

Terms and conditions of the promotion addressed to individual customers with a Sabadell Account:

“€400 for having Bizum and your salary paid directly to Banco Sabadell”

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:

€400 for a new direct monthly salary payment of a minimum amount of €1,000 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. Customers who are **Sabadell Account holders** who have either 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. Validity period of the promotion: **from 1 October to 31 December 2025**, both inclusive.

4. Terms and conditions of the promotion

The incentive is for account holders who set up a **new salary payment of a minimum amount of €1,000** in a Sabadell Account during the promotional period and who also have **Bizum linked** to the account they have their salary paid into.

A gross amount of €33.34¹ (net deposit of €27.01) will be credited to their account each month for 12 months. Total €400.08 gross.

To be eligible for this promotion:

- The salary payment must remain set up and the Bizum service linked to the Sabadell Account without a break for 12 months and at the time of the incentive payment.
- 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 €400 incentive will be paid in 12 monthly instalments of €33.34 gross:

Clients impacted in October, November and December

- First payment: within the first 10 days of January 2026.
- Last payment: within the first 10 days of December 2026.

Registrations in October

- First payment: within the first 10 days of January 2026.
- Last payment: within the first 10 days of December 2026.

Registrations in March

- First payment: within the first 10 days of February 2026.
- Last payment: within the first 10 days of January 2027.

Registrations in December

- First payment: within the first 10 days of March 2026.
- Last payment: within the first 10 days of February 2027.

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 euros (€1,000).

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. Pension and/or Social Security benefit deposits are excluded.

The new salary payment into the Sabadell Account must be set up during the effective term of the promotion. 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 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 reported, and to exclude from the payment any person 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 and notarised before the notary public 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, 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 in a standard ISO: SALA/salary list.