



# Terms and conditions of the Promotion “Primer ingreso”

## 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 “Primer ingreso ” (the “Promotion”), which will be governed by the following terms and conditions (the “Terms and Conditions”).

### 1. What does this Promotion consist of?

This Promotion aims to encourage a first deposit (amount equal to/greater than € 5.00) in the BBVA Account by customers who hold these accounts and who have been selected by BBVA to take part in this promotion.

If you satisfy the requirements of this promotion, you'll receive a minimum bonus of € 5.00 net and a maximum bonus of € 15.00 net.

### 2. Who is the promotion intended for?

The Promotion is intended for individuals who are over 18 years of age on the start date of the Promotion, and who have been selected by BBVA to take part in this promotion.

This promotion is only open to customers who receive the invitation to participate through BBVA's communication channels: mobile, email or private area in the BBVA app or website.

### 3. What do you have to do participate in the promotion?

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.

You can take part in this Promotion provided you have not previously benefited from any other promotion for direct depositing your paycheck, pension or unemployment benefit at BBVA, or any other promotion providing an incentive to use a debit or credit card, or pay bills by direct debit.

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 steps do you need to follow in order to participate in the Promotion?

The following steps are required in order to participate in the Promotion:

- I Be a BBVA customer;
- I Not to have left BBVA as a customer in the 6 months prior to the beginning of the Promotion;
- I Have signed BBVA's multi-channel contract;
- I Accept and sign these Terms and Conditions;
- I Make a first deposit (transfer, Bizum, deposit at an ATM or with the help of an adviser at a BBVA branch) in your BBVA Account (transaction account with own payment services) for an amount of €5.00 or more within 2 months of the date when you signed up for the promotion.

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

If you meet the conditions for participating and followed the steps set out in the previous point, you will receive the following Bonus:

- I If your deposit is between € 5 and € 15 (both inclusive), the net bonus received will be equal to the amount of the deposit.
- I If your deposit is higher than € 15, the bonus received will be equal to € 15.00 net.

Payment of the Bonus will be subject to these Terms and Conditions being met. BBVA will deposit the bonus into the holder's BBVA Account after verifying they comply with the conditions set out in the Terms and Conditions on the last business day of the current month, and within six (6) months from when they received the invitation to participate in the Promotion.

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 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](mailto: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](mailto: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](mailto:dpogrupobbva@bbva.com). You may also submit a complaint to the Spanish Data Protection Agency ([www.aepd.es](http://www.aepd.es)).

#### **13. Is the Bonus subject to taxation?**

The payment of the bonus 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.

Non-resident Income Tax (IRNR) payers without a permanent establishment (PE) can receive the rebate as non-taxable income, provided that their non-residency in Spain is proven through the Tax Residence Declaration (DRF), valid indefinitely as long as there are no changes to the declared circumstances. If no proof of non-residence is provided, the payment of the rebate will be subject to withholding tax (currently at 19 %).

Along with the deposit of the gross amount of the bonus, BBVA will debit from your

BBVA Account the corresponding withholding, which it will then deposit with 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 BBVA 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.



#### **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.