

Conditions of the promotion aimed at new customers

“2.5% APR for 12 months for a balance of up to €50,000 + €400 for having your salary paid in + Bizum”

1. Banco de Sabadell, S.A. (hereinafter, the Bank) is running a special offer aimed at individuals residing in Spain who register as customers of the Bank by opening the Sabadell Online Account (hereinafter, account or Sabadell Online Account)¹ for individual or business use (self-employed).

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 its linked Sabadell Savings Account, up to the balance limit of €20,000. However, as a result of this promotion, by activating the Sabadell Online Account from 4 December 2025 to 7 January 2026, you can obtain a remuneration of 2.5% APR² during the first 12 months on the combined balance of the Sabadell Online Account and its linked Savings Account up to a maximum 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 the conditions of profitability of the account in effect at that time.

And, for personal accounts, in addition, if holders directly deposit their salary and enrol in Bizum (that is, link the Bizum service to the account), they will receive €400² gross.

2. Effective term of the promotional offer

For accounts activated between 4 December 2025 and 7 January 2026, both inclusive.

3. 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% APR²**, for 12 months on a **maximum balance of €50,000**.

- The settlement period remunerated upon the basis of this promotional offer begins the moment 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 accounts opened in December will be paid on 15 January.
- 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 self-employed business purposes, the average balance in the Sabadell Online Account for the self-employed and in the associated Savings Accounts linked to any Sabadell Online Account of holders of a 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 as holders or authorised users will not be taken into account for this calculation.
- To be eligible for remuneration, the Online Sabadell Account must be in good standing on the payment day of the corresponding period.
- Only accounts which have been validated after the online procurement process and the signing of the contract and whose registration has been confirmed by the Bank are eligible for the offer. Notwithstanding the foregoing, 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.

Representative example of remuneration over 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 is paid on a monthly basis and is credited to the Sabadell Online Account on the 15th of the following month (or the first working day before it). After the second year, the current profitability conditions of the account will apply.

The Bank reserves the right to determine and change the date of the promotional remuneration and to cancel the offer, which will be duly announced and take effect following the date of the modification or cancellation, and to exclude from the remuneration any person it deems ineligible or to have acted in bad faith.

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

Account holders who open a Sabadell Online Account during the promotional period and who, within two months of opening the aforementioned account, deposit a monthly salary of at least €1,000 and have Bizum linked to the account, will receive the following incentive:

€33.34² gross (€27.01 deposited into the account) per month for 12 months. Total: €400.08 gross.

To be eligible for this promotion:

- The salary must be paid into the account and Bizum must be linked to the Sabadell Online Account uninterruptedly until the last incentive payment.
- If the salary is no longer deposited or if Bizum is no longer linked to the Account, the payment will stop, and the customer will be excluded from the promotion.

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. A salary payment shall be considered to have been paid into the Sabadell Online Account when transfers are received that have been issued in accordance with the code³ established for the payment of salaries under banking regulations for the clearing of transfers. The amount of each payment must be at least one thousand (1,000) euros. Pension or unemployment benefits shall not be deemed a salary.

The first payment in respect of the salary payment into the account will be made three months after the registration of the Sabadell Online Account, provided that the salary has been paid into the account during this period.

The new direct salary payment into the Sabadell Online Account must be made within two months after the Sabadell Online Account opening process was initiated. New direct deposits with the Bank set up prior to the promotional period and that have been temporarily suspended and reactivated during the term of this promotional period are excluded, as are direct deposits transferred from other Banco Sabadell Group accounts.

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.

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.

5. 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. Account holders who have received, as part of any other promotion run by the Bank, any salary incentive, pension, or unemployment benefit in their current account or in any other sight account at the Bank, even if it is currently closed, will be excluded from the promotion.
6. The terms and conditions of this promotion are deposited with and notarised by the notary and member of the Notaries Association of Catalonia, Mr Javier Micó Giner, whose offices are at Calle 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 two 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. In accordance with the rules for SEPA transfers. The purpose codes, i.e. the reason for the transfer, are those that appear in a standard ISO list, /SALA/ for salary payments.