

**Terms and conditions of the promotion “BETTER PREMIUM”**

(from 18 February 2025 to 30 April 2025)

1. **Promoter:** 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, “**Promoter**” or “**BSSG**”).
2. **Promotional Period:** from 18 February 2025 to 30 April 2025 inclusive (hereafter, the “**Promotional Period**”), although it may be extended, suspended or cancelled by the Promoter at any time.
3. **Entrants:** Banco de Sabadell, S.A., customers who are individuals of legal age, resident in Spain and have taken out as the policyholder Home Protection or Basic Home Protection insurance (BSSG products) through Banco de Sabadell phone sales (only for calls or requests for calls made by the customer using the form) in the promotional period are eligible to enter this Promotion and benefit from it (hereafter, the “**Entrant**” or “**Entrants**”).
4. **Promoted Products<sup>(1)</sup>:** Home Protection and Basic Home Protection insurance (BSSG products) taken out by phone under these Terms and Conditions and brokered by BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A.
5. **Promotion Requirements:**
  - a. To be eligible for the Promotional Incentive (as defined in Clause 6 below), the Entrant must have taken out by phone a new Home Protection or Basic Home Protection insurance policy with an effect date no later than 31 December 2025 (irrespective of the date of issue or contract) and maintain it for at least one year in good standing. Taking out the policy is subject to BSSG’s underwriting standards.
  - b. The Entrant must currently have a home insurance policy for the same risk taken out with an insurer other than BSSG and which has not been brokered by BanSabadell Mediación.
  - c. The total annual premium after applying the promotional incentive must be higher than the ones listed below based on the type of policy taken out:
    - i. Home Protection:
      - a. If buildings and content are taken out: €134
      - b. If only buildings is taken out: €107
      - c. If only content is taken out: €103
    - ii. Basic Home Protection:
      - a. If buildings and content are taken out: €123
      - b. If only buildings is taken out: €102
      - c. If only content is taken out: €97
  - d. Furthermore, the **base premium** (total premium of the Entrant’s current insurance with another insurer minus €30) may not be less than 40% of the price shown in the simulated premium (premium calculated as a simulation by BSSG for that contract).
  - e. If an Entrant withdraws from the insurance contract or terminates it early, they will forfeit entitlement to the Incentive and have to return the amount paid as shown in the Promotional Incentive section.
  - f. This promotion cannot be combined with other current promotions for the same Home Protection and Basic Home Protection insurance (BSSG products).
6. **Promotional Incentive:** Entrants who meet the promotion requirements will receive a lump sum payment by bank transfer from the promoter BSSG in the amount of the **simulated premium minus the base premium**, where the latter is the total premium of the Entrant’s current insurance with another insurer minus €30, within **SIXTY (60)** calendar days from the date of payment of the first premium bill for the promoted insurance taken out as part of the promotion. The transfer will be made to the account used to pay for the insurance taken out. **The Incentive will only be paid in the first policy year of the insurance.**
7. **Key personal data protection information:**

<b>Controller</b>	BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros
<b>Purpose</b>	Managing the “Better Premium” promotion associated with taking out the Home Protection and Basic Home Protection insurance contract
<b>Rights</b>	Access, rectification, erasure, objection, restriction, portability
<b>Additional info.</b>	You can view and download the additional information at <a href="https://www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bssg">https://www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bssg</a>

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 Promoter 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)Home Protection and Basic Home Protection are insurance policies of the insurer 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. Taking out this product is subject to the insurer’s terms and conditions and underwriting standards and also the pre-contractual and contractual documentation.

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 Seguros Generales, S.A. de Seguros y Reaseguros, 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](http://www.bancsabadell.com/bsmediacion).