



TERMS AND CONDITIONS OF THE BANCO SABADELL VIRTUAL ASSISTANT

What do you need to know to talk to our virtual chat (BS Chat)?

- With BS Chat, depending on the application or the device where it is integrated, you will be able to make queries with control and transparency over the use of your personal data.
- To this end, BS Chat may incorporate artificial intelligence functionalities with the aim of learning how to respond better to your queries, providing you with results, suggestions and personalised and relevant notifications, as well as making it easier for you to discover new uses and functionalities that are of interest to you.
- BS Chat's interactions and responses may not always be consistent, accurate or correct, and may be limited depending on the channel where you log in, your customer status, profile or contract type and, where applicable, whether you are an account holder or line user.
- Depending on the type of enquiry, it may be transferred or the dialogue may be continued in person with a physical agent, who will also process the personal data and content of the information as provided for in these terms and conditions.
- Some BS Chat functionalities may not be available on all channels. Not all the Bank's management and customer service functionalities are available through BS Chat. If there is any query that BS Chat cannot resolve, you can always avail of the Bank's other customer service channels.
- The Bank may cancel this service with sufficient notice or without notice for reasons of security or force majeure. The Bank may also change these conditions for the following reasons: changes in the technical characteristics of the device and/or channels, technological changes that affect the service, changes in existing conditions and market developments; giving prior notice through these basic terms and conditions of operation whenever this involves new processing of data and/or a significant change to these conditions.

- For this reason, we also recommend that you view these conditions on a regular basis. If you continue to use BS Chat after the change has been communicated, we will assume that you agree to the change.
- Privacy and data protection: The company responsible for processing your data in BS Chat is Banco de Sabadell, S.A. (the Bank). When you interact with BS Chat, the Bank will process your conversations, your data necessary for its operation, as well as, where appropriate, your customer data, invoicing and/or the products and services contracted related to the queries you make; all of this so that you can enjoy the consultation service, as well as to know its quality and improve the user experience and functionalities. The Bank will only collect and process this personal data when you interact with Chat BS and will retain it for the periods indicated in the Bank's Privacy Policy. In particular, the Bank will retain your data for the duration of your interaction with BS Chat and for as long as it evaluates its quality and experience.

In order for BS Chat to work properly, the Bank may hire trusted providers who have access to your data.

We remind you that the Bank takes the necessary measures to ensure the confidentiality of your data and that you can exercise your rights of access, rectification, erasure, restriction, objection and portability by writing to us with the reference.

You can obtain additional information on personal data protection at:

- the Detailed information on personal data protection Annex published on the Bank's website (www.bancsabadell.com, in the Customer Information section).
- At any of the Bank's branches.