

TERMS AND CONDITIONS OF THE PROMOTION "It's Your Time"  
(from 1 September 2025 to 31 December 2025)

1. **Promoter:** the Promoter of the "It's Your Time" **promotion** (hereafter, the "**Promotion**") is 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**").
2. **Promotional Period:** from 1 September 2025 to 31 December 2025 inclusive (hereafter, the "**Promotional Period**"), although it may be extended, suspended or cancelled by the Promoter at any time.
3. **Promoted Products<sup>(1)</sup>:** the insurance policies Life Care, Life Care Premium and Premium Accident (products of BSV) distributed 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) who are tax residents in Spain and (i) take out at least one of the Promoted Insurance Policies as the policyholder and (ii) are registered as new Banco Sabadell customers between 1 June 2025 and 31 October 2025 inclusive are eligible to enter this Promotion and benefit from it. New customer means policyholders/insured who have taken out a new contract either for the first time with Banco Sabadell, S.A. (hereafter, "**Banco Sabadell**") or when more than six months have gone by since the cancellation of the last contract (hereafter, the "**Entrant(s)**").
5. **Promotion:** the amount of the promotion for taking out an insurance policy in one of the Promoted Products will be the **equivalent of two months of the total amount of the total annual premium:  $[(\text{total annual premium} / 12) \times 2]$ . It will only be paid in the first policy year of the insurance.**

Entrants who meet the promotion requirements set out in Clause 6 of these Terms and Conditions and have signed up at <https://www.sabadellsegurosypensiones.com/es/acciones/es-tu-momento> to apply for it will receive the promotion by bank transfer from the Promoter providing the insurance taken out.

The payment will be made by premium refund within **SIXTY (60) to NINETY (90)** days from the date of payment of the first premium bill for the insurance taken out as part of the promotion into the account used to pay for the insurance

6. **Promotion Requirements:**
  - a. To be eligible for the promotion (as defined in Clause 5), the Entrant must have applied to take out at least one Promoted Insurance Policy between 1 September 2025 and 31 December 2025 inclusive with a policy effect date no later than 31 December 2025. Entrants must apply for the promotion by signing up at <https://www.sabadellsegurosypensiones.com/es/acciones/es-tu-momento> before 31 January 2026. **The Entrant must maintain the Promoted Insurance Policy taken out for at least one year and be up to date with premium payments.** Taking out the policy is subject to the underwriting standards of the insurer providing the insurance.
  - b. The total annual premium for the Promoted Insurance Policy taken out must be **at least THREE HUNDRED euro (€300)**.
  - c. If an Entrant withdraws from the insurance contract, terminates it early on any grounds within one year of its entry into force or fails to pay any of its premiums, they will forfeit entitlement to the Incentive, notwithstanding any legal effects on the policy envisaged in prevailing regulations.
  - d. **Expressly excluded from this promotion are (i) replacements of any type of BSV Life and/or Accident 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 either of the situations shown in points (i) and (ii) above in this paragraph have occurred in less than 30 days between the date of cancellation of the cancelled/terminated policy and the date of application for the new policy through any of the contracting channels used to take out the insurance policies concerned.**

**Renewals of the Promoted Insurance Policy or Policies are also expressly excluded from this promotion.**
  - e. **Banco Sabadell Group employees and former employees are not eligible to enter the promotion.**
  - f. **Entry in and the benefits of this Promotion cannot be combined with entry in and receiving benefits from any other active Promotion to which the customer is entitled in respect of the same products. If a policyholder is entitled to more than one promotion, the one that is most beneficial to the customer will take precedence.**

TERMS AND CONDITIONS OF THE PROMOTION “It’s Your Time”  
(from 1 September 2025 to 31 December 2025)

7. **Key personal data protection information:**

Under the entry requirements in Clause 4 of these Terms and Conditions, the promoter will need to know you are a new Banco Sabadell customer. This information will be shared by the bank if you sign up for the promotion since it is necessary for such promotion.

<b>Controller</b>	<ul style="list-style-type: none"><li>BanSabadell Vida, S.A. de Seguros y Reaseguros DPO: <a href="mailto:DPO_BSVida@BSVida.com">DPO: DPO_BSVida@BSVida.com</a></li></ul>
<b>Purpose</b>	Managing the “It’s Your Time” promotion from when the insurance is taken out, including payment of the amount by the promoter, until the end of the promotion.
<b>Source of the data</b>	If you sign up for the promotion, the insurer will need to receive confirmation from Banco Sabadell that you are a new customer of that bank. This information is necessary to include you in the promotion and in no case will it contain additional details.
<b>Lawful basis</b>	The processing is performed based on the consent you gave when you signed up for the promotion.
<b>Rights</b>	Access, rectification, objection, erasure, restriction, portability.
<b>More information</b>	You can view complete information at <a href="https://www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bs-vida">https://www.sabadellsegurosypensiones.com/es/sobre-nosotros/tratamiento-datos-bs-vida</a>

8. **Taxation:** payment of the incentive is considered a capital gain for personal 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 Promoter 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.

(1) Life Care and Life Care Premium are life insurance policies and Premium Accident 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.

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 Óscar Esplá, 37, 03007 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, 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)