

Terms and Conditions of the promotion

“Open your Sabadell Online Account and we will pay you interest on your account balance of 1% APR”

aimed at new individual customers

1. Banco de Sabadell, S.A. (hereinafter, the Bank) is running a promotion aimed at individuals resident in Spain who register as customers of the Bank by signing up for the Sabadell Online Account¹ for which they will receive a 1% APR remuneration for the first year if they sign up between 1 October and 31 October, both inclusive, in accordance with the conditions of this promotion.

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

2. The promotion consists of the remuneration of 1% APR upon opening your Sabadell Online account, for 12 months on a maximum balance of 30,000 euros.
3. Validity period of the promotion: **from 1 October to 31 October 2022** (both inclusive).
4. You can benefit from the promotion if you meet these **conditions**:

You become a Banco Sabadell **customer** by contracting and registering the Sabadell Online Account between 1 October and 31 October inclusive.

Please note that you can only open one account per account holder and that the promotion is exclusively for new customers.

5. The settlement of the promotion is carried out on a monthly bonus of 1.00% APR starting from 1 November 2022 and ending on 31 October 2023. Payment for each monthly period is issued on the 15th day of the following month.

To be eligible for remuneration, the Account must be in good standing on the crediting day of the relevant period.

6. The remuneration of the Account, calculated in a scenario in which an average balance of €30,000 is maintained constantly for 1 year, will be **1.00% APR**, 1.00% NIR per annum. This APR takes into account that the administration and maintenance fee of the account is €0/year.

Example settlement for an average monthly balance of €30,000: 1.00% annual NIR, 1.005% APR calculated based on an average balance held from 1 November 2022 to 31 October 2023 inclusive. Interest paid during the year: €300.00. Settlements will be made with regular monthly transfers, starting on 1 November 2022, with payment on the 15th day of the following month.

- 7.** Only the average balance in the Sabadell Online Account will be taken into account for the calculation, and the balance in the Savings Account or in any other sight account in which the holders are participants will not be taken into account. Only one incentive can be received per account, even if this account has two account holders.
- 8.** Banco Sabadell, S.A. will process your personal data in order to manage the promotion. You can exercise your data protection rights and access further information on data protection at www.bancsabadell.com, in the section “Customer Information - Annex to detailed information on personal data protection”.
- 9.** The Bank reserves the right to determine and modify at its convenience the date of the promotional subscription up to a maximum of 10 days before the scheduled date and to cancel the promotion for justified cause, which will be duly informed and will take effect from the date of cancellation, and to exclude from the subscription any person it considers to be ineligible or to have acted in bad faith.
- 10.** Participants authorise the Bank to use their name and image to advertise or make any communication in connection with the promotion, free of charge.

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

This promotion cannot be combined with any other Bank promotion.

1. The requirements you must meet to be able to sign up for the Sabadell Online Account are as follows:

- Be over 18 years of age.
- Use the account for personal use only.
- Be a new customer at Banco Sabadell.
- Residing and paying taxes in Spain.
- Not hold US citizenship.
- Not have held public office in the last 2 years.