

## Conditions of the promotion aimed at new customers

**“2.5% APR for 12 months for a balance of up to €50,000  
+ €300 for having your salary paid in + Bizum”**

1. Banco de Sabadell, S.A. (hereinafter, the Bank) is running a special offer aimed at natural persons residing in Spain who register as customers of the Bank by opening the Sabadell Online Account<sup>1</sup> for individual or business use (self-employed).
2. In accordance with this promotional offer, anyone who signs up for the **Sabadell Online Account from 15 November 2024 to 11 December 2024 (both included)** can receive a remuneration of 2.5% APR<sup>2</sup> during the first year, for up to a maximum combined balance of the Sabadell Online Account and the associated Sabadell Savings Account of €50,000.

The Sabadell Online Account currently has a remuneration of 2% NIR (2.018% APR) on the joint average monthly balance of the Sabadell Online Account and the Sabadell Savings Account of the account holders linked to it, up to the joint average balance limit of €20,000. However, for opening the Sabadell Online Account during the effective term of the promotional offer, they will earn a profitability of 2.5% APR for 12 months on a maximum balance of €50,000. After the end of the promotion, that is, when 12 months have elapsed since the Sabadell Online Account was activated, the limit of the joint remuneration will revert to €20,000 with the conditions of profitability of the account in effect at that time.

Furthermore, if holders of accounts for individual use have their salary paid in and sign up for Bizum before 31 December 2024, they will get €300<sup>3</sup> gross (€243 net).

### 3. Effective term of the promotional offer

For accounts opened **between 15 November and 11 December 2024**, both inclusive.

### 4. Terms and conditions of the account remuneration promotion

For opening the Sabadell Online Account during the effective term of the promotional offer, you can get a profitability of 2.5% APR<sup>2</sup>, for 12 months on a maximum balance of €50,000.

- The settlement period remunerated upon the basis of this promotional offer begins on the first day of the month following the month in which the account is opened. The remuneration will be settled on a monthly basis. Payment for each monthly period is made on the 15th day of the month (or the first working day) following each month of settlement for the duration of the promotional offer. Specifically, the first remuneration for November's new customers will be paid on 15 December.
- To calculate the remuneration for an account used for personal purposes, the average balance in the Sabadell Online Account for individuals and in the associated Savings Accounts of the holders of the Sabadell Online Account for individuals will be taken into account, up to a maximum joint balance of €50,000.
- To calculate the remuneration for an account for business purposes (self-employed), the average balance in the Sabadell Online Account for the self-employed and in the associated Savings Accounts of the holders of the Sabadell Online Account for the self-employed will be taken into account, up to a maximum joint balance of €50,000. The balance of Online Sabadell accounts for personal use or other sight accounts that the account holders are party to will not be taken into account for this calculation.

- To be eligible for this remuneration, the Online Sabadell Account must be in good standing on the payment day of the relevant period.
- Only accounts that, following the online sign-up process and the signing of the contract, have been validated and confirmed as active by the Bank, are eligible for the promotion. Notwithstanding the above, for the purposes set forth in this offer, the date of the signing of the contract will be regarded as the “activation date”.

The promotional offer is exclusively for new self-employed and individual Bank customers and only one incentive can be received for each account, regardless of the number of account holders.

## 5. ERrepresentative example of remuneration over 12 months

**Representative example of remuneration in one year calculated for a combined average monthly balance of €50,000: 2.5% NIR per annum, 2.53% APR, €1,250.04 in interest settled in the year. Settlement on a monthly basis and credited to the Sabadell Online Account on the 15th day of the following month (or the first working day before it).** After the second year, the current profitability conditions of the account will apply.

6. The Bank reserves the right to determine and change the date of the promotional remuneration up to a maximum of 10 days before the scheduled date and to cancel the offer, which will be duly announced and take effect following the date of the cancellation, and to exclude from the remuneration any person it considers to be ineligible or to have acted in bad faith.

## 7. Terms and conditions of the promotion for having your salary paid in + Bizum for accounts for individual use only

- The incentive consists of the payment of **€300<sup>3</sup> gross** (the account will be credited with €243) to account holders who open a Sabadell Online Account during the promotion period and have a new salary paid into their account for a minimum amount of €1,000 in a Sabadell Online Account until 31 December 2024 and, furthermore, have Bizum linked to a Banco Sabadell account before 31 December 2024.
- The salary will be understood to be paid as soon as the salary payment is credited to the Sabadell Online Account, always on the same basis.

For the purposes of meeting the requirement, the following definitions are used:

- **Salary:** when the Sabadell Online Account receives transfers issued in accordance with the code<sup>4</sup> established for payment of salaries in the banking regulations relating to the clearing of transfers. The amount of each payment must be at least one thousand (1,000) euros.

To be eligible for this promotion:

- the salary must be paid directly into the Sabadell Online Account for at least 12 months without interruption,
- the Bizum service must be continuously maintained for the same period of time as the salary (12 months).

The Bank is authorised to debit the amount of the incentive paid into the account if the requirements set forth in these terms and conditions have not been met:

- The payment of €300<sup>3</sup> gross (account credit of €243) shall be made within the first ten days of April 2025.
- Each account holder can only receive one incentive from this promotion, regardless of the number of direct deposits they establish or whether they hold more than one Sabadell Online Account.
- The new salary payment into the Sabadell Online Account must be made before 31 December 2024 into accounts opened during the promotion period. 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.

The Bank reserves the right to modify and cancel the promotion, as well as to change the date on which the incentive is paid, which shall be duly informed, and to exclude any person it deems to be ineligible or to have acted in bad faith from the payment.

8. The terms and conditions of this promotion are governed by and subject to the laws and courts of Spain. This promotion cannot be combined with any other Sabadell Online Account promotion related to the direct deposit of a salary, pension or unemployment benefit into the Sabadell Online Account.
9. The terms and conditions of this offer are deposited with and notarised by the notary public and member of the Notaries Association of Catalonia, Mr Javier Micó Giner, whose offices are at calle de Narcís Giralt, no. 57, Sabadell.

**Notes:**

1. The requirements to be met in order to sign up for the Sabadell Online Account are as follows:
  - Be over 18.
  - Be a new Banco Sabadell customer.
  - Reside and pay taxes in Spain.
  - Not hold U.S. citizenship.
  - Not have held any position of public office in the last 2 years.
2. In accordance with personal income tax regulations, the resulting amounts are considered to be securities income from movable capital subject to withholding tax at the currently applicable rate of 19%.
3. The net amount of the €300 payment derived from having the salary paid directly into the account is €243. In accordance with personal income tax regulations, this amount is considered as income from movable capital subject to withholding tax at the rate of 19% currently in force.
4. In accordance with the exchange rules for SEPA transfers. The purpose codes are those that appear in a standard ISO/SALA/salary list.