

Price and Services List

(Version 1, Date: April 1, 2025)

Please visit our website for further information on our fees and services

Account Management	Fee
Fee Current Account	Free
Fee Basic Account	5€/month
Transfers and Debits	
Credit Transfer - SEPA	Free
Instant Transfer SEPA	Free
Processing of a transfer cancellation after receipt of the transfer order	Free
Justified refusal to execute an authorized transfer order due to insufficient funds in the account or due to missing/incorrect information	Free
Direct Debits	Free
Justified refusal to pay an authorized direct debit due to insufficient funds in the account	Free
Processing of the refusal of individual direct debits issued by the customer on the debit date	Free
Debit Card	
Issuance of a Virtual Debit Card	Free
Issuance of a Physical Debit Card	Free
Issuance of a duplicate Physical Debit Card	Free
Transaction limits for the use of a payment instrument	2.000 €/day 12.000 €/month

	Limits on daily purchases with debit card: Max 3.000 €/day. (By default 2.000 €/day)
Cashless Payments	
Cashless payments with Debit Card in all currencies around the world	Free Conversion to real exchange rate without foreign currency surcharge
Withdrawals / Deposits	
Cash Deposit in Stores Point of Sale (CASH)	1,40% over the amount deposited
Min. limit of each operation - Cash Deposit in Stores Point of Sale (CASH)	50€
Max. limit of each operation - Cash Deposit in Stores Point of Sale (CASH)	999€
Monthly max. limit - Cash Deposit in Stores Point of Sale (CASH)	8.000€
Deposit with card issued by other banks (Top up)	Free Max. Cards usable: 3 Max. Cards tokenized: 5
Max. limit for each Card - Top up	500€
Daily max. limit - Top up	500€
Monthly max. limit - Top up	3.000€
Cash Withdrawal with the Debit Card at ATMs in EUR (basic account free of charge)	Free when the transaction is at least 150€ or higher. Otherwise 2€. This is regardless of any fees or cost charged by other service provider providing for the ATM.
Cash Withdrawal with the Debit Card at ATMs in NO EUR (excluding basic account)	2€. This is regardless of any fees or cost charged by other service provider providing for the ATM.

Cash Withdrawal with the Debit Card at Spanish BBVA ATMs	Free
Cash Withdrawal at Stores Point of Sale with purchase (Mastercard PWCB)	Free
Max. amount cash withdrawal per month including both ATM and Mastercard PWCB (Purchase With Cash Back)	12.000€
Max. amount cash withdrawal per day with ATM	2.000 €/day (by default 1.000 €/day).
Cash Withdrawal at Stores Point of Sale without purchase (CASH)	4 transactions per month for free. From the 5th 2€ commission per transaction.
Max. limit for each operation of Cash Withdrawal at Stores Point of Sale without purchase (CASH)	300€
Min. limit for each operation of Cash Withdrawal at Stores Point of Sale without purchase (CASH)	50€
Diary max. limit for operation of Cash Withdrawal and Cash Deposit (the sum of both kind of operations) at Stores Point of Sale without purchase (CASH)	999€
Monthly max. limit - Cash Withdrawal in Stores Point of Sale (CASH)	8.000€
Interest Rates	
Agreed Overdraft (Dispokredit) Interest is charged on a quarterly basis and debited from your BBVA account	9,95% p.a.
Tolerated Overdraft	9,95% p.a.
Interest on amounts deposited on Current Account (excluding basic account)	Base Interest Rate: 0.00%, applicable by default unless otherwise provided under the terms described below.

For the first 12 months after the opening of the Current Account:

Interest is recognised at a nominal gross annual credit interest rate of **3,00%**.

The 12 months period is calculated starting from the day the Current Account is opened and ends on the last day of the twelfth following calendar month.

No interest shall accrue on balances exceeding EUR 500,000. If the Current Account is closed during any reference month, no interest shall be paid for that month.

After the first 12 months from the opening of the Current Account and up to 5 years from the opening of the Current Account:

Interest will be recognised at a gross nominal annual credit interest rate which, on a quarterly basis, will be equal to **25% of the ECB deposit facility rate** calculated on the previous day of each quarter. However, the Bank reserves the right, in each reference quarter, to apply a

preferential interest rate of up to 100% of the ECB deposit facility rate, calculated as described above.

For the purposes of calculating the interest remuneration, the balance of the **Sparbox** shall be considered as part of the total balance of the Current Account.

However, following the initial twelve (12) months from the opening of the Current Account, the Bank may apply a **different interest rate to the balance held in the Sparbox.** This rate may differ from and be potentially higher than the rate applied to the main Current Account, provided that it remains within the permitted range (up to 100% of the ECB deposit facility rate).

The Bank will inform the Customer of the interest rate/s that will be applied in each quarter at the start of the same quarter in the postbox of the App or the online banking. After the expiry of the above conditions, the Base Interest Rate will apply.

Interest shall accrue daily on the respective balances of the Current Account and the Sparbox, calculated at the end of each day, and shall be paid monthly in a single installment during the first business days of the following month by direct crediting to the Current Account.

No interest shall accrue on balances exceeding EUR 500,000. If the Current

	<p>Account is closed during any reference month, no interest shall be paid for that month.</p> <p>The rate of remuneration of deposits at the ECB can be consulted on the website www.ecb.europa.eu</p>
Other fees	
Sending account statements online	Free
Sending account statements paper (if requested by customer)	Postage costs
For additional statements paper	1,50€
Issuing an interest certificate	Free
<p>Documentation relating individual transaction</p> <p>Support for independent account switch.</p> <p>BBVA provides helpful forms on request for the payment partner to find out about and to close the old account.</p>	Free
<p>Help to switch account pursuant to the ZKG – Notification of payment partners by BBVA</p> <p>Only for customers with original shipping addresses in Germany.</p>	5,00 € (pauschal)
Closing an account	Free
Second print of a tax certificate	Free
Apple pay	Free
Google pay	Free

Aggregation Service	Free
Bank Information (Erteilung einer Bankauskunft)	25,00 € + VAT
Investigation order (Nachforschungsauftrag)	15,00 € (plus costs from other banks providing information) (zuzüglich eventuell anfallender Kosten des auskunftgebenden Kreditinstitutes)

General Information on the Bank

Official Bank Name and Address

Banco Bilbao Vizcaya Argentaria S.A., German branch ("BBVA)

Neue Mainzer Str. 28 60311 Frankfurt am Main, Deutschland.

Telephone	+49 (0) 69 58996454
E-mail address	kundenservice@bbva.de
Website	www.bbva.de

Competent Supervisory Authorities

The competent supervisory authorities for the head office of Banco Bilbao Vizcaya Argentaria, S.A. are the European Central Bank, Sonnemannstrasse 20, 60314 Frankfurt am Main; the Bank of Spain (Banco de España), Calle Alcalá 48, Madrid; and the National Securities Market Commission (Comisión Nacional del Mercado de Valores).

In addition, Banco Bilbao Vizcaya Argentaria, S.A., German branch is supervised by the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht), Graurheindorfer Strasse 108, 53117 Bonn and Marie-Curie-Strasse 24-28, 60439 Frankfurt am Main, and the Deutsche Bundesbank, Wilhelm-Epstein-Strasse 14, 60431 Frankfurt am Main.

Entry in the German Commercial Register

Banco Bilbao Vizcaya Argentaria, S.A. German Branch, eingetragen im Handelsregister des Amtsgerichts Frankfurt am Main unter HRB 81939.

Contractual Language

The contractual language for the Bank's business relationships with Customers is German.

Bank Business Days

A business day is any day on which the payment service provider involved in the execution of a payment transaction carries out the business operations required for the execution of payment transactions. The bank carries out the business operations required for the execution of payment transactions on all working days, with the exception of:

- Saturdays and Sundays
- Spanish official holidays:
 - **New Year's:** January 1.
 - **The Epiphany:** January 6.
 - **Holy Thursday, Good Friday or Easter:** variable date.
 - **Worker's Day:** May 1.
 - **Assumption of the Virgin Mary:** August 15.
 - **Spanish National Celebration:** October 12.
 - **All Saints Day:** November 1.
 - **Spanish Constitution Day:** December 6.
 - **Day of the Immaculate Conception:** December 8.
 - **The Birth of Jesus:** December 25.

For the execution of SEPA-payments, the bank maintains the required business on all business days except:

- January 1st

- Good Friday
- Easter Monday
- May 1st
- December 25th
- December 26th

Customers can use their payment card at any time. The regulation of business days only affects the processing of payments through the Bank.

Acceptance and Execution Deadlines for Transfers (paperless SEPA transfers within Europe and to other European Economic Area countries in Euros)

Acceptance Deadline: 9 pm

All transfer orders received after the acceptance deadline are deemed to have been received on the following business day for execution purposes.

Execution Deadline: Maximum one banking day

The bank is obligated to ensure that the transfer amount is received by the payee's payment service provider within the aforementioned execution deadline at the latest.

For real-time transfers, the payment is executed immediately upon receipt of the order, even if the payment order is received after the deadline has expired.

Non-SEPA transfers and paper-based transfers are not possible and will not be accepted.

Acceptance and execution deadlines for payments from SEPA Core Direct Debits

Acceptance Deadline: 5 pm

Execution Deadline: Maximum one banking day

The bank is obligated to ensure that the direct debit amount is received by the payee's payment service provider within the aforementioned deadline at the latest.

If SEPA direct debits are submitted after the acceptance deadline, this may result in a postponement of the specific due date.

The credit amount will be credited to the payer's account no earlier than one business day before the due date.

Requirements for SEPA:

A business day is any day on which the payment service provider involved in the execution of a payment transaction carries out the business operations required for the execution of payment transactions. The bank carries out the business operations required for the execution of payment transactions on all working days, with the exception of:

- the transferor has provided his/her IBAN (International Bank Account Number) and the payee's IBAN;
- payee bank participates in the SEPA transfer scheme SEPA

Core Direct Debit

The execution period indicated presupposes that the payee bank also participates in the SEPA transfer scheme. Further information can be obtained from the bank upon request.

Statutory Deposit Protection

BBVA is affiliated with the statutory Compensation Scheme of the Spanish Deposit Guarantee Fund of Credit Institutions ("FGD"), which is responsible for the statutory deposit protection of private banks. Statutory deposit protection protects deposits up to an equivalent value of 100,000 euros per depositor, subject to the exceptions provided in the Royal Decree-Law 16/2011 of 14 October 2011.

Out-of-court complaint and legal remedy procedures

- The customer can file a complaint to the to the Bank's Complaints Office via:

- Mail to: BBVA Niederlassung Deutschland, Beschwerden, Neue Mainzer Straße 28, 60311 Frankfurt am Main;
- Email to the address: beschwerde@bbva.de