

Other mandatory Structural Measures for the entity

1. AMENDMENTS TO ARTICLE 2 OF THE SWITCHING ACT 2/1994:

If you intend to transfer your loan to another financial entity, together with the binding offer this new entity must inform you, through an informative document, of the expenses arising from the switch, including the maximum fees that the initial entity might charge you.

There is the possibility that the new entity will calculate, under its responsibility, the outstanding amount of the loan when the initial creditor does not deliver the debt certificate within the established period.

2. AMENDMENT TO ARTICLE 23.6 OF ACT 5/2019, ON REAL ESTATE CREDIT CONTRACTS:

The repayment fee, during the first three (3) years of the loan term, in the event of switching lender or loan novation that entails the application of a fixed interest rate during the remaining years, reduces from a maximum of 0.15% **to a maximum of 0.05%**. After the first three (3) years of the loan term, no fee may be charged for this early repayment.

3. TEMPORARY SUSPENSION OF COMPENSATION AND FEE CHARGES FOR EARLY REPAYMENT AND CONVERSION TO FIXED RATE.

Repayment fee: If you hold a variable rate loan and you make, from November 24 until December 31, 2023, a full or partial early repayment of the same, **we will not charge you any fees for this early repayment.**

Novation fee: Likewise, and during the same period, if you decide to novate your loan to convert the interest calculation formula of the initial loan, **moving from a variable rate formula to a fixed rate loan, we will not charge you any fees for this conversion.**

In any case, if you wish to know more about the measures, you can contact your Branch, contact your usual adviser or call 900 10 86 61, or by email at the following address: codigobuenaspracticashipotecario@bbva.com.