

# Terms and conditions of the promotion aimed at new personal Associate Banking clients: “€400 for having your salary paid into your account”

1. At Banco de Sabadell, S.A. (hereinafter referred to as the Bank) we are running a special offer aimed at individuals resident in Spain who are employees of Banco Sabadell's client companies that have a partnership with the Bank (Associate Banking) and who register as customers of the Bank by opening the Sabadell Online Account (hereinafter referred to as the Sabadell Online Account)<sup>1</sup> for personal use.

Based on this promotion they can receive:

- €400<sup>2</sup> for registering with the Sabadell Online Account using the login provided by their employer and having their salary paid directly into their Sabadell Online Account.

All in accordance with the terms and conditions of this promotion.

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

## 2. Effective term of the promotional offer

For accounts opened between **1 October 2025 and 7 January 2026**, both inclusive.

## 3. Terms and conditions of the promotion for salary direct deposit

Account holders who open a Sabadell Online Account during the promotion period and who, in the two months following the opening of the account, arrange for a new salary to be paid into the account by direct debit will receive an incentive.

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 will be deemed as such when transfers issued in accordance with the code<sup>3</sup> established for the payment of salaries under banking regulations for the clearing of transfers are received in the Sabadell Online Account.

Only accounts whose signature of the contract and registration, after the online contracting process, have been confirmed by the Bank can access the promotion; so it is a condition that the company's CIF (Tax Identification Code) provided when contracting the Sabadell Online Account belongs to a company that is a Banco Sabadell customer. Without prejudice to the foregoing, for the purposes set forth in this promotional offer, the date on which the contract is signed for the Sabadell Online Account will be regarded as the 'activation date'.

**€33.34 gross<sup>2</sup> (€27.01 deposited into the account) will be paid 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 payment of the incentive.
- If the salary is no longer paid into the account, the payment will no longer be made and the customer will be excluded from the promotion.



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. For example, for accounts opened in September, the account will be credited during the first 10 days of December 2025.

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 salary payments into accounts of the Bank prior to the promotion period and that have been closed during that period, as well as transfers of direct debits from other accounts of the Banco Sabadell Group, are excluded.

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 anyone it deems ineligible or who has acted in bad faith.

4. 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 promotion of the Sabadell Online Account related to the direct payment into the account of a salary, pension or benefit that the account holders have received in the present account or any other account even if it is currently closed.
5. 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 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 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 exchange rules for SEPA transfers. The purpose codes are those that appear in a standard ISO/SALA/salary list.