

Terms and conditions of promotions for self-employed customers, micro-enterprises and SMEs in the Health and Wellness sector

Promotion 1: Sabadell Business Plus Account with no requirements or fees for new sector customers

1. Purpose

At Banco de Sabadell, S.A., we are offering a promotion for:

- New self-employed customers, micro-enterprises and SMEs in the Health and Wellness sector identified with any of the CNAEs (Spanish Economic Activity Codes) detailed in Annex I who register a Sabadell Business Plus Account during the period of the Campaign.

2. Effective term of the promotional offer

For new self-employed customers, micro-companies or SMEs who open a Sabadell Business Plus Account between 1 April and 15 June 2025, both inclusive, and who are identified in the bank's database with one of the CNAEs listed in Annex I.

The promotion will run indefinitely.

3. Who is it aimed at?

The beneficiary must be a **natural person who is self-employed or a legal person in the category of micro-enterprise or SME**. Those in the institutional segment or public sector are excluded.

The beneficiary must be identified with one of the CNAEs listed in Annex I.

They must be a new customer at Banco Sabadell who opens a Sabadell Business Plus Account between 1 April and 15 June 2025, both inclusive.

A new customer is deemed to be an account holder who opens the Sabadell Business Plus Account during the Campaign period and more than six months have passed since the last contract they were account holders of was cancelled.

4. Terms and conditions of the promotion

New customers who open a **Sabadell Business Plus Account** during the Campaign period (1 April to 15 June 2025, both inclusive) shall be :

- Exempt from fulfilling the requirements to access the Sabadell Business Plus Account (it shall not be necessary to meet the minimum monthly income of €3,000 in the aforementioned Account).

The foregoing conditions shall be maintained indefinitely while the Sabadell Business Plus Account is in force.

The Sabadell Business Plus Account requirements waiver will only apply to one account per customer.

If the account has two or more account holders, each account holder may only access the promotion on one Account and at least one of them must be considered as a new customer and must be identified at the bank with one of the CNAEs detailed in Annex I.

5. Loss of eligibility

Customers shall be excluded from the promotion if they close their Sabadell Business Plus Account or, while maintaining it, change their product type.

Promotion 2: POS terminal Flat Rate 6 months free

1. Purpose

At Banco de Sabadell, S.A., (hereinafter called "Banco de Sabadell") we are offering a promotion for:

- Self-employed customers, micro-enterprises and SMEs in the Health and Wellness sector identified with one of the CNAEs listed in Annex I who did not have a POS terminal marketed through Banco Sabadell on 31 March 2025, and who contract a new Flat Rate POS terminal during the Campaign period, between 1 April and 15 June 2025, both inclusive.

The aim of this promotion is to offer a Monthly Flat Rate with 6 months free of charge to these customers by offering them a discount on their monthly instalment.

2. Effective term of the promotional offer

Validity period of the promotion: from 1 April to 15 June 2025, both inclusive. Customers who adhere to the Promotion and meet its requirements shall enjoy 6 free months of the Flat Rate by availing of a discount on their monthly instalment.

3. Who is it aimed at?

The beneficiary must be a **natural person who is self-employed or a legal person in the category of micro-enterprise or SME**. Those in the institutional segment or public sector are excluded.

The beneficiary must meet the following conditions: **(i)** Be identified with one of the CNAEs listed in Annex I; **(ii)** be a Banco Sabadell customer; **(iii)** contract a new POS terminal between 1 April and 15 June 2025, both inclusive, and **(iv)** not have a POS terminal marketed through Banco Sabadell in a registered status on 31 March 2025 (inclusive).

Virtual POS, Smart Dual Screen POS and Smart Phone&Sell POS are excluded from the Promotion.

4. Terms and conditions of the promotion

This promotion consists of a Monthly Flat Rate with 6 months free for self-employed customers, micro-enterprises and SMEs identified with any of the CNAEs on the List in Annex I who contract a POS terminal marketed by Banco Sabadell with a Monthly Flat Rate within the TP1000 to TP10000 ranges (both inclusive).

Flat Rate	Monthly turnover	Monthly instalment
FR Monthly 1,000	Up to €1,000/month	€6/month
FR Monthly 2,000	Up to €2,000/month	€12/month
FR Monthly 3,000	Up to €3,000/month	€18/month
FR Monthly 4,000	Up to €4,000/month	€24/month
FR Monthly 5,000	Up to €5,000/month	€30/month
FR Monthly 6,000	Up to €6,000/month	€36/month
FR Monthly 7,000	Up to €7,000/month	€40/month
FR Monthly 8,000	Up to € 8,000/month	€44/month
FR Monthly 9,000	Up to €9,000/month	€50/month
FR Monthly 10,000	Up to €10,000/month	€55/month

The contract shall reflect the Flat Rate range that best suits the customer based on their expected monthly turnover. They shall be charged the monthly instalment corresponding to the chosen range and, during the first six (6) months of the promotion, they shall receive a credit for the amount of the instalment already paid in the same account where the monthly instalment was charged.

Any other range not included in the foregoing table of Flat Rates shall be excluded from the Promotion.

Aspects of the Promotion to take into account:

- In the event of exceeding the monthly turnover range of the contracted Flat Rate, the excess turnover shall be charged at a discount rate of 1.10% of the amount of each transaction.

- If the turnover of international cards exceeds 10% of the total monthly turnover, the 6 months free promotion shall be cancelled from that moment on and the Flat Rate instalment discount shall not apply for the next months.
- No monthly instalments can be refunded in order to benefit from the promotion. In the event that the discounted monthly instalment has been applied and the customer subsequently returns the monthly instalment, the monthly instalment shall be charged again. If the discounted monthly instalment has not been applied and the customer has returned the monthly instalment, the monthly payment shall not be discounted.
- Transactions made with American Express cards are excluded from these prices and shall not be counted in the turnover ranges of the contracted Flat Rate as they have their own rates.
- This promotion implies that the customer maintains the contracted Flat Rate for 12 months. If the same or a higher Flat Rate contract is not maintained during the 6 months following the end of the promotion, penalties shall be applied corresponding to the amount of the discounted instalments during the promotion period.
- The Flat Rate instalment includes only one free terminal. If an additional POS terminal is contracted, a cost of €3 per month per POS terminal shall be applied.

5. Loss of eligibility

Customers who are in any of the following situations shall be excluded from the promotion, thereby not being eligible for the Flat Rate instalment discount:

- Those who terminate the commercial or POS terminal contract;
- Those who exceed the limit of 10% of total monthly international card turnover;
- Those who change their rate type (lower Flat Rate or Discount Rate) during the first 12 months after contracting the product;
- Those who return a monthly instalment.

Promotion 3: Coupons for customers signing up for their first POS terminal and Business Debit Card

1. Purpose

At Banco de Sabadell, S.A., (hereinafter called "Banco de Sabadell") we are offering a promotion for:

- Self-employed customers, micro-enterprises and SMEs in the Health and Welfare sector identified with one of the CNAEs detailed in Annex I, that:
 - Hold an account for business purposes; and
 - Sign up for their first POS terminal and Business Debit Mastercard at Banco de Sabadell, S.A. and use it as a method of payment.The POS terminal and the Business Debit card must be linked to the same account.

The purpose of this promotion is to offer €50 coupons to customers who sign up for their first POS terminal and Business Debit Card between 1 April and 15 June 2025 (inclusive) and make purchases with the card for a minimum amount of €2,500 between 1 April and 30 June 2025 (both inclusive).

2. Effective term of the promotional offer

For customers, as detailed in clause 3, who hold a business account and register their first POS terminal and first Business Debit Mastercard between 1 April and 15 June 2025, both inclusive, (hereinafter referred to as the 'Promotional Period').

3. Eligibility

The following may participate in the promotion:

- Natural persons who are considered self-employed or legal persons who are in the category of micro-enterprises or SMEs, identified with one of the CNAE designated in Annex I of these terms and conditions:
 - Those who are Holders or authorised holders of an account with a business purpose (in force, new account or change of type) at the end of April, May and June 2025.
 - They must also contract and install their first POS terminal and their first Business Debit Mastercard linked to the same business account between 1 April and 15 June 2025.

"Other institutions" in the institutional segment or public sector are excluded.

Those who are excluded from the promotion are:

- Employees of the organising company or related companies, or of the advertising agencies, or of the companies collaborating in this promotion.
- Customers who are in default of payment or have any type of liquid, overdue and payable debt with the Bank and/or do not comply with the rest of the conditions set forth herein.
- Customers who decide to opt out of the campaign of their own accord; they must notify their manager or branch in order to process the request.
- Customers who, in the Bank's opinion, incur in any type of fraudulent action that may alter the normal operation of the promotion.

For clarification purposes, due to the very nature of the Bank's Business Debit Mastercard cards, customers must contract them within the context of their business or professional activity and, therefore, must be holders or authorised holders of the linked business account.

4. How the Promotion works

Participants shall be eligible for a €50 coupon if they sign up for their first POS terminal and first Business Debit Mastercard (both linked to the same business account) between 1 April and 15 June 2025 (both inclusive) and reach a minimum card spend of €2,500 in¹ cumulative purchases during the period between 00:00 on 01/04/2025 and 23:59:59 on 30/06/2025 (hereinafter the 'Turnover Period').

Even if the card spend exceeds €2,500, the participant is only entitled to one coupon.

5. Redeeming the €50 coupon

The €50 coupons, hereinafter 'Promotional Coupons', must be requested at www.mitarjetabusiness.es² by entering the code that the customer shall receive in the e-mail sent by the bank and selecting one of

¹ "Purchase" is defined as any transaction made with the Business Debit Mastercard with mobile payment to acquire a good or pay for a service in a physical store, expressly excluding the payment of financing transactions, even though such may be settled as a "purchase". Cancelled or returned transactions are excluded from the promotion. The cardholder must provide the Bank, if it so requests, with the supporting documentation that shows the transaction is a "purchase" as defined under this heading.

² Web available from the time of coupon distribution.

the products or services. These Coupons cannot be recharged, resold, transferred in exchange for something of a similar value, redeemed for cash or used with another account.

The deadline to redeem the coupon(s) by the winners is 31/12/2025.

6. Calendar

This action will be carried out according to the following calendar:

- The promotion term shall run from 00:00 on 01/04/2025 until 23:59:59 on 15/06/2025, Spanish peninsular time.
- In order to check whether the customer meets the conditions to receive the €50 Euro, the Business Debit Mastercard Billing Period shall be the period from 1 April 2025 to 30 June 2025, both inclusive, (the Bank shall verify the purchase amount and award the €50 coupons in accordance with the foregoing procedures between 15 July 2025 and 30 July 2025, both inclusive). The Bank shall then notify the winners of the prize, as explained in section, '7 Winner notifications'.
- The deadline to redeem the coupon in the relevant shops shall be indicated on the coupon that the customer shall receive upon request as indicated in the section 'Redeeming the €50 coupon'.

7. Notification of winners

Once the Bank has verified the details of the winners of the 'Promotional Coupons' described in section 4 above and the procedures of the promotion, as well as the fulfilment of the requirements requested in this promotion have been verified, they shall be notified of their status as winners and the instructions to redeem the coupon by means of a personalised communication via the communication channel that the holder has provided to the Bank. This communication shall take place during the month of July 2025.

The winner may waive the Promotional Coupon(s), as applicable, but may not transfer their entitlement to any third party or request the replacement thereof in exchange for any other benefit or financial compensation. The waiver, the impossibility to locate the winner or the non-fulfilment of the requirements of the rules shall not give rise to any kind of compensation, exchange or indemnity.

8. Free of charge

The promotion is free of charge therefore, in order to participate therein and qualify for the Promotional Coupons, it shall not be necessary to pay any additional amount.

9. Changes to the Terms and Conditions

The Bank reserves the right to determine and change the campaign calendar at its sole discretion, as well as to exclude from the Promotional Coupon(s), as applicable, any person it deems ineligible or who has acted in bad faith. Furthermore, the Bank reserves the right to change these terms and conditions or the Promotional Coupon(s), as applicable, to another of equivalent value.

10. Winner's identifying information

The winner must provide proof of identification with such documents as the Bank deems fit to accept the Promotional Coupon(s), as applicable. The winner must not be in default of payment and must not be in any type of liquid, overdue and payable debt to the Bank from the commencement of the campaign and until the delivery of the Promotional Coupon (or Promotional Coupons, as the case may be). Also, customers who are declared in insolvency proceedings during the term of the promotion and up to the time of the discount will be excluded from the promotion.

11. Disclaimer of Liability

Banco de Sabadell, S.A. shall not assume any liability whatsoever that may arise from any circumstance attributable to third parties that may affect the normal development and enjoyment of the Promotional Coupon (or Promotional Coupons, as the case may be).

Aspects in common with the Promotions

1. Acceptance of the Terms and Conditions

At its sole discretion, Banco de Sabadell, S.A. reserves the right to exclude customers from the promotion if there is tampering or attempted tampering of the promotion or any of the terms and conditions of these Terms and Conditions are breached.

Banco de Sabadell, S.A. may take such decisions as it sees fit with a view to resolving disputes and conflicts arising throughout the promotion, provided that they are not unduly prejudicial and are equitable.

2. Amendment of the Terms and Conditions

The Bank reserves the right to determine and amend, at its convenience, the date of the promotional subscription up to a maximum of 10 days prior to the scheduled date and to cancel the promotion, which will result in the cancellation of the promotional subscription with effect from the date of cancellation, as well as to exclude from the subscription those customers it deems to be ineligible or to have acted in bad faith. Such circumstances will be duly communicated by the Bank to customers via the contact details provided.

3. Law and Jurisdiction

The terms and conditions of this promotion are governed by and subject to the laws and courts of Spain.

4. Personal Data Protection System

The party responsible for managing personal data is Banco de Sabadell, S.A., with registered office at Plaça de Sant Roc, no. 20, 08201 Sabadell.

The purpose is the management and control of participation in the promotion and the actions and operations deriving from it, which may involve sending electronic communications or contacting the data subject through the location data provided. For this purpose, Banco de Sabadell, S.A. shall access the data related to the type of POS terminal, its status and turnover in its capacity as the sale and marketing agent of Paycomet, S.L.U.

The rights of access, rectification, objection, erasure, restriction and portability may be exercised in accordance with the provisions of EU Regulation 2016/679 and Organic Law 3/2018 on the Protection of Personal Data and Guarantee of Digital Rights by writing to the Bank's Data Protection Rights unit, through its registered office or offices or via the following email address: ejercicioderechosprotecdatos@bancsabadell.com.

Additional information can be found in the Annex published on the bank's website (www.bancsabadell.com "Information for customers" section "Annex with detailed information on personal data protection").

Annex I

CNAE list

New customers who are identified in the bank's database as one of the following CNAEs and CNOs shall be included in the promotion:

CNAEs	Description
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Medical and Aesthetic Centres

7500	FUND MANAGEMENT VETERINARY
8610	FUND MANAGEMENT HOSPITAL
8621	FUND MANAGEMENT GENERAL MEDICAL PRACTICE
8622	FUND MANAGEMENT SPECIALIST MEDICAL PRACTICE
8623	FUND MANAGEMENT ODONTOLOGY
8690	OTHER HEALTHCARE ACTIVITIES

Pharmacies and Parapharmacies

4773	RETAIL SALE OF PHARMACEUTICALS IN SPECIALISED SHOPS
4775	RETAIL SALE OF COSMETICS AND TOILETRIES IN SPECIALISED SHOPS

Hairdressers and Beauty Parlours

9602	HAIRDRESSING AND OTHER BEAUTY TREATMENTS
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Merchants

4645	WHOLESALE OF PERFUME AND COSMETICS
4649	WHOLESALE OF OTHER HOUSEHOLD GOODS
4690	NON-SPECIALISED WHOLESALE TRADE
4711	RETAIL TRADE IN NON-SPECIALISED ESTABLISHMENTS WITH A FOCUS ON FOOD PRODUCTION PREP. AND
4719	OTHER RETAIL SALE IN NON-SPECIALISED STORES
4729	OTHER RETAIL TRADE IN SPEC. ESTABLISH. WITH A FOCUS ON FOOD PROD.
4764	RETAIL TRADE SPEC. IN SPORT ART. IN ESTABLISHMENTS
4774	RETAIL TRADE SPEC. IN MED. AND ORTOP. ART. IN ESTABLISHMENTS
4776	RETAIL SALE OF FLOWERS, PLANTS, SEEDS, FERTIL.
4778	OTHER RETAIL SALE OF NEW ARTIC. IN SPEC. ESTABLISH.
4799	OTHER RETAIL SALE NOT CARRIED OUT NEITHER IN ESTAB. NOR IN SALES P. NOR IN STORES
4619	AGENTS INVOLVED IN THE SALE OF A VARIETY OF PRODUCTS
4646	WHOLESALE TRADE IN PHARMACEUTICALS

Tourist Accommodation

5510	HOTELS AND SIMILAR ACCOMMODATION
5520	TOURIST AND OTHER SHORT-STAY ACCOMMODATION

CNAEs	Description
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Other

1086	PROCESS. AND PREP. OF HOMOGENISED AND DIET. FOODS
3250	MANUF. OF MEDICAL AND DENTAL INSTRUM. AND SUPPLIES
4618	AGENTS SPECIAL. IN THE SALE OF OTHER PARTICULAR PROD.
4621	WHOLESALE TRADE OF CEREALS, RAW TOBACCO, SEEDS AND ANIMAL FEEDSTUFFS
7120	TECHNICAL TESTING AND ANALYSIS
7211	RESEARCH AND EXP. DEVELOP. IN BIOTECH.
7220	RESEARCH AND EXP. DEVELOPMENT IN SOC. SC. AND HUMAN.

7734	RENTING AND LEASING OF WATER TRANSPORT EQUIPMENT
8121	GENERAL CLEANING OF BUILDINGS
8122	OTHER BUILDING AND INDUSTRIAL CLEANING ACTIVITIES
8129	OTHER CLEANING ACTIVITIES
8130	LANDSCAPING SERVICE ACTIVITIES
8551	SPORT AND RECREATION EDUCATION
8710	ASSIST. IN RESID. CARE FACILITY W/ HEALTH C.
8720	ASSIST. FOR PEOPLE W/ INTEL. DISABILITIES
8731	ASSIST. IN RESID. CARE FAC. FOR THE ELDER. AND W/
8732	ASSIST. IN RESID. CARE FAC. FOR PEOPLE W/ DISABILITIES
8790	OTHER ASSIST. ACTIVIT. IN RESID. CARE. FAC.
8811	SOC. SERV. ACTIVIT. W/O ACCOMM. FOR THE ELD.
8812	SOC. SERV. ACTIVIT. W/ ACCOMM. FOR PPL W/
8891	FUND MANAGEMENT ACTIV. DAYTIME CHILD CARE
8899	OTHER SOC. SERV. ACTIV. W/O ACCOMM. N.E.C.
9311	OPERATION OF SPORTS FACILITIES
9312	FUND MANAGEMENT SPORTS CLUBS
9313	FUND MANAGEMENT GYMS
9319	OTHER SPORTS
9329	OTHER AMUSEMENT AND RECREATION ACTIVITIES
9601	WASHING AND (DRY-)CLEANING OF TEXTILE AND FUR PRODUCTS
9604	FUND MANAGEMENT PHYSICAL WELL-BEING
9609	OTHER PERSONAL SERVICES N.E.C.
9700	AS EMPLOYERS OF DOMESTIC STAFF
9810	UNDIFFERENTIATED GOODS-PRODUCING ACTIVITIES OF PRIVATE HOUSEHOLDS FOR OWN USE
9820	HOUSEH. ACTIVITIES AS SERVICE PROD. FOR OWN USE
212	DOCTORS
251	PSYCHOLOGISTS
261	HEALTH TECHNICAL ASSISTANT
211	VETERINARY
252	CLINICAL ANALYST

NCO