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# Flexible Deposit Agreement

(Fixed-term deposit agreement)

between

**Name**

Please insert name, surname here

**Address**

Please insert address here

(hereinafter referred to as the "**Customer**")

and

Banco Bilbao Vizcaya Argentaria, S.A., German Branch

Neue Mainzer Straße 28

60311 Frankfurt am Main

(hereinafter referred to as "**Bank**")

Regarding the fixed deposit in the amount of (EUR):

**Investment Amount (EUR)**

Please insert amount here

for a term of

**Term**

Please insert term here

starting on the following investment date:

**Term**

Please insert starting date

and with an Interest Rate of:

**Interest Rate (% p.a.)**

Please insert fixed interest rate here

In case of an Early Release, the Reduced Interest Rate is 1,00% p.a. with respect to the part of the InvestmentAmount that is released early.

The settlement account is the following account:

**Account Details**

Please insert relevant account details of the customer here IBAN of current account

The Bank will debit the Investment Amount from the settlement account on the investment date and credit it to the fixed deposit account. The Customer is responsible for ensuring that the settlement account has sufficient funds on the investment date. If the Investment Amount cannot be debited from the settlement account, this fixed deposit agreement will retroactively expire.

The Customer acknowledges the Terms and Conditions of the Bank provided, including the special conditions for the fixed deposit account and confirms the accuracy of the information provided in the application.

Signature Customer:

Please insert signature of the customer here

Signature Bank:

Please insert signature of the bank here