

Standardized Information on Consumer Credit:

BBVA VIAJES + CARD

The information highlighted in bold type is especially important, in accordance with the provisions of Banco de España Circular 5/2012 of June 27.

I. STANDARDIZED INFORMATION ON CONSUMER CREDIT:

Viajes Card + BBVA

1.- Bank name and contact details.

Bank:

BANCO BILBAO VIZCAYA ARGENTARIA, S.A.

Address: Plaza de San Nicolás, 4 - 48005 BILBAO. Phone number: 91 224 94 26

Website address: www.bbva.es

2. Description of the main features of the credit product.

■ Type of credit. CREDIT CARD.

■ Total amount of credit.

- That is, the maximum amount or the sum of all the amounts made available to the consumer within the framework of the agreement.

Credit limit: From 600 to 2,000 euros

■ Terms and conditions governing the availability of funds.

- That is, when and how the consumer will obtain the money.

The cards can be used for all or some of the following purposes:

- a) Payment of goods and services up to the credit limit in establishments belonging to the card system (Visa/MasterCard) to which the cards belong and which are stated on them.
- b) Withdrawing cash on debit and credit using the card at ATMs and at branches of the bank and those other banks that allow as such.

■ Term of credit agreement.

- The terms and, if applicable, the order in which the installment payments will be carried out.

This agreement will be for an unlimited term. Each card will be valid until the last day of the month printed on it and may not be used later than this date. It must be returned to the Bank or destroyed when the Bank sends a new one to replace the previous one.

The credit card holder may choose one or more of the following systems for repaying the capital drawn against the limit of the card:

- a) Total Payment: each month, the entire drawn balance indicated on the monthly statement for the Credit Card Account will be debited from the Direct Debit Account".

In the case of cash withdrawals against the "Credit Card Account" and/or cash transfers from the "Credit Card Account" to the "Direct Debit Account", an annual nominal interest rate of % will accrue in favor of the Bank from the date of the withdrawal to the settlement date.

- b) Deferred payment: allows, in turn, the following options:

- 1) For a monthly percentage: this represents the monthly repayment of at least 3% applied to the sum of the balance drawn appearing on the monthly statement before settlement, plus the interest and fees accrued during the corresponding monthly settlement period. The holder may choose another percentage, higher than 3% and lower than 100%. Notwithstanding the foregoing, if the result of applying the chosen percentage of the outstanding amount in the "Credit Card Account", plus interest and fees, is less than the fixed monthly amount of 5 euros, this amount will be charged ("Minimum Fixed Repayment Fee").

2) For a fixed monthly amount:

This represents a fixed monthly repayment amount comprising capital, interest and fees. The minimum fixed amount monthly is €12 with the option to choose any higher amount.

With both options the minimum monthly repayment will be set as 3% of the balance drawn reflected on the "Credit Card Account" statement prior to settlement, plus the interest and fees accrued during the corresponding monthly period.

c) Personalized payment:

Under this system, the amount of a transaction performed with the Cards or the full monthly balance drawn following settlement, which must be equal to or greater than €50, may be repaid by means of a certain amount of fixed monthly payments (including capital and interest). The installment amount will depend on the term chosen by the Account Holders, from a minimum of 3 installments to a maximum of 36.

You can also pay in 3, 4, 5 or 6 interest-free payments, with a deferral management fee of 0.75%, 0.95%, 1.15% or 1.35% applied to the amount deferred, respectively.

This system specifically applies to each individual settlement for which it has been requested.

The frequency of payments in all the modalities will be monthly.

■ **Total amount that you will have to pay.**

- That is, the amount of drawn capital plus any interest and possible expenses related to your credit.

The total amount payable will depend on the payment methods:

a) Total payment:

Assuming the credit limit of €1,500 is drawn every month in full through purchases in stores during a single monthly settlement period, the total amount payable each month would be €1,500 and €18,015 over 12 months, including the annual fee of €15 for credit card issuance and maintenance, which is charged the first month.

b) Deferred payment:

1) For a monthly percentage.

Assuming the Credit Limit of €1,500 is drawn in its entirety for a single purchase in a store on the same day the card is acquired (e.g. May 1) at the annual nominal interest rate of 4.75% and monthly repayments of 41% of the balance drawn at any given time, the total amount payable over 12 months would be €1,530.57, including the annual fee of €15 for credit card issuance and maintenance, which is charged the first month.

2) For a fixed monthly amount.

Assuming the Credit Limit of €1,500 is drawn in its entirety for a single purchase in a store on the same day the card is acquired (e.g. May 1) at the annual nominal interest rate of 4.75% and monthly repayments of Euros 130 (including principal, interest and fees). The total amount to be repaid over 12 months would be Euros 1,554.84 in 11 installments of Euros 130, plus a final installment of Euros 124.84, which is the amount resulting from the difference between the total amount payable and the sum of the previous monthly repayments. The first installment includes the annual fee of €15 for credit card issuance and maintenance.

- c) Assuming the Credit Limit of €1,500 is drawn in its entirety for a single purchase in a store on the same day the card is acquired (e.g. May 1) to be repaid in 12 monthly installments of principal plus interest (the first installment being for interest and fees only) at an annual nominal interest rate of 4.75%, the total amount payable over 12 months would be: €1,556.87; including the annual fee of €15 for credit card issuance and maintenance.

Assuming a credit limit of €1,500 totally drawn down in a single purchase at a store on the same day the card was issued (e.g. May 1), payable in 6 months (wherein the first payment will be capital and fees only) the total payable amount will be: €1,535.25; including the 1.35% deferral management fee and the annual fee of €15 for credit card issuance and maintenance.

3. Costs of the credit.

■ **The debit rate.**

Total Payment for Cash Withdrawals and/or Transfers from the "Credit Card Account" to the "Direct Debit Account" at an annual nominal interest rate of 4.75%.

Of the Card/Deferred Payment account 4.75% annual nominal amount

Personalized Payment 4.75% annual nominal rate.

Personalized payment without interest: no interest is applied.

■ **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.

It will depend on the chosen payment method:

Assuming the total payment method in accordance with the parameters set out in the above section; The resulting APR is 1%.

Assuming the Deferred Payment method for a monthly percentage with the parameters set out in Section 2; The

resulting APR will be 9.79%.

Assuming the Deferred Payment method for a minimum monthly amount with the parameters set out in Section 2; The resulting APR will be 6.74%

Assuming the Personalized Payment method with the parameters set out in Section 2; The resulting APR will be 6.70%.

Assuming the Personalized Payment method without interest with the parameters set out in Section 2; the resulting APR will be 8.47%.

All the above assumptions include payment of a credit card issuance and maintenance fee.

■ **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)?**

The applicable fees for use of the card may be:

- a) Yearly credit card issue and maintenance fee:
 - First card issued: €15
 - Any other cards issued €15
- b) Fee for issuance of duplicates: 0 euros.
- c) Fee for using the card outside the eurozone: 1.5% applicable to the exchange value in euros.
- d) Fee for withdrawing cash on credit or debit by card at ATMs.

Fees for withdrawing cash by card in ATMs	Debit		on credit	
	%	Min €	%	Min €
ATMs of the BBVA Group in Spain	-	-	1.75%	€1.50
ATMs of banks other than the BBVA Group in Spain	Note 1	Note 1	Note 2	Note 2
ATMs outside of Spain	2.50%	€2.00	2.50%	€2.00

- (1) For debit card cash withdrawals in euros from ATMs belonging to banks that are not part of the BBVA Group in Spain, BBVA will charge the same fee that the bank owning the ATM charges BBVA. This amount will be provided by the bank that owns the ATM before the cash withdrawal.

- (2) For cash withdrawals in euros on credit by card in ATMs belonging to banks that are not part of the BBVA Group in Spain, BBVA will charge the same amount as the fee that the bank which owns the ATM charges BBVA. This amount will be provided by the bank that owns the ATM before the cash withdrawal. Likewise, BBVA will charge the fee for cash withdrawals on credit stipulated for BBVA Group ATMs in Spain. This fee is in addition to the fee charged by BBVA.

Fees for withdrawing cash by card at branches	Debit		On credit	
	%	Min. €	%	Min. €
Branches of the BBVA Group in Spain	-	-	1,75%	1,50€
Branches in the Servired Network in Spain	5,00%	3,00€	5,00%	3,00€
Other non-Servired branches in Spain and UE countries (in €)	5,00%	3,00€	5,00%	3,00€
Branches abroad and in the EU (non-€)	5,00%	3,00€	5,00%	3,00€

- e) **Fees for transferring funds charged to the credit limit.**
 - To a BBVA Personal Account: 1,50%.
 - f) **Fee for viewing banking information at ATMs:**
 - BBVA in Spain: €0.
 - Non-BBVA and EU: 0 euros.
 - g) **Commitment fee on excess over the credit limit: 1,5% on the exceeded maximum, with a minimum of 3 euros.**
 - h) **Deferral management fee in Personalized Repayment System: it is received for each transaction whose payment is deferred in monthly fees without interest, according to the options allowed by the Bank.**
 - Deferral 3 months: 0,75% on the amount deferred
 - 4-month deferral: 0,95% on the amount deferred.
 - 5-month deferral: 1,15% on the amount deferred.
 - Deferral 6 months: 1,35% on the amount deferred.
- Terms and conditions under which the aforementioned expenses related to the credit agreement can be modified.

The above fees may be amended if the Applicant is notified of any changes two months before they enter effect and provided

the Applicant does not indicate that they do not agree to the amendments before said date.

■ **Compulsory notarial fees. NO**

■ **Costs in the event of late payments.**

- Non-payment may cause serious consequences (for example, the early maturity of the entire amount outstanding) and hinder the acquisition of credit.

For overdue claims up to a maximum of 35 euros.

Additional interest on unpaid past-due payments; equal to the annual nominal interest rate of the Card Account plus two percentage points.

4. Other important legal aspects.

■ **Right of withdrawal. YES**

You are entitled to withdraw from the credit agreement within 14 business days.

■ **Advance repayment. YES**

You are entitled to repay the total credit in advance, in full or in part, at any time.

■ **The Bank is entitled to compensation in the event of advanced repayment. NO**

■ **Entitlement to a project of the credit agreement model. YES**

- You are entitled, on request, to obtain free of charge a copy of the project of the credit agreement. This provision will not apply if the bank is not prepared to enter into a credit agreement with you when the application is submitted.

■ **Period in which the bank is bound by**

■ **Terms and conditions under which the aforementioned expenses related to the credit agreement can be modified.**

The above fees may be amended if the Applicant is notified of any changes two months before they enter effect and provided the Applicant does not indicate that they do not agree to the amendments before said date.

■ **Compulsory notarial fees. NO**

■ **Costs in the event of late payments.**

- Non-payment may cause serious consequences (for example the early maturity of all the pending amount) and hinder the acquisition of a credit.

For overdue claims up to a maximum of 35 euros.

pre-contractual information. This information will only be valid for the day it is received by the Applicant.

■ **Checking a database. YES**

The bank must inform you immediately and without charge if, following a database search, the credit application is rejected on the basis of a search of this kind. 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.

5. Further information in the event of remote marketing of financial services.

a) Relating to the bank.

- Address: Plaza San Nicolás, 4 - 48005 BILBAO 91 224 94 26 www.bbva.es
- Register: Company Registry of Biscay, Volume 2,083, Folio 1, Sheet BI-17-A, 1st entry.
- The supervisory authority: Banco de España and Comisión Nacional del Mercado de Valores [Spanish National Securities Market Commission].

b) Relating to the credit agreement.

- Exercise of the right of withdrawal.

The Applicant has 14 calendar days to exercise his/her right, without needing to explain why. The term commences the day this agreement is executed. However, if the contractual conditions and the corresponding contractual information have not been received before that day, the period for exercising this right will commence on the day when said information is received.

The Applicant must provide the bank with the notification by any means permitted by law. The term will be considered to have been honored if the notice is sent before the term expires, either on paper or any other durable medium that is available and can be accessed by the bank.

The notification must be sent to the BBVA contracting branch.

The Applicant must pay the bank the principal and the interest accumulated on said principal between the date credit is made available and the date the principal is repaid within a maximum period of 30 calendar days from the date the withdrawal notice is sent. The interest owed will be calculated on the basis of the agreed debit rate.

- The legislation that the bank accepts as a basis for establishing a relationship with you prior to the conclusion of the credit agreement.

Spanish legislation shall apply with regard to establishing relationships before the agreement is executed.

- Clause on the applicable legislation governing the

credit agreement and the competent court.

The agreement and the relationships deriving from it will be subject to Spanish legislation.

- Language system

The information and the contractual terms will be communicated to you in the language in which this document is written. During the term of credit agreement we will communicate with you in the language in which the contract is written and signed.

c) Relating to the resource

The Applicant has access to Customer Service channels who will handle any claims or complaints he/she may have:

Customer Service. Apartado de Correos 1598. 28080 Madrid.

email: servicioatencioncliente@grupobbva.com

Should the Applicant disagree with the decision made by Customer Service, they may address the Consumer Ombudsman at second instance:

Apartado de Correos 14460. 28080 Madrid. email: defensordelcliente@grupobbva.com

Before addressing the Consumer Ombudsman, you must send a complaint to Customer Service.

BBVA has a set of Regulations for the Customer Defense Service, which can be requested at any BBVA branch or via the website BBVA.es in the Customer Service links.

The maximum period for settling claims and complaints

is two months. If after this period, and having exhausted the various instances provided by BBVA, the case has not been settled or the Applicant disagrees with the final decision on their claim or complaint, they will be able to address the:

Banco de España Complaints Service. Calle Alcalá 48, 28014 Madrid. Complaints Service of the Directorate-General for Insurance and Pension Funds:

Paseo de la Castellana 44. 28046 Madrid.

6. Deferred signature and co-ownership scheme.

If products are acquired under a co-ownership scheme, based on the provisions of the Multichannel Agreement entered into, the customer who appears as the First Applicant acknowledges that they have provided BBVA the identity data of all the other applicants, or some of the same, solely in order to manage the Standardized Information on Consumer Credit.

The First Applicant states that the other applicants are interested in acquiring the product/s set forth in this document.

The remaining applicants may agree to this Agreement up to the date indicated in the Credit Card Agreement. The application will expire if all the applicants have not signed the agreement within the stipulated term. BBVA will consider that the agreement has not been executed and will issue a communication in such regard.

If you and/or the other card holders require a longer term to sign this Agreement, please contact your BBVA adviser. This must be done within one month from the date of the Credit Card Agreement you have signed.

FURTHER INFORMATION.

Banco de España Circular 5/2012, of June 27.

1. Measures to be taken by the Holder/s to preserve the security of the cards.

The Holder/s and other users of the cards issued under card agreement (hereinafter, the Holders) shall take the following measures to preserve the security of the cards:

- a) Safeguard the card delivered to them, signing it at the moment of reception and keeping it in good condition.
- b) Keep the Personal Identification Number (PIN) and other passwords secret, except in the event of force majeure or coercion.
- c) Refrain from writing down the PIN and/or passwords of the Card in any document which accompanies it and from using, as a PIN and/or passwords, the details or dates included in documents habitually used by said Holder.
- d) Notify the Bank immediately if a card has been lost, stolen or copied, or if someone gains unauthorized access to the PIN and/or password as soon as they become aware of such circumstance. This can be done at any branch during opening hours, or via the telephone numbers indicated on the cards.

2. Notify the Bank of any unauthorized transactions or incorrectly executed payment transactions.

The Holders must notify the Bank of any unauthorized transaction involving the account associated with the card or the account card payments are made to by direct debit

This information on the financing product indicated at the head of this document does not entail its granting by the Bank or a binding offer relating to the credit subject thereto.

without undue delay as soon as they become aware of such circumstance (and, in any case, within a maximum period of thirteen months from the debit date). This can be done at any branch during opening hours, or via the telephone numbers indicated on the cards.

3. Liability of the payment services supplier in the event of unauthorized payment transactions.

If an unauthorized payment transaction is carried out, the Bank will refund the amount of the unauthorized transaction.

4. Liability of the payer in the event of unauthorized transactions.

The Holders will not be liable for any losses deriving from any transaction carried out with the cards without their authorization; unless they incur in a fraudulent action or default intentionally or through negligence on one or more of the stated obligations, in which cases they will be liable with no limitation whatsoever.

5. Limitations on the use of the cards.

The Bank reserves the right to block cards for objectively justified reasons associated with the security mechanisms employed to ensure cards function properly, if it is suspected that a card has been used without authority or fraudulently and/or if use of the card significantly increases the risk that the ordering party will not be able to meet its payment obligation.

VERY IMPORTANT.

IF YOU HAVE ANY QUERIES OR REQUIRE ANY CLARIFICATION, IT IS ESSENTIAL THAT YOU CONSULT YOUR BBVA BRANCH AND DO NOT SIGN THE AGREEMENT FOR THE PRODUCT OR SERVICE.

In accordance with the declaration of the needs and financial situation received from the Applicant/s, the Bank has provided you, prior to this agreement, with sufficient information on the various products offered in order for you to understand the characteristics thereof and to decide on purchasing the product considered best suited to your interests.

Likewise, the Bank has let you know that you can check information regarding the fees and most common interest rates for the most frequent transactions carried out between BBVA and its individual customers during the last quarter at any BBVA branch, on its website (www.bbva.es) and on that of the Banco de España (www.bde.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.