

Contractual Information

BBVA Antes / Antes Blue Card

The highlighted information is particularly important.

I. CONTRACTUAL INFORMATION: BBVA ANTES/ANTES BLUE CARD (CIRCULAR 5/2012)

1. BANK'S IDENTITY AND CONTACT DETAILS

Lender: BANCO BILBAO VIZCAYA ARGENTARIA, S.A.

Address: Plaza San Nicolás, 4 - 48005 BILBAO

Phone number: **902224466**

Website URL: **www.bbva.es**

2. DESCRIPTION OF THE PRODUCT'S MAIN FEATURES

Type of loan

PRE-PAID CARD

Conditions under which the Funds are made available. That is, when and how the consumer will obtain the money

The Card, through a balance preloaded on it, can be used to purchase goods or obtain services in any of the establishments (physical or virtual) affiliated to the Cards System (Visa/MasterCard) which the Card belongs to and is listed in it.

Any transactions carried out with the Card, until it is returned to the Bank, or destroyed, will reduce the loaded and unused balance existing on it by the same amount. In no case can transactions be made for amounts greater than the loaded and unused balance at any given time (available balance).

Contract duration. The time periods and, if applicable, the order in which payment installments will be made

The contract's duration is indefinite

3. RELATED COSTS

For using a specific means of payment

The fees applied for the use of the card may be:

- a) Annual fee for issue and renewal: € 0
- b) Fee for issue of duplicates: 3.00 euros
- c) Fee for use of the card outside the Eurozone: 3% over the equivalent euro amount.
- d) Fees for cash withdrawals: To be established for each transaction of this type according to how and where it is made.

Fees for cash withdrawals (ATMs)	Surcharge on withdrawal amount	
	%	Mínimum €
BBVA Group ATMs in Spain	0,00 %	0,00 €
ATMs that are part of the Servired Network in Spain	1,20 %	0,60 €
ATMS that are part of a National Network other than Servired and EU countries (in €)	4,00 %	3,50 €
ATMs abroad and in EU (not €)	4,50 %	3,00 €

e) Fee for enquires at ATM machines:

- BBVA in Spain: 0 euros
- Non-BBVA and EU: 0.60 euros

f) Reloading limits:

- Maximum recharging limit: 3,000 Euros
- Minimum reloading limit: 6.00 Euros
- Conditions in which the costs may be modified in relation to the loan contract

The above fees may be changed, with advance notification to the Applicant two months before the change comes into effect, unless the Applicant declares that he/she does not consent to the change prior to that date.

4. OTHER IMPORTANT LEGAL ASPECTS

Right to termination

NO

Right to a loan contract model project. You have the right, upon request, to a free copy of the contract. This provision will not be applied if at the time of application the bank does not agree to enter into the card contract with you.

YES

5. ADDITIONAL INFORMATION IN RELATION TO REMOTE SALES OF FINANCIAL SERVICES

a) Concerning the bank

Address **Plaza San Nicolás, 4 - 48005 BILBAO**

Phone number: **902224466**

Website URL: **www.bbva.es**

Register Companies Register of Vizcaya, Volume 2083, Folio 1, Sheet BI-17-A, Entry 1

The supervising authority Bank of Spain and National Securities Market Commission (CNMV)

b) Concerning the contract

The legislation accepted by the bank as the basis for establishing relations with you before entering into the contract.

Spanish legislation shall be applied to the establishment of relations prior to the signing of the contract.

Language

The information and contractual terms shall be provided in Spanish. For the duration of the contract we will communicate with you in Spanish

c) Concerning appeals

Procedures available and means of access

A Customer Service is available to the Applicant in order to deal with any complaints or grievances:



Customer Care Service (SAC).

Apartado de Correos 1598. 28080 Madrid

e-mail: servicioatencioncliente@grupobbva.com

If a customer is not satisfied with the resolution proposed by the Customer Service department, the Applicant may in the second instance address the Customer Ombudsman:

Apartado de Correos 14460. 28080 Madrid

e-mail: defensordelcliente@grupobbva.com

Prior to contacting the Customer Ombudsman, all claims should initially be addressed to the Customer Care Service.

BBVA also has a Customer Defense Charter available, which can be requested from any of BBVA's branches, or via the bbva.es website, using the customer service links.

The maximum period for resolving complaints and claims is two months. Once the aforementioned channels provided by BBVA have been exhausted, and if the case has not been resolved or the Applicant is dissatisfied with the final decision regarding his/her issue or grievance, he/she may contact:

Claims Department at the Bank of Spain

Calle Alcalá nº 48. 28014 Madrid.

The General Directorate of Insurance and Pension Funds

Paseo de la Castellana nº 44 . 28046 Madrid

OTHER INFORMATION. BANK OF SPAIN CIRCULAR 5/2012, of 27 June.

1. Precautions to be taken by the Holders to safeguard their credit cards.

The Holder/s and other users of the credit cards issued within the framework of this credit card contract (henceforth referred to as the Holders) must take the following precautions in order to safeguard the cards:

- a) Take due care of the card delivered to you, sign it in your own hand as soon as you receive it and keep it in good condition.
- b) Keep your number, your Personal Identification Number (PIN) and all other passwords secret except in the case of force majeure or coercion.
- c) Do not write down the PIN number and/or passwords for the Card on any document kept together with the card, and do not use for your PIN and/or passwords any information or dates which can be found in the documents you habitually use.
- d) Notify the Bank as soon as possible of the loss, theft, or copying of the cards, or the unauthorized knowledge of the PIN number and/or passwords as soon as you become aware of it, at any of the Bank's branches during opening hours, or by calling the telephone numbers indicated on the cards.

2. Notification of unauthorized transactions or incorrectly made payment transactions.

The Holders must notify the Bank as soon as possible of any record of an unauthorized transaction in the account for the direct debit of the card payment or in the credit card account, immediately they become aware of it, at any of the Bank's branches during opening hours, or by calling the phone numbers indicated on the cards, and in all cases within a maximum period of 13 months from the date the debt was incurred.

3. Liability of the payment service provider in the case of unauthorized payment transactions.

In the case that an unauthorized payment transaction is made, the Bank will return the amount of the unauthorized transaction

4. Liability of the ordering party in the case of unauthorized transactions.

The Holders will not be liable for losses deriving from any transaction made with the cards without their authorization; except in the case that they incur in a fraudulent action, or either deliberately or through negligence have failed to comply with one or several of the obligations specified, in which cases they will have unlimited liability.

5. Limitations on the use of credit cards.

The Bank reserves the right to block the cards for reasons which are objectively justified in relation to the security adopted for the correct functioning of the cards, the suspicion of an unauthorized or fraudulent use of the card and/or if its use could represent a significant increase in the likelihood of the ordering party being unable to meet his or her obligation to pay.