

Terms and conditions of the promotion aimed at self-employed customers with a Sabadell Self-Employed Online Account: "Extra €280 for one year for direct debiting your contributions for self-employed workers."

1. Purpose

At Banco de Sabadell, S.A. (hereinafter, the "Bank") we are carrying out a promotion aimed at new **self-employed** customers who open a **Sabadell Self-Employed Online Account** (hereinafter, the "Account") for business purposes for the first time during the months of March and April 2026 and who pay by direct debit, before 30 June 2026 (inclusive), the contribution of the Special Regime for Self-Employed Workers (hereinafter, **RETA**) – including the Special System for Agricultural Self-Employed Workers (SETA) and the Special Regime for Sea Workers (RETM) – by maintaining the direct debit mandate for 12 months.

The promotion consists of an exceptional, additional bonus (subject to withholding) of **€70 per quarter for the first year** (annual maximum €280) provided the RETA, SETA or RETM contribution is paid by direct debit for that period, which will be added to the current promotion of €30 per quarter that already exists and is subject to withholding (annual maximum €120). The total incentive will be **€100 per quarter** subject to withholding (annual maximum €400).

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

2. Effective term of the promotion

From **1 March to 30 April 2026**, both inclusive.

3. Who is it aimed at?

The beneficiary must be a natural person who signs up as a new Bank customer, has the legal status of a self-employed worker and meets the requirements set out in section "4: Terms and conditions of the promotion".

This also includes self-employed workers under the Special System for Self-Employed Farm Workers (SETA) and self-employed workers under the Special Scheme for Seafarers (RETM).

The beneficiary will be deemed to be a new Bank customer when he/she has not been the holder of any sight account within a period of six (6) months before opening the promotional account.

4. Terms and conditions of the promotion

The incentive is for new **self-employed** customers — as defined in section 3— who open a **Sabadell Self-Employed Online Account** for the first time for business purposes during the months of March and April 2026 and who pay by direct debit, before 30 June 2026 (inclusive), the **RETA, SETA or RETM social insurance contribution, and continue to do so** for 12 months.

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An incentive can only be obtained for each account and for each promotion, even if the account has two holders or several self-employed social security contributions are direct debited.

The following are excluded from the promotion:

- *Customers who, during the promotional period, are in default or have any type of liquid, overdue and enforceable debt with the Bank. If, on the date the quarterly incentive is credited to the account, the customer has not settled the debt, they will lose the right to receive the incentive.*
- *Customers who are declared in insolvency proceedings during the promotional period.*
- *Customers who, in the Bank's opinion, incur in any type of fraudulent action that may alter the normal operation of the promotion.*

5. How will the incentive be paid?

The payment will be made no later than the 15th day (or the previous working day) following the end of the quarter in which the bills are debited. The first payment will be made during the first half of July 2026 (possibility of direct debit of the RETA, SETA or RETM until 30 June 2026), subject to current tax law.

It will be an additional payment to the RETA, SETA or RETM incentive that can be operated in the Sabadell Self-Employed Online Account, and will be paid on the same day as the latter.

The beneficiary of the promotion will lose the right to pending quarterly incentives if (i) they close the Account before the date of payment scheduled for the payment of the corresponding quarterly incentive and/or (ii) cancel the direct debit mandate of the RETA social insurance contribution.

6. Acceptance of the Terms and Conditions

At its sole discretion, Banco Sabadell, S.A. reserves the right to exclude customers from the promotion if there is tampering or attempted tampering of the promotion or if any of the terms and conditions of these legally binding Terms and Conditions are breached. The Bank may make such decisions as it sees fit with a view to resolving disputes and

conflicts arising throughout the promotion, provided that they are not unduly prejudicial and are equitable.

7. Amendment of the Terms and Conditions

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 announced, and to exclude from the payment any person it deems ineligible or who has acted in bad faith.

8. Taxation

In accordance with the regulations governing Personal Income Tax, the quarterly incentive constitutes a return on movable capital to be included in the personal income tax savings base, and is subject to a withholding tax rate of 19%. Banco de Sabadell will be responsible for complying with the relevant tax obligations, consisting of the application and payment of the withholding on account of Personal Income Tax, reporting the income paid to the Tax Agency, as well as issuing the customer with the certificate as proof of the withholdings made, in order to enable the correct self-assessment of their personal tax.

9. Law and Jurisdiction

The terms and conditions of this promotion are governed by and subject to the laws and courts of Spain.

10. Personal Data Protection System

The data controller for personal data processing is Banco de Sabadell, S.A., whose tax ID is A08000143 and whose registered office is located at Plaça de Sant Roc, 20, 08201 Sabadell, registered in the Mercantile Register of Barcelona, Volume/I.R.U.S. [Unique Company Registry Identifier]. 1000152932861, Folio 873, Sheet B-1561. The rights of access, rectification, objection, erasure, restriction and portability may be exercised in accordance with the provisions of EU Regulation 2016/679 and Organic Law 3/2018 on the Protection of Personal Data and Guarantee of Digital Rights by writing to the Bank's Data Protection Rights unit, to its registered office(s) or branches or to the following

email address: ejercicioderechosprotecdatos@bancsabadell.com.
Additional information can be found in the Annex published on the Bank's website (www.bancsabadell.com, "Information for customers" section, "Annex with detailed information on personal data protection").