from signing up to make a first payment with the Card and start the Promotion. If you do not make a purchase with the Card within this period, the Promotion will be cancelled.

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

Once you meet the terms and conditions of participation set out in section 4, the Bonus will be accrued monthly for 5 months. Therefore, you will receive the Bonus for the current month on the first business day one calendar month after you made the first purchase with the BBVA Account that you used to join the Promotion, and so on.

For example, if you join the Promotion on 1 December and make your first debit card payment on 5 December, you will receive the 2.5% Bonus for the card transactions made from 5 December to 4 January on 5 January, or the first business day after this date at the latest. The next bonus period will be 5 January to 4 February, then 5 February to 4 March, then 5 March to 4 April and the final bonus period will be 5 April to 4 May. The Bonus will be paid on the 5th of the month or the first business day after this date in each of these months.

If you stop being a BBVA customer, you will not receive the Bonus corresponding to the payments made with the BBVA Card during the current month.

The transfer of the Bonus shall be subject to the fulfilment of the conditions laid down in these Terms and Conditions.

The Bonus will not be subject to change, alteration or compensation. If you reject the Bonus, you will not be offered an alternative.

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 and debit card number, in order to organize, control and monitor the Promotion and to deliver the bonus or prize if the required conditions are satisfied.

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.

BBVA will not communicate personal data to third parties, unless the law obliges us or the corresponding consent is obtained 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).



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.