

I. STANDARDIZED INFORMATION ON CONSUMER CREDIT - CONSUMER FINANCING FOR BILLS

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

PERSONAL DATA:

Applicants

Registered in:

Tax ID Number (NIF):

Town / City:

Zip Code:

Province:

Tel. Contact:

1. Lender's identity and contact details

Lending bank:

BANCO BILBAO VIZCAYA ARGENTARIA, S.A.

Address:

Plaza San Nicolás, 4 - 48005 BILBAO.

Phone number:

91 224 94 26

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 fixed interest rate to finance debit card bills or charges to your account.
Total credit amount <i>In other words, the maximum amount or the sum of all the amounts made available to the consumer within the framework of a credit agreement.</i>	Amount from €300.00 to €1,000 Example for financing of €1,000 within a 3-month term. NIR 0% (APR 14.14%) Loan amount €1,000 Total term 3 months Commitment fee of 2% on the amount lent €20 Total amount €1,021.80 Monthly payment €333.33 The APR was calculated taking into account postage expenses: €0.60 monthly.
Conditions governing the availability of funds. <i>That is, when and how the consumer will obtain the money</i>	Available immediately via a payment into the Applicants' account.
Term of the credit agreement	Term of 3 months. From the date the loan is arranged.
The terms and, where applicable, the order in which the staggered payments will be made.	You must pay the following: For the amount and term indicated 3 monthly payments of €333.33 each comprising capital and interest. In addition to the payments indicated, interest must be paid on the interest accrued from the date of the withdrawal until the beginning of the period in which the first payment is settled.

Total amount you must pay That is, the capital lent plus the interest and potential expenses associated with your loan.	For the amount and term indicated: €1,021.80
---	---

3. Loan costs

Debtor type	0.0000% fixed annual nominal interest rate.
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.	14,14%. In accordance with the effective amount of the transaction and the contractually agreed terms, the Annual Percentage Rate (APR) for the transaction has been calculated taking into account the rules and formula established in accordance with Law 16/2011 of June 24, on consumer credit agreements and the following assumptions set forth in this Law and in the application of the Bank of Spain's Circular 5/2012 of June 27: (i) that the agreement remains in effect during the agreed term; (ii) that all parties fully comply with the obligations under the conditions and within the terms set forth in this agreement; (iii) that no interest subsidy is to be applied, except as provided for in the agreement (where applicable). (iv) that the entire principal of the loan is drawn down on the date the contract is executed. This APR has been calculated on the grounds that no interest rate subsidy is applied.
Is it compulsory to take out an insurance policy or engage another type of service to secure the loan in order to be eligible for it under the conditions offered? <i>If the costs of these services provided by the lender are not known, they will not be included in the APR.</i>	NO The loan is for BBVA customers who have a BBVA checking account that can be used to repay the loan by direct debit. The cost of the loan is indicated in the specific agreement.
Related expenses	Commitment fee: 2.0000% on the amount of each drawdown, minimum Euros 0.00. Credit check fee: 0.0000% of the amount, minimum Euros 0.00.
Compulsory notarial fees.	For information purposes, a transcription of the Notary Public tariff is provided below, based on the transaction amount: - 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. - For transactions of more than six months, the tariff is 1.50 per 1,000 on the transaction amount, payable by each party to the agreement. Despite the provisions of the above tariff (and for clarification purposes), fees shall be payable by the Applicant.

<p>Costs in the event of late payments <i>Non-payment may cause serious consequences (for example the early maturity of all the pending amount) and hinder the acquisition of a credit.</i></p>	<p>Late payments will incur the following charges:</p> <ul style="list-style-type: none"> - An interest rate equivalent to the remunerative interest rate plus two percentage points - €30.00 as a fee for every notification of late payment issued for each past due payment
--	--

4. Other important legal aspects

<p>Right of withdrawal <i>You are entitled to withdraw from the credit agreement within 14 calendar days</i></p>	<p>YES</p>
<p>Early repayment <i>You are entitled to repay the total credit in advance, in full or in part, at any time.</i></p>	<p>The Applicants may choose to use the amount to:</p> <ul style="list-style-type: none"> - Reduce the term and keep the repayment amounts. - Reduce the repayment amounts and keep the term. <p>If the final payment of the repayment plan is higher than the other payments, any partial repayments made shall necessarily reduce the amount of the outstanding payments, except the final payment, which will remain the same. Furthermore, the number of payments and total term of the transaction shall also remain the same.</p>
<p>The lender has the right to compensation in the event of early repayment</p>	<p>At the time of early repayment, the Bank shall receive a maximum of 1.0000% of the amount of the loan repaid early if the remaining period between the early repayment date and the agreed end of the credit agreement is more than one year. If the term remaining on the loan is less than one year, the fee received shall be a maximum of 0.5000% of the amount repaid early.</p>
<p>Entitlement to a project of the credit agreement model. <i>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 the application is submitted, the lender refuses to enter into a credit agreement with you loan.</i></p>	<p>YES</p>
<p>Term in which the lender is bound by the pre-contractual information.</p>	<p>This information will only be valid on the day it is received by the Applicants.</p>

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 91 224 94 26</p> <p>www.bbva.es</p> <p>Mercantile Registry of de Vizcaya - Volume 2,083, Sheet 1, Page 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>Applicants have a term of 14 calendar days to exercise this right, without the need to indicate the reason. The term commences the day this agreement is executed. However, if they have not received the contractual conditions and the corresponding contractual information before the date at issue, the term for exercising this right will begin on the day the aforementioned information is received.</p> <p>Applicants must notify the lender of their intention to withdraw by any means permitted by law. The term shall be considered to have been respected if the notice has been sent before the term expires, either on paper or any other durable medium that is available and accessible to the lender.</p> <p>The notification must be sent to the BBVA contracting branch.</p> <p>The Applicants must pay the lender the capital and the interest accrued on said capital between the drawdown date and the repayment date within a maximum period of 30 calendar days from the date the withdrawal notice is sent.</p> <p>The interest owed will be calculated on the basis of the agreed debit 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 shall apply to the agreement and the relationships arising from the same</p>
<ul style="list-style-type: none"> • Language arrangements. 	<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>The Applicant has access to Customer Service channels who will handle any claims or complaints he/she may have:</p> <p>Customer Service</p> <p>Apartado de Correos 1598. 28080 Madrid</p> <p>email: servicioatencioncliente@grupobbva.com</p> <p>Free helpline: 900812679</p> <p>Applicants who disagree with the resolution provided by the Customer Service Department may appeal to the Customer Ombudsman at:</p> <p>Apartado de Correos 14460. 28080 Madrid email: defensordelcliente@grupobbva.com</p> <p>Applicants must submit a claim to the Customer Service Department before contacting the Customer Ombudsman.</p> <p>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.</p> <p>The maximum period for settling claims and complaints is two months. If, after this term has elapsed and all the different procedures provided by BBVA have been exhausted, it has still not been possible to resolve the event at issue, or if the Applicants disagree with the final decision on their complaint or claim, they may contact:</p> <p>Banco de España Complaints Service Calle Alcalá no. 48. 28014 Madrid.</p> <p>Complaints Service of the Directorate-General for Insurance and Pension Funds:</p> <p>Paseo de la Castellana nº 44- 28046 Madrid.</p> <p>The Bank is not affiliated with a consumer arbitration board to resolve disputes relating to this agreement.</p>
---	---



This standardized information on the financial product indicated at the start of this document does not represent either an agreement by the Bank to provide access to said product or a binding offer with respect to the loan amount of said financial product

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).

The Applicant/s acknowledge and accept that during the process to engage this product/service, BBVA has not provided an advisory service on banking matters and, therefore, has not issued any customized recommendation based on their financial position with respect to the product/service subject to this agreement and does not maintain that this product/service is suitable for their profile.

Banco Bilbao Vizcaya Argentaria, S.A.

p.p

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