



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

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 (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 new 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 will receive a bonus ("**the bonus**") consisting of a maximum monthly payment of €120 gross (€97.20 net) of the total taxes and/or social security paid every month through your BBVA account, as detailed below, and for a maximum of 6 consecutive months "**the Bonus Period**"). The maximum amount you can receive is €720 gross (€583.20 net).

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 eligible for the Promotion:

- State, regional and local taxes

Social Security eligible for the Promotion:

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

To determine the bonus associated with the direct debits eligible for the bonus, the following apply:

- If the total sum of the monthly Debits applied is greater than or equal to €120, then the gross monthly Bonus assigned will be €120.
- If the total sum of the monthly debits applied is less than €120 gross, then the gross monthly Bonus assigned will be equal to the sum of said debits.

The Bonus Period of six (6) calendar months will begin on the 1st day of the calendar month following the date on which the customer registration process is completed. As an illustrative example, if the customer registration was completed on November 10, the bonus period will start the following December 1, and any direct debits debited before December 1 will not be subject to review/bonus.



2. Who is it for?

For new customers which are legal entities, tax residents in Spanish territory, who have registered with BBVA and have opened the online channel and who open the BBVA Welcome Empresas Account (hereinafter "**the Account**" or "**the BBVA account**") between November 10, 2024, until December 31, 2026 (hereinafter, the "**Validity Period**") and who meet the requirements described below."

BBVA reserves the right to determine the compatibility of this promotion with others.

3. Who is not 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 any direct debit, or the order to debit any of 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?

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

- Be a new BBVA customer since at least the start date of this Promotion, through the online channel (<https://www.bbva.es>), by signing up for the Welcome Empresas 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. How long does this Promotion last?

The term of this Promotion will begin on November 10, 2024 at 00:00 (time in mainland Spain) and will end on December 31, 2026 at 23:59 (time in mainland Spain), both inclusive. This is the **Validity Period** already defined in section 2 of these Terms and Conditions.

6. What advantages does it offer?

By signing this form and meeting the requirements described, you will receive the Bonus, which will be credited to the Account, as a "Commercial Promotion Bonus" and in the remarks: "€720 Cashback Promotion Payment".

Every month, of all the Debits eligible for a bonus, the sum of all those that apply will be taken such that:

- If the total sum of the Debits is greater than or equal to €120, then the gross Bonus assigned will be €120.
- If the total sum of the Debits is less than €120, then the gross Bonus allocated will be equal to the sum of the Debits.

BBVA will verify compliance with the requirements on a monthly basis, starting on the 1st day of each calendar month for each of the Bonus Periods established as detailed in section 1. Therefore, if any Debit is not applied on a monthly basis (bimonthly, quarterly, annual, etc.), it will only be accounted for in the Bonus Period in which the charge was made.



7. When will you receive the Cashback?

Payment of the Bonus will be subject to these Terms and Conditions being met. BBVA will pay you the Bonus after verifying these conditions for each Bonus Period established (successive month), after a minimum of seven (7) days and up to a maximum of twelve (12) months has elapsed since the end of each month in the Bonus period.

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 Bonus subject to taxation?

The Bonus shall be considered as financial or similar income subject to withholding tax at the rate of 19% to be applied by the Bank.

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 Income Tax or Corporation Tax information for your Annual Tax Return.

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 Debits 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 it 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 issues in the Bank's operating systems 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

Accepting these Terms and Conditions, by signing up for the Promotion, entails full agreement with them, as well as acceptance of BBVA's criteria for resolving any disputes that may arise from their interpretation.

14. 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.

15. Where can I read the Terms and Conditions?

You can consult these Terms and Conditions at any time during the Validity Period at

<https://www.bbva.es/general/informes-legales.html#bases-legales>