



Terms and conditions of the "PLAN C" Promotion

The company BANCO BILBAO VIZCAYA ARGENTARIA, S.A., with registered offices in Bilbao at Plaza de San Nicolás no. 4, and tax ID (CIF) A48265169 (hereinafter, "BBVA") organizes this promotion known as the "Plan C" Promotion (hereinafter, the "Promotion"), which will be governed by the following terms and conditions (hereinafter, the "Terms and Conditions").

1. WHAT DOES THIS PROMOTION CONSIST OF?

This Promotion aims to encourage online customer registration and the direct deposit of a new salary (equal to or greater than €800). If you are interested in becoming a BBVA customer through www.bbva.es, m.bbva.es, or the BBVA app (for operating systems: Android and iOS).

If you meet the requirements of the promotion, a bonus of €100 gross (€91 net) (hereinafter, the "Bonus") will be deposited into your account, as explained in point 13.

2. WHO IS THE PROMOTION INTENDED FOR?

The Promotion is intended for any individual who resides in Spain and who is over 18 years old at the start date of the Promotion, who is not a BBVA customer and who meets the requirements established in section five (5).

3. WHO IS EXCLUDED FROM PARTICIPATING IN THIS PROMOTION?

Participants can take advantage of this promotion provided they have not benefited from any other promotion in the last 2 years for having their salary, pension or unemployment benefit paid into BBVA. Furthermore, once you sign up for this Promotion, you may not join any other BBVA promotions while this Promotion remains in force, or for six (6) months after this Promotion ends.

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.

Nor can you participate in the Promotion if, during the Validity Period and up to the awarding of the Bonus, you are a debtor of BBVA for any payable and required amount, even though you meet the requirements described in these Terms and Conditions. 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 lose your right to the Bonus and it will not be deposited in your account.

4. HOW LONG IS THIS PROMOTION AVAILABLE?

The period during which you can participate in the Promotion will begin on December 8, 2019, at midnight (local time in mainland Spain) and will end on September 30, 2020, at 11:59 pm (local time in mainland Spain), both inclusive (hereinafter, the "Validity Period").

5. WHICH REQUIREMENTS MUST YOU MEET TO PARTICIPATE AND BE ELIGIBLE FOR THE PROMOTION?

To participate, you must meet the following conditions:

- not be a BBVA customer;
- not have left BBVA as a customer during the six (6) months prior to the beginning of the Promotion;
- have registered as a BBVA customer via cell phone or website
- have accepted the Terms and Conditions and carried out the following actions:

- have registered online at bbva.es, m.bbva.es, or via the app, by opening a BBVA Online Account, Va Contigo Account, or Joven Account (hereinafter, all accounts shall be referred to as the "Account"), and setting up a new paycheck of at least eight hundred (800) euros a month to be paid directly into the Account. The aforementioned minimum gross amount of €800 per month must be one (1) paycheck payment deposited via account transfer. The sum of several paychecks paid by direct deposit into a BBVA account will not be valid;
- maintain the salary (for the aforementioned minimum amount) paid by direct deposit into the Account for at least twelve(12) consecutive months after signing up for this Promotion.

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

Once the account is registered and operational, you will have a period of up to three (3) months to carry out the first direct deposit of your paycheck. If the minimum paycheck of €800 is not paid directly into the account during this period, the Promotion will be canceled.

Signing up for a BBVA Online Account, Va Contigo Account, or Joven Account involves opening a checking account and taking out a card. The Bank will decide at any time during the validity of the promotion which of the three Accounts is included in the promotion. BBVA will inform you at the beginning of the online registration process if the Account you have chosen is included in the promotion. See the information before you sign up.

6. WHAT IS THE BONUS AND WHEN WILL YOU RECEIVE IT?

If you meet the outlined terms and conditions of participation and you have completed the aforementioned actions, you will receive a Bonus of one hundred (100) euros gross in your Account, which you opened during the registration process.

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

BBVA will proceed to deposit the Bonus after verifying that you have met the requirements set out in the Terms and Conditions and no later than six (6) months after the first direct deposit of your salary into the Account for a gross amount equal to or greater than eight hundred (800) euros per month.

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

7. HOW WILL YOU BE NOTIFIED OF THE BONUS?

You will be notified of the Bonus after the date of the first direct deposit of your salary into your Account. When the bonus is deposited into your account, it will be accompanied by the memo:

- "Sales promotion bonus" and the remarks "Plan C Promotion"

8. WHAT HAPPENS IF YOU DON'T 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 notify you of your disqualification and will deduct the amount of the Bonus (€100) from the account in which the bonus had been deposited within the period stated in that notification.

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 six (6) months following the date of non-compliance with any of the aforementioned requirements.

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.

9. HOW DO YOU AGREE TO THE TERMS AND CONDITIONS?

If you accept these Terms and Conditions, you agree to comply with them in full, as well as to accept the BBVA criteria for resolving any disputes that may arise from their interpretation.

BBVA reserves the right to disqualify you if you manipulate or try to manipulate the Promotion or if you violate any of the Terms and Conditions.



In the event that you do not meet the aforementioned 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.

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 in order to acquire the bonus unlawfully. Therefore, BBVA reserves the right to delete your registration if it suspects or can prove the irregular activities detailed in the previous paragraph.

11. WHAT IS THE CLAIM PERIOD?

The claim period for the Promotion ends twelve (12) months after the date that the Validity Period ends.

12. HOW WILL YOUR PERSONAL DATA BE PROCESSED?

In compliance with the provisions in current legislation on personal data protection, BBVA hereby informs you that the personal data you provide within the scope of this Promotion will be added to a file owned by BBVA, with registered office in Pl. San Nicolás, 4, 48005 Bilbao, Spain, for the following purposes:

- a) To control, monitor, and manage the Promotion.
- b) To deliver the Bonus.

You can exercise your rights of access, rectification, erasure, and opposition, among others, free of charge, by visiting any BBVA branch, writing to the address of the registered offices or emailing serviciodeatencionalcliente@grupobbva.com, attaching a copy of your proof of identity.

13. IS THE BONUS SUBJECT TO TAXATION?

The payment of the bonus worth €100.00 gross (€81 net) is classified as capital gains and is therefore subject to withholding at the rates in force at the time of payment; currently, this rate is 19% for tax residents in Spain.

Along with the €100 deposit, BBVA will debit €19 from your account corresponding to the withholding and will then deposit this amount in the Treasury on your behalf. You will then be provided with the tax information corresponding to the direct deposit of your salary in the Account for your Annual Tax Return. Both the yield and the withholding will be attributed to you, irrespective of any other holders of the account where your salary is deposited directly. The above information is without prejudice to any modifications that may arise in the tax regulations during this Promotion's validity period.

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 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.

15. LAW AND JURISDICTION

Any dispute shall be subject to Spanish law before the courts of Madrid.

Madrid, December 2, 2019.