

TERMS AND CONDITIONS OF THE PROMOTION “APRIL–JUNE 2024 Campaign”  
(from 15 April to 15 June 2024)

1. **Promoters:** the promoters of the **promotion “APRIL–JUNE 2024 Campaign”** (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 15 April to 15 June 2024 inclusive (hereafter, the “**Promotional Period**”), although it may be extended, suspended or cancelled by the Promoters at any time.
3. **Promoted products<sup>(1)</sup>:** the insurance policies Life Care, Life Care Woman, Life Care Premium, Premium Accidents, SME Life Protection (products of BSV), Home Protection, Business Protection (products of BSSG), Health Protection and SME Health Protection (products of Sanitas-BSSG) 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, individuals of legal age and legal entities, who 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 will receive a lump sum payment by bank transfer from the Promoter providing the insurance taken out within **ONE HUNDRED AND TWENTY (120) to ONE HUNDRED AND FIFTY (150)** 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 **FIFTY euro (€50)** for taking out one of the Promoted Insurance Policies plus an additional **FIFTY euro (€50)** if the policyholder has one or more of the insurance policies listed in Clause 6(c) of these Terms and Conditions in force and taken out before 15 April 2024.

The maximum bonus is €500 per policyholder.

6. **Promotion requirements:**
  - a. To be eligible for the promotional incentive (as defined in Clause 5), the Entrant must have applied to take out the insurance products included in the promotion between 15 April 2024 and 15 June 2024 with a policy effect date no later than 1 September 2024. They must maintain it for at least one year in good standing. Taking out the policy or policies is subject to the underwriting standards of the insurer(s) providing the insurance.
  - b. The total annual premium for the insurance must be:
    - i. Life Care, Life Care Woman, Premium Accidents, SME Life and Home Protection, equal to or greater than **THREE HUNDRED euro (€300)**;
    - ii. Business Protection, equal to or greater than **FOUR HUNDRED euro (€400)**
    - iii. Health Protection, equal to or greater than **SEVEN HUNDRED AND FIFTY euro (€750)**
    - iv. SME Health Protection, equal to or greater than **THREE THOUSAND FIVE HUNDRED euro (€3,500)**
  - c. If the Entrant has already taken out through BanSabadell Mediación any of the Promoted Products and/or Constant Capital Life Protection and/or Total Life Protection (products of BSV) and/or Payment Protection (single premium) and/or Annual Renewable Payment Protection (products of BSSG) (hereafter, “**insurance policies held**”) before 15 April 2024, they will receive the additional amount as defined in Clause 5.
  - d. If the insurance contract is terminated early, terminated within one year of its entry into force, or if any of its premiums are not paid, entitlement to the incentive will be forfeited.
  - e. **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 events shown in points (i) and (ii) above in this paragraph have occurred in the last TWELVE (12) calendar months through any of the contracting channels used to take out the insurance policies concerned.**
  - f. **Banco Sabadell Group employees and former employees are not eligible to enter the promotion.**
  - g. **Life insurance products of customers in this promotion who have concluded a mortgage during the Promotional Period without bundled life insurance during the 30 days before and 30 days after the date on which the mortgage is taken out will not be included as insurance policies held.**
7. **Key personal data protection information:**

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Participation in the "APRIL–JUNE 2024" Promotion entails the processing of personal data by the Promoters listed above. The data will be processed on the basis of the following information:

Controller

When you take out more than one product from the different promoters, they will process your personal data as joint controllers:

- BanSabadell Vida S.A. de Seguros y Reaseguros, Tax ID No. A08371908 and registered office at C/Isabel Colbrand, 22, 28050 (Madrid).  
DPO: email [DPO\\_BSVida@BSVida.com](mailto:DPO_BSVida@BSVida.com)
- BanSabadell Seguros Generales S.A. de Seguros y Reaseguros, Tax ID No. A64194590 and registered office at C/Isabel Colbrand, 22, 28050 (Madrid).  
DPO: email [DPO\\_BSSegurosGenerales@BSSeg.com](mailto:DPO_BSSegurosGenerales@BSSeg.com)
- Sanitas S.A. de Seguros, Tax ID No. A28037042 and registered office at C/Ribera del Loira, 52, 28042 (Madrid).  
DPO: email [dpo@sanitas.es](mailto:dpo@sanitas.es)

The promoters have entered into a joint controllership arrangement under Article 26 of the GDPR.

If you take out only one of the insurance products included in the promotion, the processing will be performed by the insurer underwriting this product without the involvement of the other insurers.

Purpose

Your data will be processed for the purpose of verifying and managing the applicable promotion and paying the incentive. The Promoters will only be aware of your status as a policyholder of one or more of the products set out in the Terms and Conditions.

Lawful basis

The processing is performed on the basis of your request to enter the promotion by taking out the insurance giving rise to the benefit.

Recipients

If you take out more than one insurance policy with the different insurers, they will need to know that you are a policyholder of the products of the other insurers and consequently your data will be shared. To pay the amount of the promotion, Banco Sabadell as the sub-processor for each of the data controller insurers will notify the others that the policyholder meets the requirements for entering the promotion and their date of registration in it. The only information that will be disclosed is your status as a policyholder of one or more of the products included in these Terms and Conditions.

If you do not wish your data to be shared in this way, you can tell Banco Sabadell at any time and the other undertakings will not be notified, although this means you will have to demonstrate to each participating insurer that you meet the requirements set out in the Terms and Conditions.

Under Clause 6(a) of these Terms and Conditions, if you take out only one of the promoted insurance policies, the insurer underwriting this product will process your data as an independent data controller and your status as a policyholder will not be disclosed to any of the other insurers.

Retention period

The data required to take part in the promotion (your status as a policyholder of the product of the promoters) will only be processed during the time the promotion lasts. Once the promotion has ended, the data will be deleted.

Data protection rights and further information

You can exercise your rights of access, rectification, erasure, objection and restriction and also obtain more information, withdraw your consent and/or view the key points of the joint controllership arrangement between the insurers at:

BanSabadell Vida Email: [protecciondatos\\_bsvida@bsvida.com](mailto:protecciondatos_bsvida@bsvida.com)  
Info: [www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bs-vida](http://www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bs-vida)

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BanSabadell Seguros Email: [protecciondatos\\_bssegurosgenerales@bsseg.com](mailto:protecciondatos_bssegurosgenerales@bsseg.com)  
Generales Info: [www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bssg](http://www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bssg)

Sanitas Info: [www.sanitas.es/landings/seguros/rgpd/](http://www.sanitas.es/landings/seguros/rgpd/)

Lastly, you may also seek protection of your rights or file a complaint with the Spanish Data Protection Agency ([www.aepd.es](http://www.aepd.es)).

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.

<sup>1</sup>The renewal promotion is still valid for the Life Care, Life Care Woman and Life Care Premium (BSV products) and Health Protection (BSSG-Sanitas) products. See terms and conditions of the Life + Health promotion.

Life Care, Life Care Woman, Life Care Premium, SME Life Protection, Constant Capital Life Protection and Total Life Protection are life insurance policies and Premium Accidents 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, Business Protection, Payment Protection (single premium) and Annual Renewable Payment Protection are insurance policies of BanSabadell Seguros Generales Sociedad Anónima de Seguros y Reaseguros, Tax ID No. A64194590 and registered office at calle Isabel Colbrand n.22, 28050 Madrid, registered in the Directorate General of Insurance and Pension Funds Insurers Register with code C-0767.

Health Protection and SME Health Protection are underwritten on a coinsurance basis by Sanitas, Sociedad Anónima de Seguros, Tax ID No. A28037042 and registered office at Ribera del Loira 52, 28042 Madrid, registered in the Madrid Company Register and in the Directorate General of Insurance and Pension Funds Insurers Register with code C0320, and BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, Tax ID No. A-64194590 and registered office at calle Isabel Colbrand, 22, 28050 Madrid, registered in the Madrid Company Register and the Directorate General of Insurance and Pension Funds Insurers Register with code C0767.

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 Oscar Esplá, 37, 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](http://www.bancsabadell.com/bsmediacion)

**TERMS AND CONDITIONS of the Life + Health promotion**  
(starting 12 September 2022)

- 1. Promoters:** the organisers of the **joint Vida + Salud [Life + Health] promotion** (hereinafter, the “**Promotion**”) are (i) BanSabadell Vida, S.A. de Seguros y Reaseguros, with Tax Identification Number A-08371908 and registered office at c/ Isabel Colbrand, 22, 28050 Madrid (hereinafter, “**BSV**”), (ii) BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, with Tax ID A-64194590 and registered office at c/ Isabel Colbrand, 22, 28050 Madrid (hereinafter “**BSSG**”) and (iii) Sanitas Sociedad Anónima de Seguros, with Tax ID A-28037042 and registered office at c/ Ribera del Loira, 52, 28042 Madrid.
- 2. Participants:** the Promotion is open to customers of Banco de Sabadell, S.A., natural persons of legal age and residing in Spain who take out or have taken out, through BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A. (hereinafter, “**BanSabadell Mediación**”), a Life Care, Life Care Woman or Life Care Premium insurance policy (BSV<sup>1</sup> products) (**with a contract date from 1 July 2017**) and also take out or have taken out a Health Protection insurance policy (BSSG-Sanitas<sup>2</sup>), and at least one of the two has an effective date from the start date of the Promotional period through the aforementioned broker (hereinafter, the “**Participants or Policyholders**”). **The Life Care 10 product and all life insurance policies with a contract date prior to 30 June 2017 (inclusive) are excluded from the promotion. Customers who are self-employed, businesses or legal entities, as well as current or former employees of the Sabadell Group, are also excluded from the promotion.**
- 3. Promotional Period:** 12 September 2022 to 12 September 2024 (both inclusive). The Promoters may renew the promotion for annual periods, as well as postpone, cancel, suspend or modify the Promotion at any time, prior communication.
- 4. Terms and Conditions of the Promotion:**
  - a. The Participant must take out or have taken out and hold two insurance policies: i) a Life Care, Life Care Woman or Life Care Premium (hereinafter referred to as life insurance) and ii) take out or have taken out a Health Protection insurance policy. At least one of these two insurance policies must have an effective date from 12 September 2022.
  - b. The Policyholder must be the same in both insurance policies.
  - c. The Policyholder must be up to date with the payment of premiums for both policies
  - d. The Participant shall only be entitled to one annual promotional incentive, even if he/she has other insurance policies.
  - e. Health insurance policies that have been cancelled and subsequently reactivated or taken out again in the last TWELVE (12) calendar months are excluded.
  - f. All insurance policies must have been taken out through the BanSabadell Mediación broker<sup>3</sup>
  - g. The accounts for debiting the bills for both insurance policies must be accounts with Banco de Sabadell, S.A.
- 5. Promotional incentive:** Participants who meet the conditions of the Promotion will receive each year, while the promotion is in force and without any prior formalities, a payment from BSV of one hundred euros (€100) into the same bank account from which the life insurance premium has been paid.  
To receive the incentive, both insurances must be in force and up to date with payments. If the bank account from which the payment of the life insurance has been made is not exclusively held by the Policyholder, this exempts the Promoters and BanSabadell Mediación from any liability arising from this fact.
- 6. Delivery of the promotional incentive:** Payment shall be made by bank transfer within a period of between THIRTY (30) and SIXTY (60) days from the date of collection of the premium for the last insurance policy taken out. This process will apply to both the contracting and the annual renewal of insurance policies.

**7. Basic information on Personal Data Protection:**

7.1.- Data protection information on BanSabadell Vida, S.A. de Seguros y Reaseguros

The personal data of the Participants in the Promotion will be processed in accordance with the following:

<b>Data Controller</b>	BanSabadell Vida, S.A. de Seguros y Reaseguros
<b>Purpose</b>	Payment of the "Life + Health" promotion incentive
<b>Rights</b>	Access, rectification, erasure, objection, restriction, portability
<b>Additional information</b>	You can view the additional information at <a href="http://www.sabadellvida.com">www.sabadellvida.com</a>

**In order to make the payment of the promotional incentive, your bank Banco de Sabadell, S.A. must confirm to BSV that the Participant complies with the conditions of the Promotion and communicate the date of his/her entry therein. Participation in this Promotion is voluntary. If you do not wish to participate in this Promotion, you only have to inform your bank by any means and this information will not be communicated to BSV, nor will the promotional incentive be paid out.**

7.2.- Data protection information on Sanitas S.A. de Seguros (Sanitas) and BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros (BSSG)

In order to benefit from the promotion, if you decide to take out health insurance (under the conditions defined in this document), you have authorised Sanitas and BSSG to obtain information on your status as a policyholder of a life insurance policy taken out by BanSabadell Vida, S.A. de Seguros y Reaseguros, under the conditions defined in this document. This processing of your personal data by Sanitas and BSSG, as joint controllers, is lawful because it is necessary for the execution of the contract requested by you, i.e. the implementation of this promotion. Likewise, if you decide to take out life insurance (under the conditions defined in this document), you shall authorise BanSabadell Vida, S.A. de Seguros y Reaseguros to verify your status as a policyholder of a health insurance policy co-insured by Sanitas and BSSG under the terms defined in this document. The disclosure of this information (your status as policyholder) is made by the co-insurers as it is necessary for the conclusion of a contract for which you are a party. We remind you that your participation in this promotion is completely voluntary, so that if you do not wish to participate, the processing of personal data described in this paragraph will not take place.

The purpose of the processing of your personal data is the efficient realisation and implementation of the promotion from which you wish to benefit, on a voluntary basis, including payment of the promotional incentive into your bank, Banco de Sabadell, S.A.

We remind you that you may at any time exercise your rights of access, rectification, opposition, erasure, restriction and portability, as well as to withdraw the authorisation granted, through the channels described in the Additional Information, available at [www.sanitas.es/RGPD/coasegurosabadell](http://www.sanitas.es/RGPD/coasegurosabadell).

8. **Taxation:** the tax in force at the time of payment of the incentive will be applied. At present, the payment of the incentive is deemed to be a capital gain and is not subject to withholding.
9. Acceptance of these Terms and Conditions entails full compliance with them, as well as acceptance of the criteria of the Promotional Entities in the resolution of any controversy or dispute that may arise in the development of the Promotion, provided that they do not unduly harm the participants.

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<sup>1</sup>Life Care, Life Care Premium and Life Care Woman are insurance policies of BanSabadell Vida, S.A. de Seguros y Reaseguros, with Tax ID No. A-08371908 and its registered office at C/ Isabel Colbrand, 22, 28050 Madrid, registered in the Mercantile Register of Madrid and the Register of Insurance Companies of the DGSyFP under code C0557.

<sup>2</sup>Health Protection is an insurance policy of BanSabadell Seguros Generales, S.A. de Seguros y Reaseguros, with Tax ID no. A-64194590 and with registered office at Calle Isabel Colbrand, 22, 28050 Madrid, registered with the Mercantile Register of Madrid and DGSyFP Insurance Companies Register under code no. C-0767 and of Sanitas, Sociedad Anónima de Seguros, with Tax ID no. A-28037042 and registered office at Ribera del Loira 52, 28042 Madrid, registered in the M.R. of Madrid and in the Reg. of Insurance Companies of the DGSyFP under code no. C-0320.

<sup>3</sup> Insurance policies brokered by BanSabadell Mediación, Operador de Banca-Seguros Vinculado del Grupo Banco Sabadell, S.A., with Tax ID no. A-03424223 and its registered office at Avda. Oscar Esplá, 37, 03007 Alicante, registered in the Comp. Reg. of Alicante, and in the Administrative Register of the Directorate-General for Insurance and Pension Funds of the DGSyFP under code no. OV-0004, acting on behalf of BanSabadell Vida, S.A. de Seguros y Reaseguros, Bansabadell Seguros Generales S.A. de Seguros y Reaseguros, and Sanitas, Sociedad Anónima de Seguros, and carries Civil Liability Insurance pursuant to the provisions of the regulation on the distribution of private insurance and reinsurance in effect. You can view the insurance companies with which BanSabadell Mediación has signed an insurance agency contract at [www.bancosabadell.com/bsmediacion](http://www.bancosabadell.com/bsmediacion)