

The following translation is provided for the customer's convenience only. The contractual language is German. Therefore, German legal documents are binding in all respects and constructions, meanings or interpretations in the German legal documents shall prevail in case of inconsistency with the English version.

BBVA Online-Banking Postbox Conditions

1. Order for Setting Up the Postbox/Scope of Services

- 1.1. The Bank sets up a postbox for the customer participating in the Bank's online Banking at their request (the **Postbox**). The Postbox serves as their electronic Postbox, where the Bank provides personal communications (e.g., account statements, account closures, credit card statements, etc.) (the **Bank Notifications**) encrypted and permanently retrievable in electronic form online.
- 1.2. The Bank will inform the customer separately about which communications will be placed in the Postbox before the first use. The customer can view, download, save, print, archive or delete the Bank Notifications online. Deleting a Bank Notification is done by the customer only and cannot be undone. The use of the Postbox is exclusively reserved for the customer and the persons authorized by them. The Bank Notifications will be stored in the Postbox for a period of 5 years.
- 1.3. The Bank reserves the right to further develop, change, or supplement the Postbox and associated functionalities in whole or in part.

2. Information received by the Customer

- 2.1. If the Bank places a bank message in the mailbox that it is required to provide to the Customer on a durable medium (a qualified bank notification), the Bank shall notify the Customer by e-mail as soon as the new qualified bank notification has been placed in the mailbox.
- 2.2. A qualified bank notification shall be deemed to have been received by the customer no later than one day after the bank has placed the qualified bank notification in the mailbox and notified the customer by e-mail of the receipt of the qualified bank notification.
- 2.3. If the e-mail notification cannot be delivered (e.g. if the e-mail address is no longer valid), the Bank will contact the Customer if necessary. In this exceptional case (and where required by law), the Bank may provide the bank communications in paper form. The Bank will not charge the Customer a fee for this, but only a reimbursement of expenses (in particular postage).
- 2.4. All other bank notifications shall be deemed to have been received at the latest when the customer has accessed them in the mailbox.

3. Waiver of Paper Delivery

- 3.1. The Bank fulfills its obligation to transmit, inform, or otherwise make available the relevant Bank Notifications on a durable medium by placing them in the Postbox.
- 3.2. By using the Postbox, the customer expressly waives the postal delivery of the Bank Notifications placed in the Postbox according to these conditions. This includes Bank Notifications for both current and future banking services chosen by the customer, especially those that are subject to the text form. The provision under No. 1.2 above remains unaffected.

4. Customer's Duties

The customer is obliged to regularly check the Postbox for new communications, retrieve them promptly, and immediately verify their accuracy and completeness, raising any objections without delay.

5. Data Integrity and Data Protection

The Bank ensures the integrity of the Bank Notifications placed in the Postbox as long as they are stored or kept within the Postbox. The Bank processes the customer's personal data within the framework of the applicable data protection laws exclusively for the purposes mentioned above under No. 1. The customer or their authorized representative ensures that personal notifications and

the personal data contained therein concerning their person may be legitimately acknowledged by the authorized representative within the framework of an authorization. For further data protection information, reference is made to the applicable data protection notices of the Bank.

6. Document Storage

- 6.1. The Bank stores the Notifications placed in the Postbox for a period of 5 years.
- 6.2. The Bank ensures the immutability of the Bank Notifications placed in the Postbox and stored there within an existing account or deposit securities account relationship.
- 6.3. The Bank is able to provide the customer with a paper copy of the Bank Notifications upon request at any time within the statutory retention periods, if legally required to do so. Any fees that may be incurred for this are specified in the Price and Service List.

7. Consequences of Termination of the Business Relationship

- 7.1. The Postbox cannot be terminated separately without terminating the current account.
- 7.2. Upon termination of the current account, the Bank Notifications posted in the Postbox at that time – if not yet deleted by the customer – will continue to be available for a period of four years. The period begins one day after the termination of the business relationship. To access the Bank Notifications after termination of the business relationship, the customer will have to contact the customer service by phone: +49 (0) 69 58996454 or by email: kundenservice@bbva.de

8. Warranty and Liability

- 8.1. The Postbox is usually constantly available according to the online banking functionality and subject to usual maintenance windows. The Bank is only liable for disruptions, particularly for temporary, technically caused access restrictions to the Postbox, in cases of intent and gross negligence and provides the Postbox functionality only in its current form. If maintenance work with an impact on the Postbox functionality is exceptionally required for technical reasons, the Bank will inform the customer in advance in the online banking or in another way (e.g., by post), if possible.

- 8.2. The customer is responsible for the connection to the internet and the associated network connection for the use of the Postbox on their side. In the event of prolonged disruptions, the Bank may use other communication channels (e.g., postal delivery) for Bank Notifications. The Bank will not charge the customer a fee for this but may only charge reimbursement of expenses (especially postage).

The Bank's General Terms and Conditions and special conditions, which can be viewed in the Bank's business premises or at www.bbva.de, also apply and can be sent to the customer by post upon request.