

# Empresas Bienvenida Account Promotions

These two promotions are mutually exclusive, i.e. you can only choose one of them.

## 1. TERMS AND CONDITIONS OF THE ANDROID POS TERMINAL AND POS TERMINAL PLAN PROMOTION

POS Terminal Plan Promotion\* with the first 12 months at no cost for new customers who are individuals and legal entities with annual turnover of less than €5 million/year and who sign up for an Android POS terminal (or a traditional POS terminal or a virtual POS terminal) before 04/30/2024. Promotion valid for Plan 6 (only with Smartpay POS terminal), Plan 10 (for physical or virtual POS terminal), Plan 15 (only for physical POS terminal), Plan 20 (only for physical POS terminal) and Plan 30 (only for physical POS terminal) types.

\* (The POS Terminal Plan is a flat-rate fee, with a fixed monthly payment for 12 months, renewable annually. It includes the discount on all transactions processed by the POS terminal with Visa and Mastercard cards, except B2B cards, as well as the maintenance fee for the terminal). For the second and subsequent terminals, the fee will be 5 euros per month each if it is active, or 25 euros per month if it is inactive, i.e. if 2 months go by without processing any transactions. For transactions with B2B cards and with any card or payment method other than Visa and Mastercard, the corresponding % discount or fixed cost is applied.

## 2. CONDITIONS OF THE EURIBOR + 0% FINANCING PROMOTION

**Financing is subject to approval by the bank.** It is possible that BBVA will not grant your loan or credit limit. In the case of financing limits for imports / advances for exports, it may be the case that, even once your limit has been authorized, BBVA may refuse a drawdown request.

**Promotion valid until 01/31/2024 for new individual or business customers with an annual turnover under 5 million euros.** Promotion applies to the following products: Credit Account, Commercial Discount, SEPA Debit Advances, Export Advances and Business Loan (maximum term of 12 months). Financing at Euribor + 0% during the first year, for up to €30,000, which can be assigned to a single product of those included in the promotion, and cannot be divided among several. The main financial fees (commitment, study, availability and early cancellation) of each product are excluded from this promotion and will be negotiated individually in each proposal.

**For example,** for a Business Loan benchmarked to the quarterly Euribor on 10/09/2023: 3.98% NIR, **6.0169% Variable APR**, for €30,000 over 12 months, you would pay €2,554.22/month. (total amount of €30,950.67, 1% commitment fee.)

For a Credit Account benchmarked to the 90-day Euribor on 10/10/2023: 3.98% NIR, **5.0861% variable APR**, for an available limit of €30,000 with quarterly settlements and an average use of the credit limit of 50%. Commitment fee of 1% and availability fee of 0.10%.

**Products not included in the promotion:** Click&Pay, Tax Loan, Reverse Factoring and Factoring.

**Before the end of the promotion,** in operations with a credit limit, the corresponding approval study will be conducted for possible renewal, and the economic conditions that will apply after the first year ends will be revised.