

Conditions of the promotion aimed at new individual customers **“2.5% APR for 12 months for a balance of up to €50,000”**

1. Banco de Sabadell, S.A. (hereinafter, the Bank) is running a special offer aimed at natural persons residing in Spain who register as customers of the Bank by opening the Sabadell Online Account¹ for individual.
2. In accordance with this promotional offer, anyone who signs up for the Sabadell Online Account from 1 October 2024 to 14 November 2024 (both included) can receive a remuneration of 2.5% APR² during the first year, up to a maximum combined balance of the Sabadell Online Account and the associated Sabadell Savings Account of €50,000.

The Sabadell Online Account currently has a remuneration of 2% NIR (2.018% APR) on the joint average monthly balance of the **Sabadell Online Account** and the Sabadell Savings Account of the account holders linked to it, up to the joint average balance limit of €20,000. However, for opening the Sabadell Online Account during the validity term of the promotional offer, they will earn a profitability of 2.5% APR for 12 months on a maximum balance of €50,000. After **the end of the promotion**, that is, when 12 months have elapsed since the Sabadell Online Account was activated, **the limit of the joint remuneration will revert to €20,000 with the conditions of profitability of the account in effect at that time.**

3. Effective term of the promotional offer

For accounts opened between 1 October 2024 and 14 November 2024, both inclusive.

4. Terms and conditions of the promotion

For opening the Sabadell Online Account during the validity term of the promotional offer, you can get a profitability of 2.5% APR², for 12 months on a maximum balance of €50,000.

- The settlement period remunerated upon the basis of this promotional offer begins on the first day of the month following the month in which the account is opened. The remuneration will be settled on a monthly basis. Payment for each monthly period is made on the 15th day of the month (or the first working day) following each month of settlement for the duration of the promotional offer. Specifically, the first remuneration in respect of accounts activated in September will be paid on 15 October.
- To calculate the remuneration for an account used for personal purposes, the average balance in the Sabadell Online Account for individuals and in the associated Savings Accounts of the holders of the Sabadell Online Account for individuals will be taken into account, up to a maximum joint balance of €50,000.
- To be eligible for this remuneration, the Online Sabadell Account must be in good standing on the payment day of the relevant period.
- Only accounts that, following the online sign-up process and the signing of the contract, have been validated and confirmed as active by the Bank, are eligible for the promotion. Notwithstanding the above, for the purposes set forth in this offer, the date of the signing of the contract will be regarded as the “activation date”.

The promotional offer is exclusively for individual Bank customers and only one incentive can be received for each account, regardless of the number of account holders.

5. Representative example of remuneration over 12 months

Representative example of remuneration in one year calculated for a combined average monthly balance of €50,000: 2.5% NIR per annum, 2.53% APR, €1,250.04 in interest settled in the year. Settlement is paid on a monthly basis and is credited to the Sabadell Online Account on the 15th day of the following month (or the first working day before it). After the second year, the current yield conditions of the account will apply.

6. The Bank reserves the right to determine and change the date of the promotional remuneration up to a maximum of 10 days before the scheduled date and to cancel the offer, which will be duly announced and take effect following the date of the cancellation, and to exclude from the remuneration any person it considers to be ineligible or to have acted in bad faith.
7. 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 Sabadell Online Account promotion related to the direct deposit of a salary, pension or unemployment benefit into the Sabadell Online Account.
8. The terms and conditions of this offer are deposited and notarised before the notary public and member of the Notaries Association of Catalonia, Mr Javier Micó Giner, whose offices are calle de 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 2 years.
2. In accordance with personal income tax regulations, the resulting amounts are considered to be securities income from movable capital subject to withholding tax at the currently applicable rate of 19%.