



I. STANDARDIZED INFORMATION ON DISCOUNTED CONSUMER CREDIT

The information highlighted in bold type is especially important, in accordance with the provisions of Bank of Spain Circular 5/2012.

PERSONAL DATA:

Customers

ACCOUNT HOLDERS

YOUR ADDRESS

Tax address:

Zip code:

Phone number:

1. Identity and contact details of the lending bank

Lending bank: BANCO BILBAO VIZCAYA ARGENTARIA S.A.
Address: Plaza de San Nicolás, 4 - 48005 BILBAO.
Phone number: 900 102 801
Fax number:
Website address: www.bbva.es

2. Description of the main characteristics of the credit product

Type of credit.	Loan with a personal guarantee and a fixed interest rate.
Total loan amount That is, the maximum amount or sum of all the amounts made available to the consumer within the framework of a credit agreement.	Amount, the maximum amount will be assigned individually for each customer, from €1,500 to €75,000.
Terms and conditions governing the availability of funds. That is, when and how the consumer will obtain the money.	You will have immediate access to the amount requested via a deposit into the account.
Term of the credit agreement.	The maximum term will be assigned individually for each customer, from 12 months to a maximum of 96 months.
The terms and, if applicable, the order in which the installment payments will be carried out.	A capital and interest payment will be calculated for the indicated Amount and Term for a loan formalized on 01/31/2021: - Example: if you do not have your paycheck direct deposited, €10,000 over 60 months at 7.20% will result in capital and interest payments of €198.96 each. If your paycheck is not direct deposited, at 8.20%, you will make 60 payments of €203.72 each. In addition to the indicated payments, you must pay the interest accrued from the date the loan enters effect until the date the first payment is made. For the above example, the interest will be €0.

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<p>Total amount you must pay. That is, the capital lent plus the interest and potential expenses associated with your loan.</p>	<p>The total amount payable for the amount and term indicated is:</p> <ul style="list-style-type: none"> - €12,495.36 if you do not direct deposit your paycheck. - €12,209.34 if you direct deposit your paycheck.
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* The data provided in this document is calculated as of the date indicated in the "Data Calculation Date" section.

3. Loan costs

<p>Debtor type.</p>	<p>Depending on whether or not a discount is applied to the interest rate, the borrowing rate for the above example will be:</p> <ul style="list-style-type: none"> - 8.20% fixed annual nominal interest rate if you do not direct deposit your paycheck. - 7.20% fixed annual nominal interest rate if you direct deposit your paycheck. <p>However, BBVA will apply the latter annual nominal interest rate from the date the loan takes effect until 03/31/2021, even if you do not direct deposit your paycheck. After this date, the fixed annual nominal interest rate will be charged in accordance with the discount conditions that apply at the end of each successive six-month period, from the date the loan went into effect.</p>
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Annual percentage rate (APR).

The APR is the total cost of the credit expressed as the annual percentage of the total amount of the credit. The APR serves to compare different offers.

Possible APR has been calculated under the hypothesis that the contract will remain in force for its entire duration, the parties will comply with their obligations in the agreed conditions and terms, the total amount of the loan is available and discounts can be applied to the interest rate according to the contract conditions.

Example:

With paycheck direct deposited:

Fixed NIR: 7.20%; APR: 8.66%

Loan amount: 10,000 euros, formalized on 01/31/2021.

Monthly payment: €198.96.

Commitment fee: 2.30% of the loan amount: 230 euros.

Postage: €0.70 a month.

Total amount owed: 12,209.34 euros.

Paycheck not direct deposited:

Fixed NIR: 8.20% APR: 9.75%

Loan amount: 10,000 euros, formalized on 01/31/2021.

Monthly payment: 203.72 euros.

Commitment fee: 2.30% of the loan amount: 230 euros.

Postage: €0.70 a month.

Total amount owed: 12,495.36 euros.

If you need to open a checking account exclusively for managing this loan, and if the conditions for having no maintenance fees on said account are not met, the fee will be €120 a year. Therefore, the APR of the loan would be 11.07%, with a total cost of €12,809.34.

<p>Applicable discounts.</p>	<p>You will receive a discount on the applied interest rate of:</p> <p>a. A discount of 1.0000 percentage point will be applied to this nominal interest rate (NIR) if you, or any of the other borrowers (if there are several), direct deposit into a BBVA checking account:</p> <ul style="list-style-type: none"> • a paycheck for a monthly net amount of at least six hundred euros (600.00 euros), a pension for a monthly net amount of at least three hundred euros (300.00 euros), or if you receive an unemployment benefit. <p>In order to obtain the discount, you must deposit your paycheck, pension or benefit into your BBVA account via a bank transfer that is ordered directly by the payer business or agency.</p> <p>You must comply with the following conditions to qualify for the reductions:</p> <ul style="list-style-type: none"> - Ensure that the direct debit payment is still in effect at the end of each monthly interest payment period. - Have no payments outstanding on the loan when BBVA checks compliance with the discount conditions at the end of every six-month period. For such purpose, you will be understood to have no payments outstanding if: <ol style="list-style-type: none"> a) You have not missed a payment on two occasions within the six-month period (even if the payment is renegotiated at the time); b) You have not failed to make a payment for more than ten days within the six-month period (even if the payment is renegotiated at the time); c) The last payment for the six-month period is not outstanding. <p>Entering into this loan does not mean that either you or BBVA is obliged to provide or acquire all or some of the related products or services.</p>
<p>Is it compulsory to take out an insurance policy which underwrites the credit or another accessory service, in order to obtain the credit (in the offered terms and conditions)?</p> <p>If the lender is not aware of the costs of these services, they will not be included in the APR.</p>	<p>NO</p> <p>The loan is for BBVA customers who have a checking account with BBVA from which the loan repayments can direct debited. The cost of the loan is indicated in the specific agreement.</p>
<p>Related expenses.</p>	<p>Commitment fee: 2.30% on the amount of each drawdown. Minimum Euros 0.00.</p>

<p>Compulsory Notary Public fees.</p>	<p>By way of information, the notary public tariffs are indicated below:</p> <p>For transactions lasting no more than six months, the tariff is 1 per 1,000 on the transaction amount, payable by each party to the agreement.</p> <p>1. For loans of no more than six months, the tariff is 1 per 1,000 (0.1%) on the transaction amount, payable by each party to the agreement.</p> <p>2. For transactions of more than six months, the tariff is 1.50 per 1,000 (0.15%) on the transaction amount, payable by each party to the agreement.</p> <p>3. Without prejudice to the provisions of this tariff, you will be responsible for paying the fees.</p>
<p>Costs in the event of late payments.</p> <p>Failing to make a payment may result in serious consequences (e.g. compulsory sale and early repayment of the entire amount outstanding) and make it difficult to acquire credit in the future.</p>	<p>Late payments will incur the following charges:</p> <ul style="list-style-type: none"> - An interest rate equivalent to the annual nominal interest rate plus two points. - €30.00 expense for notification of past-due payments: If any payments are outstanding, BBVA will inform the borrower via messages sent to the BBVA app, on www.bbva.es, to the borrower's email address and cell phone, traditional postal notification, by phone, or through actions taken by our BBVA branches or partners. The Bank will remind the borrower of the need to make any outstanding payments to avoid economic repercussions. <p>The Bank will charge the Borrower the Expense for Notification of Past-Due Payments, as set out in the "Terms and Conditions" section, to cover the costs associated with this process. It will charge this expense once for any steps taken to inform the borrower of each new balance.</p>

4. Other important legal aspects

<p>Right of withdrawal.</p> <p>You are entitled to withdraw from the credit agreement within 14 calendar days.</p>	<p>YES</p>
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<p>Early repayment</p> <p>You have the right to repay the loan in advance, in full or in part, at any time.</p>	<p>For the outstanding debt, you can choose:</p> <p>a. To reduce the term of the loan and keep the same regular payments.</p> <p>b. To reduce the regular payments and keep the same term.</p> <p>If the final payment of a repayment plan is higher than all the other payments, the partial repayments will be applied to the outstanding payments.</p> <p>Partial repayment will not change the amount of the final payment, the number of total payments or the term of the loan.</p> <p>In the event of early repayment, you will be entitled to a refund of the proportional part of the commitment fee. This proportional part to be refunded will be calculated taking into account the amount repaid out of the outstanding total, and may be done in one of the two ways detailed below, depending on the characteristics of the loan:</p> <ul style="list-style-type: none"> - For loans with constant monthly payments and an interest rate higher than 0%: The percentage of the lower interest payable as a result of the early repayment, out of the total interest amount agreed at the start of the loan, will be the same percentage as that applied to the commitment fee to calculate the part to be refunded, in addition to the percentage of the amount paid back out of the outstanding amount. - For all other loans: The percentage refunded will be proportional to the period spanning from the repayment date to the agreed contract termination date, over the total agreed contract duration, and to the amount repaid over the outstanding amount.
<p>The lender has the right to compensation in the event of early repayment.</p>	<p>This fee must be no more than 1% of the amount repaid early when there is more than one year remaining on the loan. The fee will be no more than 0.5% of the amount repaid early when there is less than one year remaining on the loan.</p> <p>In addition to the compensation for the early repayment, the Bank may require the customer to pay an amount of 11.50 euros. This amount stems from the administrative expenses that the early repayment entails for the Bank.</p>
<p>Entitlement to draft credit agreement form.</p> <p>You are entitled, on request, to obtain a free copy of the project of the credit agreement. This provision will not apply if at the time of the request the lender is not prepared to execute the credit agreement with you.</p>	<p>YES</p>
<p>Checking a database.</p> <p>The lender must inform you immediately and at no charge of the outcome of a consultation of a database if the application for credit is rejected on the base of such a consultation. This does not apply if the promotion of that information is prohibited by a law or by European Union Law or is contrary to the objectives of public safety or security.</p>	<p>If financial solvency and credit risk files are consulted during the credit risk analysis process and the application is rejected, the Bank will inform you of such consultation.</p>

Period during which the lender is bound by the pre-contractual information.	This information will only be valid on the day BBVA sends it to you.
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5. Additional information in the event financial services are contracted via distance marketing

<p>a) In respect of the lender</p> <ul style="list-style-type: none"> Address: Phone number: Fax number: Website address: Register: The supervisory authority: 	<p>Plaza de San Nicolás 4, 48005 BILBAO</p> <p>900 102 801</p> <p>www.bbva.es</p> <p>Bizkaia Business Registry - Volume 2,083, Page 1, Sheet BI-17-A, Entry 1035.</p> <p>Banco de España and Comisión Nacional del Mercado de Valores [Spanish National Securities Market Commission].</p>
<p>b) In respect of the credit agreement.</p> <ul style="list-style-type: none"> Exercise of the right of withdrawal. 	<p>You can withdraw from this Agreement within 14 calendar days after you sign it without needing to give a reason and without incurring any penalty.</p> <p>The term starts on the day the Agreement is signed.</p> <p>However, if you have not received the contractual conditions and information before that day, the term in which you can exercise your right to withdraw shall commence on the day you receive this information.</p> <p>To withdraw from the Agreement, you must send a written notice to the address of the BBVA branch where you took out the loan.</p> <p>You must pay BBVA the capital and the interest accumulated on said capital between the drawdown date and the loan repayment date within a maximum period of 30 calendar days from the date you send the withdrawal notice.</p> <p>BBVA will calculate the interest outstanding at the agreed borrowing rate.</p>
<ul style="list-style-type: none"> The legislation which the lender accepts as the base for the establishment of relationships with you before the execution of the credit agreement. 	<p>Relationships established before the execution of the agreement will be governed by Spanish law.</p>
<ul style="list-style-type: none"> Clause on the applicable legislation governing the credit agreement and the competent court. 	<p>Spanish legislation will apply to the agreement and the relationships arising from it.</p>
<ul style="list-style-type: none"> Language regime. 	<p>Information and the contractual terms will be provided in Spanish.</p> <p>During the term of the credit agreement, we will communicate with you in Spanish.</p>

<p>c) In respect of appeals</p> <ul style="list-style-type: none"> Existence of and access to procedures. 	<p>BBVA has a Customer Service Department that you can contact to file a complaint or claim:</p> <p>Servicio de Atención al Cliente</p> <p>Apartado de correos 1598. 28080 Madrid Email: servicioatencioncliente@bbva.com Freephone: 900812679</p> <p>You can also contact the Customer Ombudsman in accordance with the procedure available at any BBVA branch and at www.bbva.es.</p> <p>Oficina del Defensor del Cliente</p> <p>Apartado de Correos 14460. 28080 Madrid.</p> <p>E-mail: defensordelcliente@bbva.com</p> <p>If you are not satisfied with the response you receive, or if you have not received a response within two months after you submit your communication, you can contact the Banco de España Complaints Service (Calle Alcalá 48, 28014 Madrid).</p> <p>BBVA is not affiliated with a consumer arbitration board to resolve disputes associated with this Agreement.</p>
<p>Postage:</p>	<p>The Bank will send you regular detailed information on your loan repayments to your home address. The fees for delivering this communication will be those set at any time by the Sociedad Estatal de Correos y Telégrafos S.A, which you can view at http://www.correos.es.</p> <p>You can see this information free of charge at bbva.es by registering for "Virtual mail".</p>

The standardized information on the financing product indicated at the top of this document does not represent a guarantee that the Bank will provide this product and is not a binding offer with respect to the credit in question.

VERY IMPORTANT.

YOU MUST CONTACT YOUR BBVA BRANCH FOR CLARIFICATION OR TO RESOLVE ANY ISSUES AND NOT SIGN THE AGREEMENT FOR THE PRODUCT OR SERVICE IF YOU HAVE ANY DOUBTS.

In accordance with the information provided by the Applicant/s about their financial needs and situation, before they sign the agreement at issue the Bank will provide them with sufficient and appropriate explanations about the products offered so they can understand the characteristics of said products and decide which one best suits their requirements.

The Bank has informed the Applicants that they can check the information on the most common fees and interest rates for the transactions most frequently performed by BBVA and its customers (individuals) in the last quarter in any of its branches, on the BBVA website (www.bbva.es) and on the Bank of Spain website (www.bfe.es).

During this product's/service's contract process, the Bank has not provided you with any advisory service on banking matters, and consequently it has not issued any personalized recommendation on the basis of your financial situation with regard to the product/service referred to herein, nor has it presented the product/service as being suited to your profile, which the applicant(s) acknowledge and accept.

Banco Bilbao Vizcaya Argentaria, S.A.

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The applicants receive this document on the date indicated in the heading and under the terms established herein.