

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

1. Banco de Sabadell, S.A. (hereinafter, the Bank) is running a special promotional offer aimed at natural persons residing in Spain who register as customers of the Bank by opening the Sabadell Online Account.¹
2. Based on this promotional offer, if they open a Sabadell Online Account from 1 December 2023 to 2 January 2024, both inclusive, they can receive a profitability of 3.039% APR, by applying:
 - 6% NIR² 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. Duration of the promotion

For accounts opened **between 1 December 2023 and 2 January 2024**, both inclusive.

4. Terms and Conditions of the promotion

For opening the Sabadell Online Account during the term of validity of the promotional offer, you can get a profitability of 3.039% APR, which is the result of applying:

- 6% NIR² 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 of profitability of the account, it will earn 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 day 1 of the month following the month in which the account is opened. The remuneration will be settled on a quarterly basis. The payment in respect of each monthly period is made on the 15th day of the following month (or the first subsequent working day) after the customer is registered and is made in two separate account entries, one for the 2% NIR in respect of the account settlement and the other for the 4% NIR in respect of the remuneration for this promotion.
- To calculate remuneration, the average balance in the Sabadell Online Account and in the associated Savings Accounts of the holders of the Sabadell Online Account will be taken into account, up to a maximum joint balance of €20,000.
- To be eligible for remuneration, the Online Sabadell Account 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 of 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 over 12 months

Representative example for a calculated year for the period from 31/12/2023 to 31/12/2024 for a combined average monthly balance of the Online Account and the associated Savings Account(s) of €20,000: **APR 3.039% 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: €598.91. 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 following 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 promotion are deposited and notarized before the notary of the Illustrious College of Catalonia, Mr. Javier Micó Giner, with an office at Carrer de Narcís Giralt, no. 57, Sabadell (Barcelona). If you wish to check the content of the bases deposited, you can request a copy at the notary's office or at your email address: info@notariajaviermico.com.

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.
 - In the last 2 years, not have held any position of public office.
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%.