

## Terms and conditions of the promotion “**Promotion 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”)<sup>1</sup> for individual use.

For opening a Sabadell Online Account during the promotion period, direct depositing their salary and setting up Bizum linked to the account, they can receive, in accordance with the terms and conditions of this promotion:

- €400 for having their salary paid directly into their Banco Sabadell account and for having Bizum linked to the account, as well as
- a 10%<sup>2</sup> cashback on the amount of their purchases and/or subscriptions paid for with Bizum, up to a maximum amount of €15 per month for 24 months

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

### 2. Effective term of the promotion

For accounts opened between **5 March and 24 March 2026**, both inclusive.

### 3. Incentives, terms and conditions of the Promotion

Account holders who:

- i) open a Sabadell Online Account during the promotion period and
- ii) that, in the two months after opening the account:

- a) have a new salary paid in of a minimum of €1,000 and
- b) have Bizum linked to the Sabadell Online Account shall avail of the following incentives:

- **€33.34<sup>2</sup> gross** (€27.01 deposited into the account) **per month for 12 months**.  
Total: €400 gross.
- Credit of **10%<sup>2</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 shall be credited to the account) for 24 months (provided that all the requirements set out in these Terms and Conditions of the Promotion are met).

Purchases paid for with Bizum are exclusively understood to be purchase transactions and/or payment for subscriptions, both paid in euros. Transactions involving issuing and/or receiving money via Bizum are excluded.

To be eligible for the incentives:

- The salary must be paid into the account and Bizum must be linked to the same Sabadell Online Account uninterruptedly until the last incentive payment is paid.
- If the salary is no longer paid in or if Bizum is no longer linked to the account the salary is paid into, the payment shall stop, and the customer shall 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. For this promotion, a salary payment shall be considered to have been paid into the Sabadell Online Account only when transfers are received that have been issued in accordance with the code<sup>3</sup> 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. Pension payments, unemployment benefits, ordinary transfers, or any other type of deposit into the account shall not be deemed a salary.

The new salary payment must be paid in and Bizum must be linked to the Sabadell Online Account in the two months after the Sabadell Online Account is opened. 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 Online Account can only receive one incentive, regardless of the number of direct salary deposits made and Bizum profiles linked to an Account, even if 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.

- In the case of the €400, the first payment shall be made in the third month after the Sabadell Online Account has been opened, provided that the salary has been directly paid in during the two months following the opening of the Account.
- In the case of the 10% cashback on purchases made with Bizum, for the first payment it shall be taken into account that the salary has been paid into the account in the previous month and, for the 23 subsequent payments, it shall be taken into account that the salary has been paid in continuously. If the salary is no longer paid into the account or Bizum is no longer activated in the Sabadell Online Account, the right to avail of the incentive shall be lost and payments shall cease.
- The first monthly credit of a maximum of €15 gross (account credited with €12.15) shall be made on 23/05/2026 in respect of Bizum purchases made in April 2026. The last monthly payment of a maximum of €15 gross (account credited with €12.15) shall be made on 23/04/2028.

4. The terms and conditions of this promotion are governed by and subject to the laws and courts of Spain. Account holders who have received, on the basis of any other promotion carried out by the Bank, any incentive related to having their salary, pension or unemployment benefit paid into their current account or into any other sight account held at the Bank, even if it is currently closed, shall be excluded from the promotion.
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 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, this amount is considered as 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 purpose codes, i.e. the reason for the transfer, are those that appear in a standard ISO list, /SALA/ for salary payments.