

Standardized Information on Consumer Credit: VIA T.

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: VIA T.

1.- BANK NAME AND CONTACT DETAILS.

Bank: BANCO BILBAO VIZCAYA ARGENTARIA, S.A.

Address: Plaza de San Nicolás, 4 - 48005 BILBAO.

Phone number: 900 102 801

Website address: www.bbva.es

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

- Type of credit.

Credit Card for paying freeway tolls, which is activated by a terminal that includes a portable electronic system that communicates with the freeway toll equipment.

- **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: of 100 to 1,000 euros.

- Terms and conditions governing the availability of funds.

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

These funds may only be used for paying vehicle tolls on freeways that are set up for electronic toll collection and which allow its use, identified by the logo of the Interoperable Electronic Toll Collection Service.

- **Term of credit agreement.**

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

This agreement is drawn up for an indefinite term.

The account holders will be able to choose one or some of the following Systems for the reimbursement of the capital drawn against the credit limit:

- a) **Immediate Payment** The reimbursement of the amounts corresponding to the payments made through the Terminal will be debited to the "Direct Debiting Account" as soon as the transaction is carried out.
- b) **Total payment:** Each month, the total outstanding balance will be debited to the "Direct Debiting Account." The total outstanding balance reflects the monthly statement from the "Operative Account," which shows the use of the Terminal.

- **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.

- a) **Total Payment:**

Assuming the Credit Limit of €100 is drawn each month in its entirety through toll payments during the monthly settlement period, the total amount payable each month would be €100. Over 12 months, this would amount to €1,225 including the €25 annual credit card issuance and maintenance fee.

3.- CREDIT COSTS.

- The debit rate.

No interest rate applies.

- 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 according to the parameters previously indicated in section 2: The resulting APR is 31.78%.

- 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)?

NO

- Related expenses.

For use of a specific means of payment (for example, credit card).

The applicable fees for use of the card may be:

- a) Annual issuance and maintenance fee:

Yearly credit card issue and maintenance fee: €25

Yearly credit card issuance and maintenance fee for the 2nd and subsequent years: € 15

Fee for issuance of duplicates: 18 euros.

The above fees may be modified following notification to the Applicant with two months' notice from the date they enter into force, provided that the Applicant does not state his/her non-acceptance before that 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 claiming positions matured up to a maximum of 35 euros.

Moratorium interest on unpaid matured installments: equal to the yearly nominal interest rate of 2%.

4.- OTHER IMPORTANT LEGAL ISSUES.

- 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 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 a free copy of the project of the credit agreement. This provision shall not apply if at the time of application the bank is not prepared to conclude the credit agreement with you.

- The period during which the bank is bound by pre-contractual information.

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

- Checking a database. YES

5.- ADDITIONAL INFORMATION IN THE CASE OF FINANCIAL SERVICES SOLD REMOTELY.

- a) Relating to the bank.

- Address: Plaza San Nicolás, 4 - 48005 BILBAO
- 900 102 801
- 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 time limit is deemed to have been met if the notification is sent before the expiry of the time limit, on paper or any other durable medium available and accessible to the bank.

The notification must be sent to the BBVA contracting branch.

The Applicant must pay the bank the principal and the interest accrued on the principal between the date of the drawdown of the credit and the date of repayment of the principal, within a maximum of 30 calendar days from the sending of the notice of withdrawal. 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 arrangements.**

The information and the contractual terms will be communicated to you in the Spanish language throughout the life of the credit agreement.

c) Relating to the resource.

- Existence of and access to procedures.
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 15 days. 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 no. 48. 28014 Madrid.

Complaints Service of the Directorate-General for Insurance and Pension Funds:

Paseo de la Castellana 44. 28046 Madrid.

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) Take reasonable measures to protect your personal security credentials: personal identification number (PIN), any passwords to access and manage the online services and passwords provided by the Bank for signing payment transactions.
- 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 you become aware of such circumstance. This can be done at any of the Bank's branches during opening hours, through the app or the website, or by calling the phone numbers indicated on the cards.

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

The Account Holders must notify the Bank of any unauthorized

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.

DEFERRED SIGNATURE AND CO-OWNERSHIP SCHEMES.

If products are acquired remotely 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

transactions on the direct debit payment account for the card or the Card Account as soon as they become aware of it and without undue delay, at any of the Bank's branches during opening hours, or by calling the phone numbers indicated on the cards, and in any case within a maximum of thirteen months after the date of the debit entry.

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 Account Holder will be liable for losses arising from unauthorized payment transactions made with the Card up to a maximum of 50 euros.

The Account Holder will be liable without any limitations in the event of fraud or gross negligence on their part in meeting their obligations as respects the security credentials and safekeeping, and not having notified this situation to the Bank without delay.

5. Limitations on the use of the cards. The Bank reserves the right to block the cards on objectively justified grounds related to the security measures taken for the correct functioning of the cards, the suspicion of unauthorized or fraudulent use thereof and/or if their use could signify a significant increase of the risk that the payer may be unable to meet their payment obligation.

been executed and will issue a communication in such regard.

In the case that You and/or other account holders should desire a longer term to sign this Contract, contact your Adviser.

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.

The Bank, in keeping with the statement on the financial needs and situation received from the Applicant(s), has, prior to this contract, provided him/her with sufficient information on the various products offered so he/she can understand their characteristics and to purchase those products he/she deems to be suit his/her 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).

As part of the process to purchase this product/service, the Bank did not provide any advice on banking matters, and thus provided no personalized recommendations based on the financial situation of the Applicant(s) with respect to the product/service referred to herein, nor was the product/service presented as suiting the profile of the Applicant(s), which the latter acknowledges and accepts.