

**TERMS AND CONDITIONS of the Life + Health promotion**  
(starting 12 September 2022)

- 1. Promoters:** the organisers of the **joint Vida + Salud [Life + Health] promotion** (hereinafter, the “**Promotion**”) are (i) BanSabadell Vida, S.A. de Seguros y Reaseguros, with Tax Identification Number A-08371908 and registered office at c/ Isabel Colbrand, 22, 28050 Madrid (hereinafter, “**BSV**”), (ii) BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, with Tax ID A-64194590 and registered office at c/ Isabel Colbrand, 22, 28050 Madrid (hereinafter “**BSSG**”) and (iii) Sanitas Sociedad Anónima de Seguros, with Tax ID A-28037042 and registered office at c/ Ribera del Loira, 52, 28042 Madrid.
  
- 2. Participants:** the Promotion is open to customers of Banco de Sabadell, S.A., natural persons of legal age and residing in Spain who take out or have taken out, through BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A. (hereinafter, “**BanSabadell Mediación**”), a Life Care, Life Care Woman or Life Care Premium insurance policy (BSV<sup>1</sup> products) (**with a contract date from 1 July 2017**) and also take out or have taken out a Health Protection insurance policy (BSSG-Sanitas<sup>2</sup>), and at least one of the two has an effective date from the start date of the Promotional period through the aforementioned broker (hereinafter, the “**Participants or Policyholders**”). **The Life Care 10 product and all life insurance policies with a contract date prior to 30 June 2017 (inclusive) are excluded from the promotion. Customers who are self-employed, businesses or legal entities, as well as current or former employees of the Sabadell Group, are also excluded from the promotion.**
  
- 3. Promotional Period:** 12 September 2022 to 12 September 2023 (both inclusive). The Promoters may renew the promotion for annual periods, as well as postpone, cancel, suspend or modify the Promotion at any time, prior communication.
  
- 4. Terms and Conditions of the Promotion:**
  - a. The Participant must take out or have taken out and hold two insurance policies: i) a Life Care, Life Care Woman or Life Care Premium (hereinafter referred to as life insurance) and ii) take out or have taken out a Health Protection insurance policy. At least one of these two insurance policies must have an effective date from 12 September 2022.
  - b. The Policyholder must be the same in both insurance policies.
  - c. The Policyholder must be up to date with the payment of premiums for both policies
  - d. The Participant shall only be entitled to one annual promotional incentive, even if he/she has other insurance policies.
  - e. Health insurance policies that have been cancelled and subsequently reactivated or taken out again in the last TWELVE (12) calendar months are excluded.
  - f. All insurance policies must have been taken out through the BanSabadell Mediación broker<sup>3</sup>
  - g. The accounts for debiting the bills for both insurance policies must be accounts with Banco de Sabadell, S.A.
  
- 5. Promotional incentive:** Participants who meet the conditions of the Promotion will receive each year, while the promotion is in force and without any prior formalities, a payment from BSV of one hundred euros (€100) into the same bank account from which the life insurance premium has been paid.  
To receive the incentive, both insurances must be in force and up to date with payments. If the bank account from which the payment of the life insurance has been made is not exclusively held by the Policyholder, this exempts the Promoters and BanSabadell Mediación from any liability arising from this fact.
  
- 6. Delivery of the promotional incentive:** Payment shall be made by bank transfer within a period of between THIRTY (30) and SIXTY (60) days from the date of collection of the premium for the last insurance policy taken out. This process will apply to both the contracting and the annual renewal of insurance policies.

**7. Basic information on Personal Data Protection:**

7.1.- Data protection information on BanSabadell Vida, S.A. de Seguros y Reaseguros

The personal data of the Participants in the Promotion will be processed in accordance with the following:

<b>Data Controller</b>	BanSabadell Vida, S.A. de Seguros y Reaseguros
<b>Purpose</b>	Payment of the “Life + Health” promotion incentive
<b>Rights</b>	Access, rectification, erasure, objection, restriction, portability
<b>Additional information</b>	You can view the additional information at <a href="http://www.sabadellvida.com">www.sabadellvida.com</a>

**In order to make the payment of the promotional incentive, your bank Banco de Sabadell, S.A. must confirm to BSV that the Participant complies with the conditions of the Promotion and communicate the date of his/her entry therein. Participation in this Promotion is voluntary. If you do not wish to participate in this Promotion, you only have to inform your bank by any means and this information will not be communicated to BSV, nor will the promotional incentive be paid out.**

7.2.- Data protection information on Sanitas S.A. de Seguros (Sanitas) and BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros (BSSG)

In order to benefit from the promotion, if you decide to take out health insurance (under the conditions defined in this document), you have authorised Sanitas and BSSG to obtain information on your status as a policyholder of a life insurance policy taken out by BanSabadell Vida, S.A. de Seguros y Reaseguros, under the conditions defined in this document. This processing of your personal data by Sanitas and BSSG, as joint controllers, is lawful because it is necessary for the execution of the contract requested by you, i.e. the implementation of this promotion. Likewise, if you decide to take out life insurance (under the conditions defined in this document), you shall authorise BanSabadell Vida, S.A. de Seguros y Reaseguros to verify your status as a policyholder of a health insurance policy co-insured by Sanitas and BSSG under the terms defined in this document. The disclosure of this information (your status as policyholder) is made by the co-insurers as it is necessary for the conclusion of a contract for which you are a party. We remind you that your participation in this promotion is completely voluntary, so that if you do not wish to participate, the processing of personal data described in this paragraph will not take place.

The purpose of the processing of your personal data is the efficient realisation and implementation of the promotion from which you wish to benefit, on a voluntary basis, including payment of the promotional incentive into your bank, Banco de Sabadell, S.A.

We remind you that you may at any time exercise your rights of access, rectification, opposition, erasure, restriction and portability, as well as to withdraw the authorisation granted, through the channels described in the Additional Information, available at [www.sanitas.es/RGPD/coasegurosabadell](http://www.sanitas.es/RGPD/coasegurosabadell).

8. **Taxation:** the tax in force at the time of payment of the incentive will be applied. At present, the payment of the incentive is deemed to be a capital gain and is not subject to withholding.
9. Acceptance of these Terms and Conditions entails full compliance with them, as well as acceptance of the criteria of the Promotional Entities in the resolution of any controversy or dispute that may arise in the development of the Promotion, provided that they do not unduly harm the participants.

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<sup>1</sup>Life Care, Life Care Premium and Life Care Woman are insurance policies of BanSabadell Vida, S.A. de Seguros y Reaseguros, with Tax ID No. A-08371908 and its registered office at C/ Isabel Colbrand, 22, 28050 Madrid, registered in the Mercantile Register of Madrid and the Register of Insurance Companies of the DGSyFP under code C0557.

<sup>2</sup>Health Protection is an insurance policy of BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, with Tax ID no. A-64194590 and with registered office at Calle Isabel Colbrand, 22, 28050 Madrid, registered with the Mercantile Register of Madrid and DGSyFP Insurance Companies Register under code no. C-0767 and of Sanitas, Sociedad Anónima de Seguros, with Tax ID no. A-28037042 and registered office at Ribera del Loira 52, 28042 Madrid, registered in the M.R. of Madrid and in the Reg. of Insurance Companies of the DGSyFP under code no. C-0320.

<sup>3</sup>Insurance policies brokered by BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A., with Tax ID no. A-03424223 and its registered office at Avda. Oscar Esplá, 37, 03007 Alicante, registered in the Comp. Reg. of Alicante, and in the Administrative Register of the Directorate-General for Insurance and Pension Funds of the DGSyFP under code no. OV-0004, acting on behalf of BanSabadell Vida, S.A. de Seguros y Reaseguros, Bansabadell Seguros Generales S.A. de Seguros y Reaseguros, and Sanitas, Sociedad Anónima de Seguros, and carries Civil Liability Insurance pursuant to the provisions of the regulation on the distribution of private insurance and reinsurance in effect. You can view the insurance companies with which BanSabadell Mediación has signed an insurance agency contract at [www.bancosabadell.com/bsmediacion](http://www.bancosabadell.com/bsmediacion)