

Terms and conditions of the “BETTER PREMIUM” promotion
(from 1 October 2025 to 31 October 2025)

1. **Promoter:** BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, Tax ID. No. A-64194590 and registered office at c/ Isabel Colbrand, 22, 28050 Madrid (hereafter, “**Promoter**” or “**BSSG**”).
2. **Promotional Period:** from 1 October 2025 to 31 October 2025 inclusive (hereafter, the “**Promotional Period**”), although it may be extended, suspended or cancelled by the Promoter at any time.
3. **Entrants:** Banco de Sabadell, S.A., customers who are individuals of legal age, resident in Spain and have taken out as the policyholder a Home Protection, Basic Home Protection or Sabadell Blink Home insurance policy (BSSG products) through phone sales (only for calls or callback requests made by the customer using the product form on the Banco de Sabadell website/app) in the promotional period are eligible to enter this Promotion and benefit from it (hereafter, the “**Entrant**” or “**Entrants**”).
4. **Promoted Products⁽¹⁾:** Home Protection Insurance, Basic Home Protection Insurance and Sabadell Blink Home Insurance taken out by phone under these Terms and Conditions and brokered by BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A (hereafter, Bansabadell Mediación).
5. **Promotion Requirements:**

The incentive is calculated on the current total premium (including taxes and surcharges) which the Entrant is paying for their current policy with another insurer less €30, hereinafter the “**Base Premium**”. The following requirements must be met:

 - a. The Entrant must have taken out by phone a new Home Protection, Basic Home Protection or Sabadell Blink Home Insurance policy with an effect date no later than 31 December 2025 (irrespective of the date of issue and with a contract date between 11 June 2025 and 31 August 2025 inclusive) and maintain it for at least one year in good standing. Taking out the policy is subject to BSSG’s underwriting standards.
 - b. The Entrant must have a valid home insurance policy for the same risk taken out with an insurer other than BSSG and which has not been brokered by BanSabadell Mediación.
 - c. The incentive will be calculated as the “**Base Premium**” as these terms are defined below:
 - “**Current Total Premium**”: the total annual premium the Entrant is paying for their current policy with another insurer.
 - “**Base Premium**”: “**Current Total Premium**” less €30.
 - d. The “**Base Premium**” may not be less than 40% of the “**Offered Premium**” (this is the total annual premium calculated by BSSG in the simulation and finally converted into a policy).
 - e. Likewise, the “**Base Premium**” must be higher than the total premiums (including taxes and surcharges) listed below based on the type of policy taken out:
 - Home Protection / Sabadell Blink Home Insurance
 - If buildings and content are taken out: €134
 - If only buildings is taken out: €107
 - If only content is taken out: €103
 - Basic Home Protection:
 - If buildings and content are taken out: €123
 - If only buildings is taken out: €102
 - If only content is taken out: €97
 - f. If an entrant withdraws from the insurance contract or terminates it early, they will forfeit entitlement to the Incentive.
 - g. This promotion cannot be combined with other current promotions for the same Home Protection, Basic Home Protection and Sabadell Blink Home Insurance.
6. **Promotional Incentive:** BSSG will charge entrants who meet the promotion requirements the base premium for the entire term of the policy. However, this premium may be adjusted as specified in the Terms and Conditions from the second year onwards by applying any changes made in the prevailing rate to the base premium.

7. Key personal data protection information:

Controller	BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros
Purpose	Managing the “Better Premium” promotion associated with taking out the Home Protection, Basic Home Protection and Sabadell Blink Home Insurance contract
Lawful basis	The processing is performed on the basis of your application for a contract which is associated with this promotion and always in your best interest.
Rights	Access, rectification, erasure, objection, restriction, portability
Additional info.	You can view and download the additional information at https://www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bssg

8. **Law and jurisdiction:** the terms and conditions of this promotion draw are governed by the laws of Spain. The Promoters and entrants in the promotion waive their right to any other venue and agree to submit any disputes to the jurisdiction of the courts of Spain.

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) Home Protection, Basic Home Protection and Sabadell Blink Home Insurance are insurance policies of the insurer 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. Taking out this product is subject to the insurer's terms and conditions and underwriting standards and also the pre-contractual and contractual documentation.

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.