

RULES OF THE '2024 Multi-sector' PROMOTION  
(from 1 October 2024 to 31 March 2025)

1. **Promoters:** the Promoters of the '2024 Multi-sector' 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 (hereinafter, "Sanitas").
2. **Promotional Period:** from 1 October 2024 to 31 March 2025, both dates inclusive (hereinafter, the 'Promotional Period'). Notwithstanding the foregoing, it may be extended, suspended or cancelled by the Promoting Entities at any time.
3. **Promoted products:**<sup>(1)</sup> Life Care, Life Care Premium, SME Life Protection or Premium Accident Insurances (BSV products), Home Protection, Basic Home Protection and Business Premises and Office Protection (BSSG products), Health Protection and SME Health Protection (Sanitas-BSSG products), taken out through BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A. (hereinafter 'BanSabadell Mediación'), in accordance with the provisions of these Legal Terms and Conditions for the Promotion (hereinafter, 'Promoted Insurances').
4. **Participants:** to be able to participate in this Promotion and derive its benefits, participants must be self-employed customers (natural persons and adults) or businesses (legal persons)—in both cases with tax residence in Spain—(i) who take out at least one of the Promoted Insurances as a policyholder and (ii) who were registered as new customers of Banco Sabadell between 2 September 2024 and 31 December 2024. New customer status is defined as those holders/insured persons who have taken out a new contract for the first time at Banco Sabadell, or when more than six months have elapsed since the cancellation of their last contract (hereinafter, the 'Participants').
5. **Promotional Incentive:** Participants who meet the requirements of the promotion set out in clause 6 of this document will receive a one-off payment from Promotional Entity from which they contracted the insurance, by a bank transfer within **ONE HUNDRED AND TWENTY (120) to ONE HUNDRED AND FIFTY (150)** days from the date of collection of the first bill of the insurance service contract subject to the Promotion, paid into the same account into which payment was made for the insurance contracted.

**Entitlement to the Incentive shall only apply in the first year and as a result of contracting one of the Promoted Insurances taken out during the Promotion period. The Promotion cannot be accumulated with other promotions in force for the same products.**

The Incentive amount will be **SIXTY euros (€60)**.

**Each Participant who meets these Terms and Conditions shall be entitled to a single promotional Incentive, without exception, regardless of how many of the Promoted Insurance policies they have taken out within the context of this Promotion. In the event of taking out more than one Promoted Insurance, the Incentive shall only apply to the first Promoted Insurance taken out during the Promotion period.**

6. **Terms and Conditions of the Promotion:**
  - a. In order to qualify for the promotional Incentive (as defined in clause 5), the Participant should have applied for at least one Promoted Insurance between 1 October 2024 and 31 March 2025, including both dates, with the latest acceptable effective data being 31 March 2025. The Participant must keep the Promoted Insurance they contracted for at least one year, and be up to date with their payments. The contracting of the policy is subject to the underwriting rules of the company offering the insurance.
  - b. The total Promoted Insurance annual premium must be:
    - i. **THREE HUNDRED euros (€300)** or more for Life Care, Life Care Premium, SME Life and Premium Accident insurances.
    - ii. **THREE HUNDRED euros (€300)** for more or Home Protection and Basic Home Protection insurances.
    - iii. **FOUR HUNDRED euros (€400)** or more for the Business Premises and Office Protection insurance.
    - iv. **SEVEN HUNDRED AND FIFTY euros (€750)** or more for the Health Protection insurance.
    - v. **THREE THOUSAND FIVE HUNDRED euros (€3,500)** for the SME Health Protection insurance.
  - c. In the event of withdrawal, early termination of the insurance contract for any reason before one year has elapsed since it came into effect or non-payment of any of the bills, the Participant will lose the right to the Incentive without prejudice to any other consequences that may arise from the aforementioned events.

d. **Employees and former employees of the Banco Sabadell Group are expressly excluded as Participants.**

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

Participation in the '2024 Multi-sector' Campaign entails the processing of personal data by the Promoters listed above. This data processing will be carried out on the basis of the following information:

**Data controller** The following entities will process your personal data as independent data controllers:

- BanSabadell Vida, S.A. de Seguros y Reaseguros  
DPO: [DPO: DPO\\_BSVida@BSVida.com](mailto:DPO_BSVida@BSVida.com)
- BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros  
DPO: [DPO: DPO\\_BSSegurosGenerales@BSSeg.com](mailto:DPO_BSSegurosGenerales@BSSeg.com)
- Sanitas, S.A. de Seguros  
DPO: [dpo@sanitas.es](mailto:dpo@sanitas.es)

**Purpose of processing** If you decide to participate in the Promotion, your data will be processed in order to verify you meet the conditions, manage it and make the relevant payment. In connection with this, the Promoters must know i) your status as a new Banco Sabadell customer and ii) which insurance product you signed up for first.

To this end, if you decide to participate in the Promotion, the data controllers will share the data relating to the insurance products registration and will receive your new customer status from Banco Sabadell.

**Data source** The data controllers will receive information relating solely to your status as a new customer of Banco Sabadell from said financial institution. This information is necessary in order to participate in the Promotion, and its transfer is made on the basis of the service request you make. If you decide not to participate, the data will not be transferred.

In addition, the responsible entities will share the dates of registration in the insurance products in order to determine which of them must pay the Promotion amount.

**Legitimate interest** The processing is based on your consent to participate in the Promotion, in accordance with Art. 6.1 a) GDPR.

**Recipients** The data processed for the management of this Promotion will only be transferred between the Promoters.

**Retention period** The data will only be processed for the duration of the Promotion. Once the Promotion has ended, it will be deleted within a 9-month period.

**Data protection rights** You may exercise your rights of access, rectification, suppression, opposition and limitation, as well as obtain more information and withdraw your consent, through the channels that you will find at [www.sabadellsegurosypensiones.com](http://www.sabadellsegurosypensiones.com).

In the last instance and if you consider it appropriate, you can request the supervision of your data protection rights or file a complaint with the Spanish Data Protection Agency ([www.aepd.es](http://www.aepd.es)).

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8. **Taxation:** the tax regulations in force at the time of payment of the Incentive will be applied. Currently, the payment of the Incentive is deemed a capital gain concerning personal income tax (IRPF) purposes or a benefit in the policyholder's corporate income tax and is not taxable.
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 course of the Promotion, provided that they do not unduly harm the Participants.

Life Care, Life Care Premium, and SME Life Protection are life insurance policies, and Premium Accident is an accident insurance policy, all offered by BanSabadell Vida, Sociedad Anónima de Seguros y Reaseguros, with Tax ID no. A08371908 and its registered office at C/ Isabel Colbrand, 22, 28050 Madrid, registered in the Mercantile Register of Madrid and the Insurance Companies Register of the DGSyFP under code no. C-0557. Home Protection, Basic Home Protection and Business Premises and Office Protection are insurance policies offered by BanSabadell Seguros Generales Sociedad Anónima de Seguros y Reaseguros, with Tax ID (NIF) A64194590 and registered offices at Isabel Colbrand 22, 28050, Madrid, registered in the Insurance Companies Register of the DGSyFP, under code no. C-0767.

Health Protection is a product of Sanitas, S. A. de Seguros insurer and BanSabadell Seguros Generales, S. A. de Seguros y Reaseguros as co-insurers, each of which participates 50% in the co-insurance, with Sanitas acting as the lead insurer. Sanitas, S.A. de Seguros, with Spanish Tax ID Number A28037042 and registered offices at C/ Ribera del Loira, 52, 28042 Madrid, Spain, registered with the Madrid Mercantile Registry and the Register of Insurance Companies of the General Directorate of Insurance and Pension Funds under number C-320. BanSabadell Seguros Generales, Sociedad Anónima de Seguros y Reaseguros with Tax ID No. A64194590 and registered offices at calle Isabel Colbrand, number 22, 28050 Zaragoza, Spain, registered in the Mercantile Register of Zaragoza and in the Register of Insurance Companies of the General Directorate of Insurance and Pension Funds with code No. C-0767.

**Insurances brokered by BanSabadell Mediación, Operador de Banca-Seguros** Vinculado del Grupo Banco Sabadell, S.A. ("BanSabadell Mediación") and marketed through the network of Banco de Sabadell, S.A., an entity with which it has signed a distribution network services contract. BanSabadell Mediación is domiciled at Avenida Oscar Esplá, 37, 03007, Alicante, Tax ID A03424223, and is registered in the Mercantile Registry of Alicante and in the Administrative Register of Insurance and Reinsurance Distributors of the DGSyFP with code no. OV-0004, acting for BanSabadell Vida, Sociedad Anónima de Seguros y Reaseguros, BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros and Sanitas, Sociedad Anónima de Seguros, having taken out a civil liability insurance policy in accordance with the provisions of the regulations governing the distribution of private insurance and reinsurance in effect at any given time. You can view the insurance companies with which BanSabadell Mediación has signed an insurance agency contract at [www.bancsabadell.com/bsmediacion](http://www.bancsabadell.com/bsmediacion).