

## Conditions of the promotional offer aimed at new customers “6% NIR for the first three months for opening a Sabadell Online Account for the self-employed now”

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 Account<sup>1</sup> for the self-employed.
2. In accordance with this promotional offer, if they open a Sabadell Online Account from 3 May 2024 to 31 May 2024, both inclusive, they can receive a profitability of 3.062% APR, by applying:
  - 6% NIR<sup>2</sup> of remuneration for the first three months, up to a maximum balance of €20,000.
  - From the fourth month, 2% NIR up to a maximum balance of €20,000, which is the current remuneration of the Sabadell Online Account.

### 3. Rules of the special offer

For accounts opened **between 3 May and 31 May 2024**, both inclusive.

### 4. Terms and conditions of the promotion

For opening the Sabadell Online Account for the self-employed during the term of validity of the promotional offer, you can get a profitability of 3.062% APR, which is the result of applying:

- 6% NIR<sup>2</sup> of remuneration for the first three months, up to a maximum balance of €20,000. This 6% NIR consists of:
  - 2% NIR, which is the current remuneration of the account.
  - An additional 4% NIR as a promotional offer for the first three months from the date the account is opened.
- From the fourth month on, the profitability of the account will be 2% NIR, for a maximum balance of €20,000, which is the current remuneration of the account exclusively, and it may vary depending on market conditions.
- The remunerated settlement period begins on the first day of the month following the month in which the account is opened. The remuneration will be settled on a quarterly basis.
- The amount will be credited in two instalments:
  - 2% NIR (max. €20,000) for the settlement of the account: first payment on 15/06/24 (or the first following working day) and so on each month.
  - 4% NIR (max. €20,000), for the remuneration associated with this promotional offer: **15 July 2024, 15 August 2024** and **15 September 2024**. To calculate remuneration, the average balance in the Sabadell Online Account for the self-employed and in the associated Savings Accounts of the holders of the Sabadell Online Account for the self-employed will be taken into account, up to a maximum joint balance of €20,000. The balance of Online Sabadell accounts for private use or other sight accounts that the account holders are party to will not be taken into account for this calculation.

- To be eligible for remuneration, the Online Sabadell Account for the self-employed must be in good standing on the payment day of the corresponding period.
- Only accounts which have been validated after the online registration process and the signing of the contract, and whose activation has been confirmed by the Bank, are eligible for the promotional offer. Without prejudice to the above, for the purposes set forth in this promotional offer, the date of the signing of the contract for the Sabadell Online Account will be regarded as the 'activation date'.

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

#### **5. Representative example of remuneration during 12 months**

Representative example for a year calculated for the period 31/05/2024 to 31/05/2025 for a combined average monthly balance of the Online Account and the associated Savings Account(s) of €20,000: **3.062% APR calculated taking into account the NIR of 6.0% for the first three months and for the remaining months the NIR of 2.0%, which is in respect of the current remuneration of the account only, and may vary depending on market conditions. Interest paid over the year: €601.64. Monthly settlement.**

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 starting from 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 office is at 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%.