

Terms and conditions of the promotion aimed at new individual Retail Banking clients

“€400 for paying the salary into a Sabadell Account”

1. At Banco de Sabadell, S.A. (from now on referred to as the Bank), we are making a special offer to natural persons who reside in Spain and are employees of Banco Sabadell’s client companies that have a partnership with the Bank (Related Banking) and are Sabadell Account holders for personal use.

Based on this promotion they can receive:

- €400¹ for a new regular salary payment into the Sabadell Account.

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

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

2. 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 deposit a new salary in the Sabadell account during the promotion period will receive an incentive.

The salary shall be considered as having been paid directly into the Sabadell 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 code² established for the payment of salaries under banking regulations for the clearing of transfers are received in the Sabadell Account.

€33.34 gross¹ (€27.01 deposited into the account) will be credited per month for 12 months. Total: €400.08 gross.

To be eligible for this promotion:

- The salary must be paid into the 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 corresponding to the salary promotion will be made in the third month following the direct deposit of the salary in the Sabadell Account. For example, for salaries received in October, the account will be credited during the first 10 days of January 2026.

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 Account that the Banco Sabadell may have made, 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 public 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. 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%.
2. In accordance with the exchange rules for SEPA transfers. The purpose codes are those that appear on a standard ISO list, /SALA/ for salary payment.