



Terms and Conditions of the "Cashback Payment of Tax and/or Social Security" Promotion

TERMS 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 (hereinafter, "BBVA") organizes this promotion known as the "CASHBACK PAYMENT OF TAX AND/OR SOCIAL SECURITY" Promotion (hereinafter, the "Promotion"), which will be governed by the following terms and conditions (hereinafter, the "Terms and Conditions").

1. What is it?

The aim of this promotion is to encourage customers to register online, and to arrange for the payment of direct debits (hereinafter "**the Debits**") associated with the payment of taxes and/or social security. By meeting the promotion requirements stated in the Terms and Conditions, you can receive a bonus (referred to as "**the bonus**"). This bonus amounts to the quarterly payment of 3% of the total taxes and/or social security paid every quarter since you registered as a customer, with a maximum of 4 consecutive quarters via your BBVA account (referred to as "**the Bonus Period**"). The maximum amount you can receive per quarter is €100 gross. The Bonus Period starts after the customer registration process and lasts for four successive quarters.

The taxes and social security taxes paid by direct debit and debited through the BBVA account that entitle to the bonus must be:

Taxes/Debits with the right to Promotion:

- State, regional and local taxes

Social Security with the right to Promotion:

- Social Security Debits
- Social Insurance Debits
- Social Security Contributions-Special Regime
- Social Security Contributions-General Regime
- Professional Association Debits

2. Who is it for?

For new customers, legal entities and individuals over 18 years of age who are considered self-employed, tax residents in Spanish territory, who have registered with BBVA and are holders of the BBVA Welcome Empresas Account (for legal entities) or BBVA Welcome Negocios Account (for self-employed) (hereinafter "**the Account**") from January 15, 2024 until April 30, 2024 and who meet the requirements described below.



3. Who is not eligible to take part?

- If you had direct debits detailed in the first section within three months before the start of this promotion, you will not be eligible to take part.
- 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 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.
- You will be excluded from participating in this Promotion if, on the date of payment of the Bonus, the customer has ordered the return of the direct debit or the order to debit these direct debits from the BBVA Account has been revoked by the customer.
- 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.
- If you cancelled your registration as a customer within the last 6 months leading up to the Promotion start date, you will not be eligible to participate.
- This promotion is exclusive to BBVA.

4. What are the necessary requirements to be eligible for the promotion?

In order to participate in the Promotion you must meet the following requirements:

- Be a new BBVA customer since at least the start date of this promotion, through <https://www.bbva.es>, by signing up for the Welcome Empresas Account or the Welcome Negocios Account.
- Arrange the direct debit for at least one Debit and process it through your BBVA Account, linked to any of your taxes and/or social insurances listed in the first section of these terms and conditions.
- Not have left BBVA as a customer during the six (6) months prior to the beginning of the Promotion.

5. When does this promotion end?

The term of this promotion will begin on January 15, 2024 at 00:00 hours (Spanish peninsular time) and will end on April 30, 2024 at 23:59 hours (Spanish peninsular time), both inclusive (hereinafter, "**the Validity Period**").

6. What advantages does it offer?

You will receive the Bonus if you meet the requirements. It will be credited to your account with the concept of "Transfer" and the following details: "Cashback Taxes Commercial Promotion Bonus".

The bonus will amount to 3% of taxes and/or social security contributions paid through the BBVA account each quarter, with a maximum of €100 gross per quarter, for a maximum of 4 consecutive quarters.

Requirements will be verified quarterly.

7. When will you receive the bonus?

To receive the Bonus, you must meet the conditions stated in the Terms and Conditions. BBVA will pay the Bonus after verifying these conditions, following the Bonus Periods (successive quarters) and within 90 days from the end of each quarter.

The Bonus is not subject to exchange, alteration or compensation. If you refuse the Bonus, you will not be offered another alternative.



8. Is the cashback subject to taxation?

The bonus will be classified as income from movable capital and will be subject to a withholding tax rate of 19% for individuals. Similarly, for legal entities, it will be regarded as financial or similar income and subject to the same withholding tax rate. The Bank will be responsible for deducting the applicable tax and paying the resulting net amount to the customer.

The customer will be solely responsible for any fiscal consequences that may arise from receiving the bonus, and BBVA will not be held liable for any of them.

This clause applies to the customer participating in the promotion, regardless of who benefits from the bonus, for tax purposes.

9. What is the claim period?

The period in which any claims can be made regarding the Promotion ends twelve (12) months after the date of the end of the Validity Period.

10. 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 the charges associated with the payment of taxes or social security contributions specified in section 1 that are direct debited from said BBVA Account. It will process this data in order to organize, control and monitor the Promotion and to deliver the bonus should you satisfy the conditions required.

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.

BBVA will not disclose personal data 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 think we have failed to process your personal data in accordance with the regulations, you may contact BBVA's Data Protection Officer through the website www.bbva.es, section Personal Data/Contact DPO. You may also submit a complaint to the Spanish Data Protection Agency (www.aepd.es).

11. What happens if you commit fraud or there is fraudulent activity?

If BBVA detects any anomaly or suspects that you are preventing the Promotion from running smoothly, it may unilaterally eliminate your participation in the Promotion. 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.

12. 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 participation or any participant, if there are suspicions of fraudulent use by the Customer.

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.

13. Acceptance of these terms and conditions

Participating in this Promotion implies agreeing to these Terms and Conditions as well as BBVA's criteria for resolving any arising questions.

14. Law and forum

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

15. Where can I read the Terms and Conditions?

You can consult these Terms and Conditions at any time during the Validity Period at www.bbva.es/general/informes-legales.html#bases-legales