

TERMS AND CONDITIONS OF THE PROMOTION "Payment Protection 2024"
(from 25 November 2024 to 31 March 2025)

1. **Promoter:** the promoter of the promotion "Payment Protection 2024" (hereafter, the "Promotion") is BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros⁽¹⁾, Tax ID. No. A-64194590 and registered office at c/ Isabel Colbrand, 22, 28050 Madrid, registered in the Directorate General of Insurance and Pension Funds Insurers Register with code C-0767 (hereafter, "Promoter" or "BSSG")
2. **Promotional Period:** from 25 November 2024 to 31 March 2025 inclusive (hereafter, the "Promotional Period"), although it may be extended, suspended or cancelled by the Promoter at any time.
3. **Promoted Product:** the insurance policy Annual Renewable Payment Protection of BSSG taken out through BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A. (hereafter, "BanSabadell Mediación") in accordance with these Terms and Conditions (hereafter, "Promoted Insurance Policy").
4. **Entrants:** customers who are individuals of legal age and resident in Spain who have taken out as the policyholder the Promoted Insurance Policy during the Promotional Period are eligible to enter this promotion and benefit from it (hereafter, the "Entrant(s)").
Banco Sabadell Group employees and former employees are not eligible to enter the promotion.
5. **Promotional Incentive:** entrants who meet the promotion requirements set out in Clause 6 of these Terms and Conditions will receive a lump sum payment by bank transfer from the Promoter within **SIXTY (60) to NINETY (90)** days from the date of payment of the first premium bill for the Promoted Insurance Policy. The transfer will be made to the account used to pay for the insurance.

The Promotional Incentive will only be paid in the first policy year of the Promoted Insurance Policy. The amount of the incentive will be **ONE HUNDRED euro (€100)** for each new Promoted Insurance Policy taken out under these Terms and Conditions.

6. **Promotion requirements:**
 - a. To be eligible for the promotional incentive (as defined in Clause 5), the Entrant must have applied to take out the Promoted Insurance Policy between 25 November 2024 and 31 March 2025 with a policy effect date no later than 31 March 2025. They must maintain it for at least one year in good standing. Taking out the policy is subject to BSSG's underwriting standards and the pre-contractual and contractual documentation.
 - b. The total annual premium for the Annual Renewable Payment Protection insurance must be **at least ONE HUNDRED AND FIFTY euro (€150)**.
 - c. If the Promoted Insurance Policy is terminated early, terminated within one year of its entry into force, or if any of its premiums are not paid, entitlement to the Incentive will be forfeited.
 - d. **Expressly excluded from this promotion are (i) replacements of Promoted Insurance Policies and (ii) Promoted Insurance Policies which have been cancelled and subsequently reinstated (or which have been taken out again but insure a risk which has already been insured previously) when any of the cases shown in points (i) and (ii) above in this paragraph have occurred in less than 30 days between the date of cancellation of the policy held beforehand and the date of application for the new policy through any of the contracting channels used to take out the insurance policies concerned.**
Renewals of the Promoted Insurance Policy or Policies are also not considered to be new contracts.
 - e. **Entry in and the benefits of this promotion cannot be combined with entry in and receiving benefits from any other active promotion to which the Entrant is entitled in respect of the same products.**

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7. **Key personal data protection information:**

Controller	BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros
Purpose	Managing the promotion "Payment Protection 2024" associated with taking out a Payment Protection insurance policy
Rights	Access, rectification, erasure, objection, restriction, portability
Additional info.	You can view the additional information at https://www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bssg

8. **Taxation:** tax regulations in force at the time of payment of the incentive will be applicable. At present, the income from the incentive is considered a capital gain for personal income tax purposes and is not subject to withholding.
9. By accepting these Terms and Conditions you fully agree with them and also accept the decision of the Promoter in settling any disputes or disagreements which may arise in the course of the Promotion provided that they are not unduly detrimental to the entrants.

⁽¹⁾Annual Renewable Payment Protection is an insurance policy of BanSabadell Seguros Generales Sociedad Anónima de Seguros y Reaseguros, Tax ID No. A64194590, registered office at calle Isabel Colbrand, 22, 28050 Madrid, and registered in the Directorate General of Insurance and Pension Funds Insurers Register with code C-0767.

Insurance brokered by **BanSabadell Mediación, Operador de Banca-Seguros** Vinculado del Grupo Banco Sabadell S.A. ("BanSabadell Mediación") and marketed through the network of Banco de Sabadell S.A. with which it has signed a distribution network services contract. BanSabadell Mediación's registered office is at Avenida Óscar Esplá, 37, 03007 Alicante, Tax ID No. A03424223, and it is registered in the Alicante Company Register and in the Directorate General of Insurance and Pension Funds Insurance and Reinsurance Distributors Administrative Register with code OV-0004. It acts on behalf of BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, and has arranged public liability insurance pursuant to private insurance and reinsurance distribution regulations. You can view the insurers with which BanSabadell Mediación has entered into an insurance agency contract at www.bancsabadell.com/bsmediacion