

Terms and conditions of the promotion “€400 for direct salary deposit + Bizum” aimed at new customers

1. Banco de Sabadell, S.A. (hereinafter, the Bank) is running a special offer aimed at natural person (i.e. 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 use.

Based on this promotion they can receive:

- €400² for taking out a Sabadell Online Account in the promotion period and direct depositing their salary and enrolling in Bizum in the account, all in accordance with the 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 **6 November 2025 and 3 December 2025**, both inclusive.

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

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

€33.34² gross (€27.01 deposit into 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 uninterrupted until the last payment of the incentive.
- If the salary is no longer paid into the account or Bizum is no longer associated with the account, the payment will no longer be issued 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. Pensions 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 deposit of the salary into the Sabadell Online Account must be made within two months following the opening of the Sabadell Online Account. New direct deposits that correspond to deposits into Bank accounts prior to the promotional period and that were temporarily interrupted and re-established during the validity of this promotion are excluded, as well as transfers of direct deposits from other accounts within the Banco Sabadell Group.

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.

4. The terms and conditions of this promotion are governed by and subject to the laws and courts of the Spanish State. Account holders who have received, under any other promotion carried out by the Bank, any incentive for salary, pension, or unemployment benefit deposits into the current account or any other demand account with the Bank, even if such account is currently closed, shall be excluded from this promotion. However, this exclusion shall not apply to holders who simultaneously participate in the “Bizum Promotion subject to payroll” campaign.
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 rules for SEPA transfers. The codes i.e., the reason for the transfer, are those that appear in a standard ISO: /SALA/ salary list.