

TERMS AND CONDITIONS OF THE PROMOTION “Business Protection Insurance”

(from 5 February 2024 to 30 April 2024)

1. **Promoting entity:** Banco de Sabadell, S.A., with Tax ID No. A-08000143 and registered offices at Avda. Óscar Esplá, 37, 03007 Alicante (hereinafter, “**Promoting Entity**”).
2. **Promotional Period:** from 5 February 2024 to 30 April 2024, both dates inclusive (hereinafter, the “**Promotional Period**”). Notwithstanding the foregoing, it may be extended, suspended or cancelled by the Promoting Entity at any time.
3. **Participants:** those permitted to participate in this promotion and avail of it are those customers (both natural and legal persons) of Banco de Sabadell, S.A. in the commercial sector, businesses and the self-employed who have taken out a Business Protection insurance policy through BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A. (hereinafter, “**BanSabadell Mediación**”) within the Promotional Period (hereinafter, the “**Participant**” or “**Participants**”).
4. **Promoted product:** the insurance subject to this promotion is the Business Protection insurance, as set out in these Legal Terms and Conditions (hereinafter, the “**Terms and Conditions**”).
5. **Promotion conditions:** in order to be entitled to the prize (as defined in Clause 7 below), the Participant must:
 - Take out a new Business Protection insurance during the Promotional Period with a maximum effective date of 30 April 2024 inclusive, through BanSabadell Mediación.
 - The NCEA (Spanish Economic Activity Code) of the participating businesses and self-employed persons must be listed in ANNEX I.
 - Participation in the draw is free.
6. **Other participation conditions**
 - The contracting of the insurance policies subject to this promotion will be subject to the contract terms and conditions of BanSabadell Seguros Generales.
 - The first payment of the premium in respect of the first one-year period of the policy subject to this promotion must be paid in full.
 - Policies brokered by BanSabadell Mediación that were active or were cancelled two months prior to the contract date cannot replace policies of the insurance subject to this promotion.
 - Renewals of policies of the insurance subject to this promotion described herein shall not be considered a new contract.
7. **Procedure of the promotion and prizes**

As many entries will be allocated for the draw as the number of Business Protection policies the customer enters into during the Promotional Period, of which he or she is a policyholder. **The entries are cumulative**, so that, if the participant is a policyholder of more than one Business Protection insurance policy, the customer will participate in the draw with as many entries as there are policies accrued within the Promotional Period.

The Promoting Entity will determine the new registrations made by the Participants and grant entries to the draw according to the procedure described above.

1 draw will be made for 150 prizes of €300 each in the presence of the notary Javier Micó Giner on **03 June 2024**. If for due cause the draw cannot be held on the date indicated, it will be held on the next working day.

150 winners and 50 alternates will be drawn.

The awarding of prizes in this promotion is limited to one prize per policyholder, regardless of the number of policies contracted.

Banco Sabadell will make a deposit by bank transfer into the account where the Business Protection insurance policy is debited.

8. Basic information on Personal Data Protection

Data Controller	Banco de Sabadell, S.A.
Purpose	Management of the “Business Protection Insurance” promotion, associated with taking out the Business Protection insurance contract.
Rights	Access, rectification, erasure, objection, restriction, portability
Additional info	Additional information can be found and downloaded at www.bancsabadell.com , in the section “Customer Information”

9. Taxation: any prize won in this promotion is subject to taxation in the winner’s Personal Income Tax or Corporate Income Tax in accordance with current law on the date of the deposit. By virtue of the stipulation of Article 75.3.f) of Royal Decree 439/2007 of 30 March, which approved the Personal Income Tax Regulations and Article 61.r) of Royal Decree 634/2015 of 10 June of the Corporate Income Tax Regulations, there is no withholding obligation on prizes whose taxable base does not exceed €300. Banco de Sabadell, S.A. will comply with its yearly obligation to inform the Tax Authority on the prizes it has issued.

10. Claim procedure

Send claims to: the Customer Service Department of Banco Sabadell, Polígono Can Sant Joan Sena, 12 08174, Sant Cugat del Vallés, SAC@bancsabadell.com

11. Law and Jurisdiction

The Terms and Conditions of this draw are governed by Spanish law. The Bank and the participants of the promotion submit to the Jurisdiction of the Spanish courts and tribunals for any dispute, expressly waiving any other jurisdiction.

12. Protocols

The Terms and Conditions of this draw are deposited and registered with the notary public of the Association of Notaries of Catalonia, Javier Micó Giner, with offices at Carrer de Narcís Giralt, 57, Sabadell, as well as in the Notarial Archive of Competition Terms and Conditions (ÁBACO), a general public interest service offered by the General College of Notaries, and will be available to anyone who wishes to consult them.

13. Acceptance of Terms and Conditions

Participation in the draw entails acceptance of these Terms and Conditions and the Bank’s judgement for the resolution of any issue is final.

Business Protection is an insurance policy of the insurance company BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, with Tax ID A64194590 and registered offices at calle Isabel Colbrand, 22, 28050 Madrid, registered in the Mercantile Registry of Madrid and the Register of Insurance Companies of the DGSyFP under code no. C-0767. The contracting of said product is subject to the conditions and underwriting policy of the underwriter, as well as the relevant pre-contractual and contractual documentation.

Insurance mediated 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., 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 under code no. OV-0004, acting for BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, 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 the website www.bancosabadell.com/bsmediación.

ANNEX I

List of the NCEA economic activity classification for businesses and self-employed customers participating in the promotion:

NCEA	DESCRIPTION
1071	MANUFACTURE OF BREAD; MANUFACTURE OF FRESH PASTRY GOODS AND CAKES
1086	MANU. HOMOGENISED FOOD PREP. AND DIETETIC FOOD
1520	MANUFACTURE OF FOOTWEAR
1811	GRAPHIC ARTS AND RELATED SERVICES
1812	OTHER PRINTING AND GRAPHIC ARTS ACTIVITIES
4511	SALE OF CARS AND LIGHT MOTOR VEHICLES
4519	SALE OF OTHER MOTOR VEHICLES
4520	MAINTENANCE AND REPAIR OF MOTOR VEHICLES
4532	RETAIL SALE OF MOTOR VEHICLE PARTS AND ACCESSORIES
4540	SALE, MAINTENANCE AND REPAIR OF MOTORCYCLES AND RELATED PARTS AND ACCESSORIES
4613	AGENTS INVOLVED IN THE SALE OF TIMBER AND BUILDING MATERIALS
4618	AGENTS SPECIALISING IN THE SALE OF OTHER PARTICULAR PRODUCTS
4619	AGENTS INVOLVED IN THE SALE OF A VARIETY OF PRODUCTS
4621	WHOLESALE OF GRAIN, UNMANUFACTURED TOBACCO, SEEDS AND ANIMAL FEEDS
4631	WHOLESALE OF FRUIT AND VEGETABLES
4642	WHOLESALE OF CLOTHING AND FOOTWEAR
4645	WHOLESALE OF PERFUME AND COSMETICS
4646	WHOLESALE OF PHARMACEUTICAL PRODUCTS
4649	WHOLESALE OF OTHER HOUSEHOLD GOODS
4662	WHOLESALE OF MACHINE TOOLS
4669	WHOLESALE OF OTHER MACHINERY AND EQUIPMENT
4690	NON-SPECIALISED WHOLESALE TRADE
4711	RETAIL SALE IN NON-SPECIALISED STORES WITH FOOD, BEVERAGES OR TOBACCO PREDOMINATING
4719	OTHER RETAIL SALE IN NON-SPECIALISED STORES
4721	RETAIL SALE OF FRUIT AND VEGETABLES IN SPECIALISED STORES
4722	RETAIL SALE OF MEAT AND MEAT PRODUCTS IN SPECIALISED STORES
4723	RETAIL SALE OF FISH, CRUSTACEANS AND MOLLUSCS IN SPECIALISED STORES
4724	RETAIL SALE OF BREAD, CAKES, FLOUR CONFECTIONERY AND SUGAR CONFECTIONERY IN SPECIALISED STORES
4725	RETAIL SALE OF BEVERAGES IN SPECIALISED STORES
4726	RETAIL SALE OF TOBACCO PRODUCTS IN SPECIALISED STORES
4729	RETAIL SALE OF FOOD IN SPECIALISED STORES
4730	RETAIL SALE OF AUTOMOTIVE FUEL IN SPECIALISED STORES
4741	RETAIL SALE OF COMPUTERS, PERIPHERAL UNITS AND SOFTWARE IN SPECIALISED STORES
4742	RETAIL SALE OF TELECOMMUNICATIONS EQUIPMENT IN SPECIALISED STORES
4743	RETAIL SALE OF AUDIO AND VIDEO EQUIPMENT IN SPECIALISED STORES
4751	RETAIL SALE OF TEXTILES IN SPECIALISED STORES
4752	RETAIL SALE OF HARDWARE, PAINTS AND GLASS IN SPECIALISED STORES
4753	RETAIL SALE OF CARPETS, RUGS, WALL AND FLOOR COVERINGS IN SPECIALISED STORES
4754	RETAIL SALE OF ELECTRICAL HOUSEHOLD APPLIANCES IN SPECIALISED STORES
4759	RETAIL SALE OF FURNITURE, LIGHTING EQUIPMENT AND OTHER HOUSEHOLD PRODUCTS IN SPECIALISED STORES
4761	RETAIL SALE OF BOOKS IN SPECIALISED STORES
4762	RETAIL SALE OF NEWSPAPERS AND STATIONERY IN SPECIALISED STORES
4763	RETAIL SALE OF MUSIC AND VIDEO RECORDINGS IN SPECIALISED STORES
4764	RETAIL SALE OF SPORTING EQUIPMENT IN SPECIALISED STORES
4765	RETAIL SALE OF GAMES AND TOYS IN SPECIALISED STORES

4771 RETAIL SALE OF CLOTHING IN SPECIALISED STORES
4772 RETAIL SALE OF FOOTWEAR AND LEATHER PRODUCTS IN SPECIALISED STORES
4773 RETAIL SALE OF PHARMACEUTICALS IN SPECIALISED STORES
4774 RETAIL SALE OF MEDICAL AND ORTHOPAEDIC PRODUCTS IN SPECIALISED STORES
4775 RETAIL SALE OF COSMETICS AND HYGIENE PRODUCTS IN SPECIALISED STORES
4776 RETAIL SALE OF FLOWERS, PLANTS, SEEDS, FERTILISERS, PET FOOD AND ANIMAL FEED IN SPECIALISED STORES
4777 RETAIL SALE OF WATCHES AND JEWELLERY IN SPECIALISED STORES
4778 OTHER RETAIL SALE OF NEW PRODUCTS IN SPECIALISED STORES
4779 RETAIL SALE OF SECOND-HAND PRODUCTS IN SPECIALISED STORES
4781 RETAIL SALE OF FOOD, BEVERAGES AND TOBACCO IN STALLS AND MARKETS
4782 RETAIL SALE OF TEXTILES, CLOTHING AND FOOTWEAR IN STALLS AND MARKETS
4789 RETAIL SALE OF OTHER PRODUCTS IN STALLS AND MARKETS
4791 RETAIL SALE VIA MAIL ORDER HOUSES OR VIA THE INTERNET
4799 OTHER RETAIL SALE NOT IN STORES, STALLS OR MARKETS
7420 PHOTOGRAPHIC ACTIVITIES
7500 VETERINARY ACTIVITIES
8130 LANDSCAPING SERVICE ACTIVITIES
9311 OPERATION OF SPORTS FACILITIES
9312 ACTIVITIES OF SPORTS CLUBS
9313 GYMNASIUM ACTIVITIES
9319 OTHER SPORT ACTIVITIES
9511 REPAIR OF COMPUTERS AND PERIPHERAL EQUIPMENT
9512 REPAIR OF COMMUNICATION EQUIPMENT
9521 REPAIR OF HOUSEHOLD AUDIO AND VIDEO EQUIPMENT
9522 REPAIR OF HOUSEHOLD APPLIANCES AND HOME AND GARDEN EQUIPMENT
9523 REPAIR OF FOOTWEAR AND LEATHER PRODUCTS
9524 REPAIR OF FURNITURE AND HOME FURNISHINGS
9525 REPAIR OF WATCHES, CLOCKS AND JEWELLERY
9529 REPAIR OF OTHER PERSONAL EFFECTS AND HOUSEHOLD PRODUCTS
9601 WASHING AND (DRY-)CLEANING OF TEXTILE AND FUR PRODUCTS

9602 HAIRDRESSING AND OTHER BEAUTY TREATMENTS
9604 PHYSICAL WELL-BEING ACTIVITIES