

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.

## Information Sheet for the Depositor

<b>Deposits at Banco Bilbao Vizcaya Argentaria (BBVA), S.A are protected by:</b>	 The Spanish Deposit Guarantee Scheme "Fondo de Garantía de Depósitos de Entidades de Crédito" <sup>1</sup>
<b>Protection limit:</b>	 100,000 Euros per depositor per credit institution <sup>2</sup>
<b>If you have multiple deposits at the same credit institution:</b>	 All your deposits at the same credit institution are "aggregated" and the total is subject to the limit of 100,000 Euros <sup>2</sup>
<b>If you have a joint account with one or more other persons</b>	 The limit of 100,000 Euros applies to each individual depositor <sup>3</sup>
<b>Reimbursement period in case of a credit institution's failure</b>	 7 working days
<b>Currency of reimbursement</b>	 Euros
<b>Contact details</b>	 Calle José Ortega y Gasset, 22 - 5ª planta, 28006 -- Madrid, Phone: +34 91 431 66 45, E-Mail: fogade@fgd.es
<b>Further information</b>	 <a href="http://www.fgd.es">www.fgd.es</a>

### Additional information (for all or some of the following points)

(1) Your credit institution is part of an institutional protection scheme officially recognized as a deposit guarantee scheme. This means that all institutions that are members of this deposit



guarantee scheme support each other to avoid insolvency. In the event of insolvency, your deposits will be reimbursed up to 100,000 Euros.

Your deposit is covered by a statutory deposit guarantee scheme. In the event of your credit institution's insolvency, your deposits will be reimbursed up to 100,000 Euros.

(2) If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors will be compensated by the deposit guarantee scheme. The coverage limit is a maximum of 100,000 Euros per credit institution. This means that all deposits held at the same credit institution are aggregated when determining this amount. For example, if a depositor holds 90,000 Euros in a savings account and 20,000 Euros in a current account, only 100,000 Euros will be reimbursed.

(3) For joint accounts, the limit of 100,000 Euros applies to each depositor.

Deposits in an account that two or more persons can access as members of a legal partnership, association, or similar entity without legal personality are aggregated and treated as the deposit of a single depositor when calculating the limit of 100,000 Euros. In the cases provided for in Royal Decree-Law 16/2011 of 14 October 2011, deposits in excess of EUR 100,000 are secured. Further information is available at [www.fgd.es](http://www.fgd.es).

#### (4) Reimbursement

The responsible deposit guarantee scheme is Fondo de Garantía de Depósitos, calle José Ortega y Gasset, 22 - 5ª planta, 28006 - Madrid, Telefono +34 91 431 66 45, email: [fogade@fgd.es](mailto:fogade@fgd.es). It will reimburse your deposits (up to 100,000 Euros) no later than 20 working days until May 31, 2016, or 7 working days from June 1, 2016. If you have not received the reimbursement within these deadlines, you should contact the deposit guarantee scheme, as the validity period for reimbursement claims may have expired. Further information is available at [www.fgd.es](http://www.fgd.es).

## Further important information

Deposits from private customers and businesses are generally covered by deposit guarantee schemes. Exceptions for certain deposits are communicated on the website of the responsible deposit guarantee scheme. Your credit institution will also inform you upon request whether certain products are covered or not. If deposits are eligible for compensation, the credit institution will also confirm this on the account statement.