

# Schedule of fees, conditions and expenses chargeable to customers

In effect since 04/06/2021

## HEADING 10 PAYMENT SERVICES: CHECKING AND SAVINGS ACCOUNTS

The fees included in this heading are the maximum that may be applied, and are charged both to consumer and non-consumer customers.

SPECIFICATION	VALUE	COMMENTS
<b>1. Checking accounts and savings accounts</b>		
1.1 Overdrafts.		
1.1.1 Commitment fee for overdrafts (See Note 1)	4.50%	Minimum: 15.00 euros
1.1.2 Overdraft settlement fee. (See Note 2)	30.00 euros	
1.2 Account maintenance service.		
1.2.1 General account maintenance fee. (See Notes 3, 4 and 7)	160.00 euros	Annual per Account
1.2.2 Fee for maintenance of linked accounts (see Note 5)	120.00 euros	Annual per Account
1.2.3 Fees for specific Payment Accounts		
1.2.3.1 Negocios Account	12.00 euros	Monthly per Account
1.2.3.2 Transactional Business Account	35.00 euros	Monthly per Account
1.2.3.3 Liquidity Account (See Note 6)	0.025% of the average monthly balance	Monthly per Account
1.2.3.4 Major Customers Accounts (See Note 6)	0.048% of the average monthly balance	Monthly per Account
1.3 Administration fee. (See Notes 7 and 8)	0.60 euros per entry	
<b>2. Fee for servicing ad-hoc charges with no balance (see Note 9)</b>	2.00 euros per operation	

SPECIFICATION	VALUE	COMMENTS
<b>3. Fee for standardized information on account movements, outside those established periodically within the framework of the corresponding contract, at the customer's request.</b> (See notes 10 and 11)	Per entry	Minimum per process
<b>3.1</b> Regular statement At the customer's request:	Exempt	Exempt
<b>3.2</b> For requesting statement at branch	5.00 euros	
<b>3.3</b> Additional account statement on magnetic media (See Note 12)	0.002 euros	60.10 euros
<b>3.4</b> Per interconnection, terminal.	Per document	150.25 Euros/Month (Fixed) 36.06 Euros/Hour (Variable)
<b>4. For notifying the Bank of Spain of the movements (debits and deposits) that require said notification, as per the applicable laws.</b>	6.01 euros (One time)	
<b>5. Fee for withdrawing cash at the window (see Note 13)</b>	2.00 euros	
<b>6. Fee for payments in cash, by check or withdrawal in a location other than that in which the account is registered, charged as expenses for checking the signature and verifying the availability of funds</b>	3.00 euros	
<b>7. Fee for issuing non-crossed checkbook (see Note 14)</b>	3.00 euros	
<b>8. Fee for cash deposits in accounts not in your name (see Note 15)</b>		
<b>8.1</b> Counter	3.00 euros	
<b>8.2</b> ATM	1.00 euro	

**NOTE 1** The authorization to have an overdraft is optional for the Bank, and if it is authorized, in accordance with the terms and conditions and period agreed, it will be charged the interest rate published by the Bank for these kinds of transactions.

Checking account overdrafts shall be considered to be credit transactions for all purposes, and the fee on the maximum debit balance which the account may have had in each settlement period shall be applied, with the corresponding minimum, to be received jointly with the interest settlements.

This shall be in accordance with the Consumer Credit Agreements Law 16/2011 of June 24, whereby in overdrafts in consumer accounts, an interest rate giving rise to an annual percentage rate of over 2.5 times the legal interest rate cannot be applied.

**NOTE 2** If the account has no funds, BBVA will inform the customer via messages sent to the BBVA app, on [www.bbva.es](http://www.bbva.es), to the borrower's email address and cell phone, traditional postal notification, by phone, or through actions taken by our BBVA branches or partners. The Bank will remind the customer of the need to have a positive balance to avoid economic repercussions. The Bank will charge an overdraft adjustment fee to compensate for the aforementioned actions taken. It will charge this expense once for any steps taken to inform the borrower of each new balance.

**NOTE 3** The account maintenance service consists of having the account open and active and for holding your money. For this service, the Bank charges a fee, which also includes the Basic Cash Service for Account Customers, i.e.:

- Account holders, as well as authorized individuals and representatives, can make cash deposits at an ATM, as well as

at those branches that offer this service at the teller window, during the hours provided for this service.

Cash deposits made by other people at the window or through an ATM are not included in the Basic Cash Service, and therefore a fee will be charged for the service provided to these individuals, of which they will be informed before making the deposit.

- The withdrawal of cash by the customer at an ATM, up to the card's drawdown limit. Above this limit, the withdrawal must be done at a teller at those branches that have this service during the hours specified for this purpose.

Withdrawing up to €2,000 in cash at the teller window is not part of the Basic Cash Service. As a result, every time an amount of less than or equal to €2,000 is withdrawn at the teller window, a commission will be charged for this service (withdrawals in excess of €2,000 are not charged this fee). The fee will be charged to the account from which the cash is withdrawn. Cash withdrawals at the window are not part of the Basic Cash Service and are therefore not included in the maintenance fee (see Fee for withdrawing cash at the window).

Cash deposits and withdrawals, when done at an ATM, can only be made in bills.

This maintenance fee is only agreed between the Bank and the Customer. Therefore, it does not include cash deposits made by people other than the holder, authorized users and representatives of the account into which the deposit is made (when the operation is made at the window) or by people who are not BBVA customers or who do not identify themselves as such (when the operation is done at an ATM).

**NOTE 4** The maintenance fee will be charged at the same time as the regular settlement of the account and proportionally to the settlement period.

If interest settlement periods other than the specified ones are agreed, the fee for each period will be the result of dividing the amount of the fee by the number of periods per year.

**NOTE 5** Linked accounts are used exclusively for the purposes of complying with the requirements of another bank contract. A fee of 120 euros per year will be charged. This cost will remain unchanged whilst this account contract remains in effect. In the event that the account is used for other types of transactions, the normal fees applicable to unlinked accounts will apply, as set out in sections 1.2.1 and 1.3.

**NOTE 6** The Account Maintenance fee is calculated based on a percentage of the average balance during the monthly settlement period of the account. The average account balance in the settlement period is calculated based on the balance in the Account at the end of the day, based on the value date of the movements and not the date when the transaction is posted to the account.

**NOTE 7** This is a service through which the Bank records the customer's use of the account through entries and movements. For this service, the Bank charges a fee for the use of the account, for each entry or movement, except for the following:

- Cash deposits by the account holder (Basic Cash Service).
- The withdrawal of cash by the customer at an ATM, up to the card's drawdown limit (Basic Cash Service).
- Cash withdrawal from the Account at the window (for any amount).
- Settlement of interest owed and due, fees charged and chargeable expenses
- Payments and charges for BBVA loans.

The administration fee will be charged at the same time as the regular settlement of the account.

**NOTE 8** The charging of this fee is not compatible with the application of the monthly fee stipulated in Heading 22 [BUNDLED SERVICES - CUENTAS CLARAS]

**NOTE 9** When it is impossible to apply the charge automatically, because the account balance is insufficient or because an agreed overdraft limit for the account would be exceeded. BBVA will carry out an additional actions that may lead it to authorize charges to the account with the insufficient balance.

In such cases, the fee for administering ad hoc charges when there is no balance will be charged on the day following that on which the event described in the previous paragraph takes place, for each transaction. This will not apply if the account balance is positive at the end of the day (21:00 hrs).

This service applies only to charges originated by the Holder(s) in the following cases: cash withdrawals from a teller, preauthorized payment orders, bills not paid by preauthorized payment, transfers and movements between accounts, tax and social security payments, charging of checks and promissory notes, issue of banker's checks, and buying and selling foreign currency.

BBVA will charge, in addition to the one-off charge for processing a charge with no balance, the overdraft fee (see section 1.1.1) and the interest accrued.



- NOTE 10** In the case of account movements requiring the sending of specific documents, a correspondence (mail) fee will be applied, if not charged during the transaction that caused the movement, for the amount corresponding to the current postal rate.
- NOTE 11** The fee for "standardized information" only includes the sending of information in the formats and procedures standardized by the Spanish Banking Board or, where applicable, by the Spanish Private Banking Association.
- NOTE 12** The magnetic medium will be provided by the customer, or he/she will be charged the price of the medium.
- NOTE 13** This service allows the parties involved to withdraw cash from the account at the window at a BBVA branch, as an alternative to the ATM. For this service, BBVA charges a fee for cash withdrawals at the window for an amount of less than or equal to €2,000 (for those with a higher amount, no fee is charged). The fee for providing this service will be charged to the account from which the drawdown is made.
- NOTE 14** This fee does not apply to issuance of crossed checkbooks.
- NOTE 15** This fee is charged for cash deposits to the account made by people other than those involved in the account (when the operation is made at the window) or by people who are not Bank customers or who do not identify themselves as such (when the operation is done at an ATM). The fee for providing this service is charged to the person making the deposit, who will be notified in advance.  
"Acting parties" in the account means holders, authorized persons and representatives.

# Schedule of fees, conditions and expenses chargeable to customers

In effect since 09/30/2020

## HEADING 17. PAYMENT SERVICES: CREDIT CARDS, DEBIT CARDS, PREPAID CARDS AND ELECTRONIC MONEY

The fees included in this heading are the maximum that may be applied, and are charged both to consumer and non-consumer customers.

### 1. STORES: INVOICING

1.1 Discount: As per the contract associated with the corresponding card system.

1.2 Monthly physical POS terminal maintenance fee:

POS terminal model	Monthly turnover of the Establishment			
	Tranche 1	Tranche 2	Tranche 3	Tranche 4
	less than or equal to €0	from €0.01 to €2,499.99	from €2,500 to €4,999.99	more than or equal to €5,000
Standard POS terminals *	€25	€10	€5	€0
SmartPay	€25	€5	€0	€0
Vending Reader	€25	€20	€15	€10

\* GPRS, ADSL, RTC, wireless, and PC POS terminal

The tranche applied, and therefore the fee applied, will depend on the monthly billing of all the POS terminals that each establishment has with BBVA (for example, if one Establishment has 3 physical POS terminals contracted, regardless of the model, the monthly invoicing of all three will be added to determine the tranche and the fee applicable to the Establishment).

The monthly billing will be calculated using the remittances settled in the month.

The corresponding fee will be applied to each physical POS terminal at the store plus VAT/indirect taxes that are applicable in accordance with the legislation in force at any given time.

For businesses with the POS terminal plan (Bono TPV), the first terminal is exempt and the second and subsequent POS terminals have a maintenance fee of EUR 5/month if they are active or EUR 25/month if they are inactive. A POS terminal is considered inactive if it goes 2 months without recording a transaction.

### 1.3 Digital signature service (\*): 10 euros per month and POS terminal

(\*) By virtue of this service, the customer's agreement to purchase is indicated by digitizing their signature on a touch screen that, together with the transaction data, are stored in fast and easily accessible computer records. This keeps stores from having to store the supporting

documents that are usually issued for the business in a paper format. All without prejudice to the timely supporting document provided by the POS terminal for delivery to the customer, which, in addition to the transaction details, includes their digital signature.

**1.4. Fee for POS terminal drawdown. For each drawdown made by the Establishment from the POS Terminal advance, the bank will charge a drawdown fee of 2% of the amount drawn down.**

**1.5. Initial installation and Virtual POS terminal startup fee: €100 + applicable VAT/Indirect tax.**

**1.6 Monthly virtual POS terminal maintenance fee:**

Monthly turnover of the Establishment				
	Tranche 1	Tranche 2	Tranche 3	Tranche 4
<b>POS terminal model</b>	less than or equal to €0	from €0.01 to €2,499.99	from €2,500 to €4,999.99	more than or equal to €5,000
VIRTUAL POS TERMINAL	€25	€5	€0	€0

The Establishment's total monthly turnover will be used to determine the corresponding tranche, and therefore the amount of the fee, plus VAT/indirect taxes that are applicable in accordance with the legislation in force at any given time.

The monthly billing will be calculated using the remittances settled in the month.

**1.7. Processing fee for stores with a virtual POS terminal: 0.10 euros per transaction (in addition to the discount per transaction).**

## 2. HOLDERS

### 2.1 CREDIT CARDS.

Annual credit card issuance and maintenance fee (see Notes 5 and 10):

CARD TYPE	MAIN	ADDITIONAL
DESPUES BBVA	43	35
TRAVEL CARD +	30.00 euros	30.00 euros
DESPUES GOLD	80 euros	5000 euros
VISA CARDS WITH SHARED BRANDING	90 euros	45 euros
PLATINUM	90 euros	45 euros
MOTOR with additional services (see note 9)	50 euros	50 euros
INFINITE	120 euros	60 euros
BUSINESS/EMPRESA	50 euros	50 euros
SOLRED EMPRESAS MASTERCARD CARD	50 euros	50 euros
BUSINESS CARD		
SERVIREO GASOLEO BONIFICADO	12.00 euros	
A TU RITMO CARD (See Note 4)	20 Euros	20 Euros
CORPORATE	80 euros	8000 euros
TRAVEL CARD	1,000.00 euros	1,000.00 euros

Fee for issuing a duplicate card (See Note 6): 4.00 euros

Fee for cash withdrawals on credit using the card at the window (see Note 2):			
- At the bank's own branches in Spain:	3.00%	Minimum euros	2.50
- At branches belonging to other Banks in Spain, or abroad:	5.00%	Minimum: euros	3.00

Fees for withdrawing cash on debit or credit with a card at ATMs	OF THE BANK (i)	OF OTHER BANKS IN SPAIN	OF BANKS OUTSIDE SPAIN
On debit:	---	(II)	4.50% Minimum 3.5 euros
On credit:	4.00% Minimum: 4.00 euros	(iii)	5.00% Minimum: 3.00 euros
Viewing Transactions	---	0.60 euros	0.60 euros

(i) Any entity belonging to the BBVA Group in Spain.

(II) For debit card cash withdrawals in euros from ATMs belonging to banks that are not part of the BBVA Group in Spain, BBVA will charge the same fee that the bank owning the ATM charges BBVA. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

(iii) For cash withdrawals in euros on credit by card in ATMs belonging to banks that are not part of the BBVA Group in Spain, BBVA will charge the same amount as the fee that the bank which owns the ATM charges BBVA. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal. Likewise, BBVA will charge the fee for cash withdrawals on credit stipulated for BBVA Group ATMs in Spain. This fee is in addition to the fee charged by BBVA.

Fund transfers (credit transactions):	Fee	Minimum
To a BBVA account	4%	n/a

Deferred/personalized payment: The interest rate specified in the contract signed by the Customer will be charged.

Total payment: The interest rate for cash withdrawals and/or transfers specified in the contract signed by the customer will be charged.

Personalized payment: If the credit is repaid early, the Bank will receive, as a fee/compensation for early full or partial repayment, 1% of the credit amount repaid in advance, if the period remaining between the early repayment and the agreed contract end date is more than one year. When the period remaining between the early repayment date and the agreed end of the credit card contract is less than one year, the Bank will receive 0.5% of the credit amount repaid in advance. (See Notes 7 and 8) Deferred payment management fee: The Bank will charge the following fees for the deferred amount: 2.9% when the payment is made in 3 monthly installments; 3.6% when the payment is made in 4 monthly installments, 4.3% when the payment is made in 5 monthly instalments, 5% when the payment It is made in 6 monthly payments, 4.5% when the payment is made in 10 monthly installments, 5.9% when the payment is made in 12 monthly installments (see note 11).

Management fee for changing the reimbursement system in the event of non-payment: 35.00 euros (see Note 12).

Fee for collecting past-due accounts: 35.00 euros. BBVA charges this fee once for each past-due payment collected.

Commitment fee on excess over the credit limit: 3.00% 6.00 eurps minimum

This fee will apply to the largest overdraft in the credit card account in each monthly settlement period.

Fee/compensation for early, partial or total repayment in the Revolving Credit Card Type: 1% of the credit amount repaid in advance when the period remaining between the early repayment and the agreed credit card contract end date is more than one year. When the period remaining between the early repayment date and the agreed end of the credit card contract is less than one year, the Bank will receive 0.5% of the credit amount repaid in advance. (See note 8)

Transaction Fee for virtual Business/Corporate Cards, processed telematically or electronically, only applicable to transactions made using B2B platforms:5% of the total amount of transactions of this type included in each monthly settlement, with a minimum of 30 euros, or 1.5 euros for each transaction included in the aforementioned settlement, as specified in the contract signed by the Customer, payable on the first business day of the month following the corresponding settlement.

Fee for Changing the Payment Method agreed Business/Business Card, only applicable to card contracts that offer the option of operating on B2B platforms: 5% of the amount of the first monthly settlement affected by the change, with a minimum of 300 euros, or 300 euros for each change, as specified in the contract signed by the Customer, payable on the first business day of the month following the first settlement affected by the change.

Fee for use of the Card outside of the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

## 2.2 DEBIT CARDS.

Annual debit card issuance and maintenance fee (see Notes 5 and 10)

BBVA Ahora Card	35.00 euros
Business/Empresa card or:	30.00 euros
Servired Gasóleo Bonificado Card:	6.01 euros
Negocios Debit Card	30 euros

Fee for issuing a duplicate card (See Note 6): 4.00 euros

Fees for withdrawing cash by card at branches:		
- At the bank's branches in Spain:	No charge	
- At branches belonging to other Banks in Spain, or abroad:	4.00%	minimum 4.00 euros

Fee for card cash withdrawals at ATMs:	OF THE BANK (i)	OF OTHER BANKS IN SPAIN	OF BANKS OUTSIDE SPAIN
- On debit:	---	(II)	4.50% Min.: 3.00 euros
- Viewing Transactions	---	0.60 euros	0.60 euros

(i) Any entity belonging to the BBVA Group in Spain.

(II) When withdrawing cash on debit by card at an ATM belonging to a bank other than the BBVA Group in Spain in euros, BBVA will charge the same amount as the fee that the bank which owns the ATM charges BBVA. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

Fee for use of the Card outside of the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

## 2.3 PREPAID CARDS

Annual fee for the issue and maintenance of a prepaid card. 5.00 euros/ year (see Note 5)

Fee for issuing a duplicate card (See Note 6): 4.00 euros

Fees to withdraw cash against the card balance at ATMs:	OF THE BANK (i)	OF OTHER BANKS IN SPAIN	OF BANKS OUTSIDE SPAIN
- On debit:	---	(II)	4.50% Minimum: 3.00 euros
- Viewing Transactions	---	0.60 euros	0.60 euros

(i) Any entity belonging to the BBVA Group in Spain

(ii) For debit cash withdrawals in euros from ATMs belonging to banks that are not part of the BBVA Group in Spain, BBVA will charge the same fee that the bank owning the ATM charges BBVA. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

Fee for use of the Card outside of the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

### 2.3.1 PREPAID WALLET CARDS

Annual prepaid card issue and maintenance fee: 0 euros/year (see Note 5)

Annual prepaid card issue and maintenance fee: 0 euros/year (see Note 5)

Fee for using the Card outside the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

## 2.4 BBVA ELECTRONIC CASH/BBVA VIRTUAL CARD

Annual fee for the issue and maintenance of a prepaid card. 0.00 euros/ year (see Note 5)

Fee for issuing a duplicate physical card (See Note 6): 5.00 euros

Fee for withdrawing cash against the card balance at ATMs:	OF THE BANK(i)	OF OTHER BANKS IN SPAIN	OF BANKS OUTSIDE SPAIN
- On debit:	---	(II)	4.50% Minimum: 3.50 euros
- Viewing Transactions	---	1 euro	1 euro

(i) Any entity belonging to the BBVA Group in Spain

(ii) If you use your card to withdraw cash against the card balance in euros from ATMs belonging to a bank that is not part of the BBVA Group in Spain, BBVA will pass on the fee it is charged by the bank that owns the ATM to perform the transaction. You will be informed of this amount by the bank that owns the ATM before the cash withdrawal.

Fee for use of the Card outside of the Eurozone: 3.00% on all transactions taking place outside of the Eurozone, calculated on the equivalent amount in euros based on the exchange rate obtained by the Payment Systems on the date when the corresponding settlement occurs.

(a) These amounts are charged per transaction.

## 2.5 INTER-OPERATIONAL E-TOLL PAYMENT SERVICE

- Electronic device issuance (1st issue or duplicates)	36 euros
- Annual credit card issuance and maintenance fee	18 euros

## 3. USE AT ATMs OF CARDS ISSUED BY OTHER ENTITIES:

Cards issued by other entities	Fee
Fee for withdrawing cash at BBVA ATMs using cards issued by non-BBVA banks in Spain, and cards issued in the rest of the EU (see note 13)	1.87 euros per operation
Fees for withdrawing cash at BBVA ATMs using cards issued by banks outside the EU.	6 euros per operation

**NOTE 1** Personalization cost: 4 euros for printing on the card the image requested or provided by the customer. Payable when the card is issued, renewed or replaced.

**NOTE 2** The fee charged for this purpose refers exclusively to credit transactions.

**NOTE 3** Any changes to the interest rate, fees and chargeable expenses involving the contracts for the products considered in this HEADING will be communicated beforehand and individually to the affected customers at least two months before they go into effect.

**NOTE 4** The monthly settlement of outstanding balances for using a Revolving Credit Card will always be made using a deferred payment method, a fixed monthly payment or a percentage, as specified in the contract to be signed by the account holder.

**NOTE 5** Credit, debit or prepaid card issue and maintenance fees are payable annually in advance.

**NOTE 6** The duplicate issue fee will be charged in those cases where the cause of the issue is attributable to the customer.

**NOTE 7** Personalized payment is a special payment deferral system that offers the option to repay the amount of one or several transactions, or the full monthly outstanding balance after settlement, in monthly installments under the conditions,

including the interest rate, contained in the contract signed with the customer.

**NOTE 8** This compensation may only be received if the reimbursement occurs during a period in which the borrowing rate is fixed. This compensation will be applied to the principal repaid early for operations: with an amount equal to or greater than 200.00 euros and not more than 75,000.00 euros, held by individuals who act for purposes that are outside their business or professional activity and that are not excluded from the scope of Law 16/2011 of June 24. In any case, no compensation shall exceed the amount of the interest that the consumer would have paid during the time between the early repayment and the agreed termination date of the credit contract.

The fee for early repayment is only payable in consumer credit operations entered into prior to the entry into force of Law 16/2011, and shall be governed by the provisions of Article 10 of Law 7/1995, on consumer credit.

**NOTE 9** These cards include features related to services for motorists, among others.

**NOTE 10** The charging of this fee is not compatible with the application of the monthly fee stipulated in Heading 22 "BUNDLED SERVICES - CUENTAS CLARAS"

**NOTE 11** It is payable for each transaction whose payment is deferred in monthly fees without interest, according to the options allowed by the Bank.

**NOTE 12.** It will be applied if the Bank amends the reimbursement system if a non-payment occurs involving the Card contracts with the Total payment method.

**NOTE 13** In accordance with the provisions of RD-Law 11/2015, when the cash is withdrawn using a card issued by an entity authorized in Spain or a branch operating in Spain, this fee will be charged by BBVA to said entities or branches, which may in turn pass it on to the cardholder.