

TERMS AND CONDITIONS OF THE PROMOTION "Black Friday 2024"
(from 18 to 29 November 2024)

1. **Promoters:** the promoters of the promotion "Black Friday 2024" (hereafter, the "Promotion") are (i) BanSabadell Vida, S.A. de Seguros y Reaseguros, Tax ID No. A-08371908 and registered office at calle Isabel Colbrand, 22, 28050 Madrid (hereafter, "BSV"), (ii) BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, Tax ID No. A-64194590 and registered office at c/ Isabel Colbrand, 22, 28050 Madrid (hereafter, "BSSG") and (iii) Sanitas, Sociedad Anónima de Seguros, Tax ID No. A28037042 and registered office at c/ Ribera del Loira, 52, 28042 Madrid (hereafter, "Sanitas").
2. **Promotional Period:** from 18 November 2024 to 29 November 2024 inclusive (hereafter, the "Promotional Period"), although it may be extended, suspended or cancelled by the Promoters at any time.
3. **Promoted Products⁽¹⁾:** the insurance policies Life Care, Life Care Premium, SME Life Protection and Premium Accident (products of BSV), Home Protection, Basic Home Protection and Shop and Office Protection (products of BSSG) and Health Protection (product of Sanitas-BSSG) in the "With copay", "Without copay" or "With reimbursement" options taken out through BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A. (hereafter, "BanSabadell Mediación") in accordance with these Terms and Conditions (hereafter, "Promoted Insurance Policies").
4. **Entrants:** customers who are individuals of legal age and legal entities, both resident in Spain, that have taken out as the policyholder at least one of the Promoted Insurance Policies are eligible to enter this promotion and benefit from it (hereafter, the "Entrant(s)").
5. **Promotional Incentive:** Entrants who meet the promotion requirements set out in Clause 6 of these Terms and Conditions will receive a lump sum payment by bank transfer from the Promoter providing the insurance taken out within **SIXTY (60) to NINETY (90)** days from the date of payment of the first premium bill for the insurance taken out as part of the promotion. The transfer will be made to the account used to pay for the insurance.
The incentive will only be paid in the first policy year of the insurance. The amount of the incentive will be **ONE HUNDRED euro (€100)** for taking out one of the Promoted Insurance Policies.
The maximum bonus is €300 per policyholder and Promoter if more than one policy in the Promoted Insurance Policies is taken out under these Terms and Conditions.
6. **Promotion requirements:**
 - a. To be eligible for the promotional incentive (as defined in Clause 5), the Entrant must have applied to take out at least one Promoted Insurance Policy between 18 November 2024 and 29 November 2024 inclusive with a policy effect date no later than 31 March 2025. The Entrant must maintain the Promoted Insurance Policy or Policies taken out for at least one year in good standing. Taking out the policy or policies is subject to the underwriting standards of the insurer providing the insurance.
 - b. The total annual premium for the Promoted Insurance Policy taken out must be:
 - i. For Life Care, Life Care Premium, SME Life and Premium Accident insurance policies, **at least THREE HUNDRED euro (€300);**
 - ii. For Home Protection and Basic Home Protection insurance policies, **at least THREE HUNDRED euro (€300);**
 - iii. For Shop and Office Protection insurance policies, **at least FOUR HUNDRED euro (€400);**
 - iv. For Health Protection insurance policies, **at least SEVEN HUNDRED euro (€700).**
 - c. If an Entrant withdraws from the insurance contract, terminates it early on any grounds within one year of its entry into force or fails to pay any of its premiums, they will forfeit entitlement to the Incentive, notwithstanding any other consequences which may derive from these circumstances.
 - d. **Expressly excluded from this promotion are (i) replacements of Promoted Insurance Policies and (ii) Promoted Insurance Policies which have been cancelled and subsequently reinstated (or which have been taken out again but insure a risk which has already been insured previously) when any of the situations shown in points (i) and (ii) above in this paragraph have occurred in less than 30 days between the date of cancellation of the cancelled/terminated policy and the date of application for the new policy through any of the contracting channels used to take out the insurance policies concerned.**
Renewals of the Promoted Insurance Policy or Policies are also expressly excluded from this promotion.
 - e. **Banco Sabadell Group employees and former employees are not eligible to enter the Promotion.**
 - f. **Over 60 Health Protection insurance is expressly excluded.**
 - g. **Entry in and the benefits of this Promotion cannot be combined with entry in and receiving benefits from any other active promotion to which the customer is entitled in respect of the same products. If a policyholder is entitled to more than one promotion, the one that is most beneficial to the customer will take precedence.**

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7. **Key personal data protection information:**

Controller	<p>Home and Shops products in the options included:</p> <ul style="list-style-type: none"> BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros <p>Life Care, in the options included, SME Life and Premium Accident products.</p> <ul style="list-style-type: none"> BanSabadell Vida, S.A. de Seguros y Reaseguros <p>The organisations are independent data controllers.</p>
Purpose	Managing the “ Black Friday 2024 ” promotion from when the insurance is taken out, including payment of the amount by the organisation providing the product, until the end of the promotion.
Rights	Access, rectification, objection, erasure, restriction, portability.
More information	You can view complete information at www.sabadellsegurosypensiones.com .

Information concerning personal data processing in the Health product:

Controller	<p>As joint controllers:</p> <ul style="list-style-type: none"> BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros Sanitas, S.A. de Seguros
Purpose	Managing the “ Black Friday 2024 ” promotion from when the insurance is taken out, including payment of the relevant amount, until the end of the promotion.
Rights	Access, rectification, objection, erasure, restriction, portability.
More information	You can view complete information at www.sanitas.es/landings/seguros/rgpd/

8. **Taxation:** tax regulations in force at the time of payment of the incentive will be applicable. At present, the income from the incentive is considered a capital gain for personal income tax purposes or profit for corporate income tax purposes for the policyholder and is not subject to withholding.

9. By accepting these Terms and Conditions you fully agree with them and also accept the decision of the Promoters in settling any disputes or disagreements which may arise in the course of the Promotion provided that they are not unduly detrimental to the entrants.

(1) Life Care, Life Care Premium and SME Life Protection are life and disability insurance policies and Premium Accident is an accident insurance policy, all of BanSabadell Vida, Sociedad Anónima de Seguros y Reaseguros, Tax ID No. A08371908 and registered office at calle Isabel Colbrand, 22, 28050 Madrid, registered in the Madrid Company Register and in the Directorate General of Insurance and Pension Funds Insurers Register with code C0557.

Home Protection, Basic Home Protection and Shop and Office Protection are multi-risk insurance policies, all of BanSabadell Seguros Generales Sociedad Anónima de Seguros y Reaseguros, Tax ID No. A64194590, registered office at calle Isabel Colbrand, 22, 28050 Madrid, and registered in the Directorate General of Insurance and Pension Funds Insurers Register with code C-0767.

Health Protection is an insurance policy of the insurers Sanitas, S.A. de Seguros, and BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, which underwrite it on a 50% each co-insurance basis. Sanitas, Sociedad Anónima de Seguros, Tax ID No. A28037042 and registered office at c/ Ribera del Loira, número 52, 28042 Madrid, Spain, registered in the Madrid Company Register and in the Directorate General of Insurance and Pension Funds Insurers Register with code C-320. BanSabadell Seguros Generales, Sociedad Anónima de Seguros y Reaseguros, Tax ID No. A64194590 and registered office at c/ Isabel Colbrand, número 22, 28050 Madrid, Spain, registered in the Madrid Company Register and in the Directorate General of Insurance and Pension Funds Insurers Register with code C-0767.

Insurance 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. with which it has signed a distribution network services contract. BanSabadell Mediación’s registered office is at Avenida Óscar Esplá, 37, 03007 Alicante, Tax ID No. A03424223, and it is registered in the Alicante Company Register and in the Directorate General of Insurance and Pension Funds Insurance and Reinsurance Distributors Administrative Register with code OV-0004. It acts on behalf of BanSabadell Vida, Sociedad Anónima de Seguros y Reaseguros, BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, and Sanitas, Sociedad Anónima de Seguros, and has arranged public liability insurance pursuant to private insurance and reinsurance distribution regulations. You can view the insurers with which BanSabadell Mediación has entered into an insurance agency contract at www.bancsabadell.com/bsmediacion.