

New Customer Payroll/Pension 300 Euros Promotion form

OFFER CONDITIONS:

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 "NEW CUSTOMER PAYROLL/PENSION 300 EUROS" Promotion (hereinafter, the "Promotion"), which will be governed by the following terms and conditions (hereinafter, the "Terms and Conditions").

1. WHAT IS IT?

This Promotion seeks to encourage new customers to register online and direct deposit a new paycheck or pension (for at least €800). If you are interested in becoming a BBVA customer through www.bbva.es, m.bbva.es, or the BBVA app (for Android and iOS operating systems).

If you meet the requirements of the promotion, a bonus of €300 gross (€243 net) (hereinafter, the "Bonus") will be deposited into your account, as explained in point 12.

2. FOR WHOM IS IT INTENDED?

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?

You can take part in this Promotion provided you have not benefitted from any other promotion for direct depositing your paycheck or pension.

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.

Likewise, if you register using a custom promotional code that was given to you by another BBVA customer so that you can both benefit from the promotion ("Invite a Friend Plan" promotions), you will also not be eligible if the code has been used more than 10 times.

4. HOW LONG DOES THE PROMOTION LAST AND WHAT IS THE MAXIMUM NUMBER OF ACCOUNTS THAT CAN RECEIVE THE BONUS?

You can take part in the Promotion from September 24, 2023, at midnight (CET) until December 31, 2023, at 11:59 pm (CET), 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 in the six (6) months prior to the beginning of the Promotion;
- Register as a customer with BBVA either on your phone or the website
- Accept the Terms and Conditions during the "Validity Period" and carry out the following actions: Register online at bbva.es, m.bbva.es, or on the app, by signing up for the BBVA Online Account and the Va Contigo Account (hereinafter, all accounts shall be referred to as the "Account"); and
- Set up a direct deposit in the Account for a paycheck or pension payment of an amount equal to or greater than eight hundred (800) euros per month. The aforementioned minimum amount of €800 per month must be for one (1) paycheck or pension payment deposited via account transfer. The sum of several paychecks or pensions direct deposited into a BBVA account will not be valid;
- Keep direct depositing the paycheck or pension payment (for the aforementioned minimum amount) 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 up to three (3) months to direct deposit the first paycheck or pension. If a paycheck or pension for a minimum of €800 is not direct deposited into the account during this period, the Promotion will be canceled.

Arrange for your paycheck or pension to be deposited by means of a transfer to the account, indicated at the beginning of this document, for a period of 12 months for one of the two concepts:

- Paycheck: must be issued in accordance with the coding established for paycheck payments in the banking regulations relating to clearing transfers. In other words, if the deposit into your account is deposited as a transfer, but is not identified with the paycheck code, the promotion bonus will not be paid.

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- Pension: contributory and supplementary pensions arranged by the Social Security Institute.

Signing up for the BBVA Online Account and the Va Contigo 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 two 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 300€ 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, no earlier than forty-five (45) days and no later than six (6) months after the first direct deposit of your paycheck or pension into the Account for an amount of at least eight hundred (800) euros per month.

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

This notification will be made by way of depositing the bonus in the recipient's BBVA account, with the entry "Commercial Promotion Bonus" and the remark: "New Customer Payroll/Pension 300 EUROS Bonus".



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

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 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.

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.

8. WHAT HAPPENS IF YOU DO NOT MEET THE REQUIREMENTS OF THE PROMOTION?

If, for 2 months in a row, you do not satisfy the conditions described herein, including the requirements that remain in effect after the bonus is paid under the terms contained herein, a charge of €300 will be made to your account as a penalty. Consequently, this promotion shall expire and you will have no possibility of being refunded the €300, even if you subsequently meet the requirements of the promotion again.

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.

9. 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 has evidence or suspicion of irregular activities as described in the previous paragraph.

10. WHAT IS THE CLAIM PERIOD?

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

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 needs to process the following personal data (full name, ID document and account number) in order to organize, control and monitor the Promotion and to deliver the bonus 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).



12. IS THE BONUS SUBJECT TO TAXATION?

The payment of the bonus worth €300 gross (€243 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 €300 deposit, BBVA will debit €57 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 corresponding tax information 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.

If in doubt, check with your tax advisor.

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 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 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 JURISDICTION

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