

# Terms and conditions of the promotion aimed at personal account holders who switch from Actiobank to a Sabadell Online Account: “€400 for having your salary paid directly into your Banco Sabadell Online account and for having Bizum”

## 1. Purpose

At Banco de Sabadell, S.A. (from now on, the “Bank”), we are running a promotion aimed at **personal account holders** of a Sabadell Online Account that have their salary paid in directly and keep it that way for 12 months, and who link their Bizum to the Sabadell Online Account between 1 April and 30 June 2026.

The promotion consists of an incentive of €400.08 (subject to withholding tax). A gross amount of €33.34<sup>1</sup> (net deposit of €27.01) will be credited to the account each month for 12 months. **The salary payment and Bizum must be linked** to the Sabadell Online Account without interruption for that period to be entitled to the whole incentive of the promotion.

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

## 2. Effective term of the promotion

**From 1 April to 30 June 2026, both inclusive.**

## 3. Who is it aimed at?

The beneficiary must be a natural person holder of a Sabadell Online Account who meets the requirements set out in section “4. Terms and conditions of the promotion”.

## 4. Terms and conditions of the promotion

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

A gross amount of €33.34<sup>1</sup> (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 in place and the Bizum service linked to the Sabadell Online Account without interruption for 12 months and at the time of the incentive payment.
- If the salary is no longer deposited or if Bizum is no longer linked to the Account, the payment will stop, and the customer will be excluded from the promotion.

## 5. How will the incentive be paid?

The €400 incentive will be paid in 12 monthly instalments of €33.34 gross:

- The first payment will be made within the first 10 days of July 2026.
- The final payment will be made during the first 10 days of June 2027.

### ***The following are excluded from the promotion:***

*Customers who, in the Bank's opinion, incur in any type of fraudulent action that may alter the normal operation of the promotion.*

**6.** 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. 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 Online Account.

**7.** Payments of pensions and/or social security benefits and allowances into the account are excluded. The new salary payment into the Sabadell Online 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.

The payment of a pension, unemployment benefits, ordinary transfer or any other type of deposit shall not be deemed a salary.

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 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.

## 8. Acceptance of the Terms and Conditions

At its sole discretion, Banco Sabadell, S.A. reserves the right to exclude customers from the promotion if there is tampering or attempted tampering of the promotion or if any of the terms and conditions of these legally binding Terms and Conditions are breached. The Bank may make such decisions as it sees fit with a view to resolving disputes and conflicts arising throughout the promotion, provided that they are not unduly prejudicial and are equitable.

## 9. Amendment of the Terms and Conditions

The Bank reserves the right to amend or cancel the promotion, as well as to change the incentive payment date, which will be duly communicated, and to exclude from the payment any person it deems ineligible or who has acted in bad faith.

## 10. Taxation

In accordance with the regulations governing Personal Income Tax, the quarterly incentive constitutes a return on movable capital to be included in the personal income tax savings base, and is subject to withholding tax at the rate in force at any given time. Banco de Sabadell will be responsible for complying with the relevant tax obligations, consisting of the application and payment of the withholding on account of Personal Income Tax, reporting the income paid to the Tax Agency, as well as issuing the customer with the certificate as proof of the withholdings made, in order to enable the correct self-assessment of their personal tax.

## 11. Law and Jurisdiction

The terms and conditions of this promotion are governed by and subject to the laws and courts of Spain.

## 12. Combination of promotions

This promotion cannot be combined with any other Sabadell Online Account promotion related to having a salary, pension or unemployment benefit paid directly into the Sabadell Online Account.

## 13. Personal Data Protection System

The data controller for personal data processing is Banco de Sabadell, S.A., whose tax ID (NIF) is A08000143 and whose registered office is at Plaça Sant Roc, 20, 08201 Sabadell. Registered in the Mercantile Register of Barcelona, Volume/I.R.U.S. [Unique Company Register Identifier]. 1000152932861, Folio 873, Sheet B-1561. The rights of access, rectification, objection, erasure, restriction and portability may be exercised in accordance with the provisions of EU Regulation 2016/679 and Organic Law 3/2018 on the Protection of Personal Data and Guarantee of Digital Rights by writing to the Bank's Data Protection Rights unit, to its registered office(s) or branches or to the following email address: [ejercicioderechosprotecdatos@bancsabadell.com](mailto:ejercicioderechosprotecdatos@bancsabadell.com). Additional information can be found in the Annex published on the Bank's website ([www.bancsabadell.com](http://www.bancsabadell.com), "Information for customers" section, "Annex with detailed information on personal data protection").

## 14. Notarisation

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. 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.