

Terms and conditions of the promotion aimed at individual customers with a Sabadell Online Account: “Bizum contingent on direct salary payment promotion”

1. Banco de Sabadell, S.A. (hereinafter, the Bank) is running a special promotion aimed at natural persons resident in Spain and customers who hold a Sabadell Online Account activated up to 31/12/2024, inclusive, for personal use.

On the basis of this promotion, they can receive **10%¹ cashback of the amount of their purchases with Bizum, with a maximum amount of €15 per month for 24 months** for:

- directly paying in a salary for a minimum amount of €1,000 into the Sabadell Online Account, and
- having Bizum activated and linked to the Sabadell Online Account.

All in accordance with the terms and conditions of this promotion.

Participation in the promotion entails acceptance of these terms and conditions.

2. Customers **holding the Sabadell Online Account** who have received a communication from the Bank by electronic means informing them of this promotion may participate.
3. Validity period of the promotion: **from 1 January to 31 March 2025**, both inclusive.

4. Conditions of the promotion

The incentive is for account holders who set up a **new direct salary payment for a minimum amount of €1,000** in a Sabadell Online Account during the promotional validity period and who, additionally, have Bizum linked to the Sabadell Online Account.

The incentive consists in crediting the account with the **10%¹ cashback on payments made with Bizum during the previous month, up to a maximum amount of €15 per month (€12.15 net will be credited to the account) for 24 months.**

Purchases paid for with Bizum: exclusively purchase transactions and/or payment for subscriptions both paid in euros.

To be eligible for this promotion:

- a) the salary must have been set up during the promotional period and continue to be paid directly into the Sabadell Online Account for at least 24 months without interruption.
- b) the Bizum service must be maintained without interruption for the same period that the direct salary payment is maintained active (24 months) and linked to the Sabadell Online Account.
- c) for the first credit payment, the direct salary payment must have been set up during the previous month.
- d) for the following 23 credit payments, the direct salary payment must be maintained without interruption.

The first payment of the €15¹ gross (account credited with €12.15) will be made on 23 April 2025. The last payment of the €15¹ gross (account credited with €12.15) will be made on 10 March 2027.

In the event that the direct salary payment or Bizum is not maintained in the Sabadell Online Account for the above-mentioned 24-month period, the monthly incentive will no longer be paid.

The salary shall be considered as having been paid directly into the Sabadell Online Account from the moment the salary is received, always on the same basis. The amount of each payment must be at least one thousand euros (€1,000).

A salary payment shall be understood to have been paid into the Sabadell Online Account when transfers are received that have been issued in accordance with the code² established for the payment of salaries under banking regulations for the clearing of transfers. Payments of pensions and/or social security benefits and allowances are excluded.

The new salary payment into the Sabadell Online Account must be set up during the effective term of the promotion. New direct salary payments into accounts of the Bank prior to the promotion period and that have been closed during said period, as well as transfers of direct debits from other accounts of the Banco Sabadell group, are excluded.

Each Sabadell Online Account can only receive one incentive from this promotion, regardless of the number of salary payments they make and of whether or not the account has more than one holder. To calculate the incentive, the purchases/issues/subscriptions associated with the Online Account shall be taken into account.

The Bank is authorised to debit the amount paid into the account if it is found that the requirements set out in these terms and conditions have not been met.

5. The Bank reserves the right to amend or cancel the promotion, as well as to change the date of the payment of the incentive, which will be duly reported, and to exclude from the payment any person it deems ineligible or who has acted in bad faith.
6. The terms and conditions of this promotion are governed by and subject to the Spanish laws and courts.
7. This promotion cannot be combined with any other Sabadell Online Account promotion related to direct salary payments.
8. The terms and conditions of this offer are deposited with and notarised by the notary public Mr. Javier Micó Giner, member of the Notaries Association of Catalonia, whose offices are at calle de Narcís Giral, no. 57, Sabadell.

Notes:

1. The net amount of the €15 monthly payment derived from the direct deposit is €12.15 per month. In accordance with personal income tax regulations, this amount is considered as securities income from movable capital subject to withholding tax at the currently applicable rate of 19%.
2. In accordance with the exchange rules for SEPA transfers. The purpose codes are those that appear in a standard ISO salary list.