

## Terms and conditions of the promotion addressed to individual customers with a Sabadell Account: “10% Bizum cashback promotion, contingent on keeping one’s salary deposited directly”

1. At Banco de Sabadell, S.A. (hereinafter, the Bank) we are running a special promotion aimed at natural persons resident in Spain and customers of the Sabadell Account for personal use.

The incentive of this promotion is:

- On the basis of this promotion, they can receive 10%<sup>1</sup> cashback on the amount of their purchases and/or subscriptions paid for with Bizum, with a maximum amount of €15 per month for 24 months for:
  - directly paying in a salary for a minimum amount of €1,000 into the Sabadell Account, and
  - having Bizum activated and linked to 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. Customers who are **Sabadell Account holders** and have received an electronic message from the Bank informing them of this promotion, or individuals who sign up for the promotion by going to any of the Bank’s branches, are eligible to participate in this promotion.

3. Promotion validity period: **1 April to 30 June 2025**, both dates inclusive.

### 4. Terms and conditions of the promotion

The incentive is for account holders who set up a **salary deposit for a minimum amount of €1,000** in a Sabadell Account during the promotional period and who also have **Bizum associated** with a Banco Sabadell account.

The incentive consists in crediting the account with the 10%<sup>1</sup> cashback on purchases or subscriptions paid for with Bizum during the previous month, up to a maximum amount of €15 per month (€12.15 net will be credited to the account) for 24 months. Purchases paid for with Bizum: exclusively purchase transactions and/or payment for subscriptions both paid in euros.

To be eligible for this promotion:

- a) the salary must be paid directly into the account and the Bizum service must be linked with the Sabadell Account for at least 24 months without interruption. 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.
- b) the Bizum service must be maintained without interruption for the same period that the direct salary payment is maintained active (24 months) and linked to the Sabadell Account.
- c) for the first credit payment, the direct salary payment must have been set up during the previous month.
- d) for the following 23 credit payments, the direct salary payment must be maintained without interruption.



The first payment of the €15<sup>1</sup> gross (account credited with €12.15) will be made on 23 July 2025. The last payment of the €15<sup>1</sup> gross (account credited with €12.15) will be made on 23 June 2027.

In the event that the direct salary payment or Bizum is not maintained in the Sabadell Account for the above-mentioned 24-month period, the monthly incentive will no longer be paid.

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. The amount of each payment must be a minimum of one thousand (1,000) euros.

A salary will be deemed as such when transfers issued in accordance with the code<sup>2</sup> established for the payment of salaries under banking regulations for the clearing of transfers are received in the Sabadell Account. Payments of pensions and/or social security benefits and allowances into the account are excluded.

Each Sabadell Account can only receive one incentive from this promotion, regardless of the number of salary payments and of whether or not the account has more than one holder.

The Bank is authorised to debit the amount paid into the account if it is found that the requirements set out in these terms and conditions have not been met.

5. 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.
6. The terms and conditions of this promotion are governed by and subject to the laws and courts of Spain.
7. This promotion cannot be combined with any other Sabadell Account promotion related to the direct deposit of a salary, pension or unemployment benefit into the Sabadell Account.
8. The terms and conditions of this offer are deposited with and notarised by the notary public Mr. Javier Micó Giner, member of the Notaries Association of Catalonia, whose offices are at calle de Narcís Giralt, no. 57, Sabadell.

**Notes:**

1. The net amount of the €15 monthly payment derived from the direct deposit is €12.15 per month. In accordance with personal income tax regulations, this amount is considered as securities income from movable capital subject to withholding tax at the currently applicable rate of 19%.
2. In accordance with the rules for SEPA transfers. The codes are those that appear on a standard ISO list: /SALA/ for salary payment.