

**Information concerning the intermediary pursuant to Section 15 of the German Regulation on Insurance Mediation (*Versicherungsvermittlungsverordnung*):**

The intermediary is BBVA Mediación Operador de Banca-Seguros Vinculado, S.A. (hereinafter "**OBS**").

Address: Calle Azul N. 4, 28011 Madrid, Spain

Telephone: +49 (0) 69 58996454,

E-mail: Kundenservice@bbva.de

OBS is a stock corporation (*Aktiengesellschaft*) under Spanish law with its registered office in Madrid, entered in the Commercial Register of Madrid (Registro Mercantil de Madrid, Volume 24602, Folio 8, Sheet M-62255 C) under the number A/78581998.

Authorised representative: Eugenio Carlos Yurrita Goiburu, Chairman of the Management Board (*Presidente*).

OBS is an insurance intermediary in accordance with Article 150 of Spanish Royal Decree-Law 3/2020, belonging to the BBVA Group, duly entered in the special administrative register of insurance intermediaries of the Directorate-General for Insurance and Pension Funds (*Dirección General de Seguros y Fondos de Pensiones*) under the number OV-0060 and holds the status of "tied" (*vinculado*).

The entry in the special administrative register of insurance intermediaries of the Directorate-General for Insurance and Pension Funds can be verified as follows:

Dirección General de Seguros y Fondos de Pensiones (DGSFP), Paseo de la Castellana, 44, 28046 Madrid, Spain, Internet: <https://dgsfp.mineco.gob.es/es/Entidades/Paginas/rpp.aspx>

OBS operates in Germany as an insurance agent within the meaning of Section 34d para. 1 Sentence 2 No. 1 of the German Trade Regulation Act (*Gewerbeordnung*, hereinafter "**GewO**"), exempt from the license requirement pursuant to Section 34d para. 7 No. 2 GewO, exercising the freedom to provide services in accordance with Art. 4 of Directive (EU) 2016/97 of the European Parliament and of the Council of 20 January 2016 on insurance distribution.

OBS currently only intermediates insurance for customers who waive personal advice.

The costs incurred by OBS through the distribution of insurance are reimbursed by the respective insurer based on actual expenditure. Additionally, OBS receives remuneration from the respective insurer dependent on the success of its intermediary activities. All claims for cost reimbursement and remuneration are already included in the insurance premium and do not have to be paid separately by you. OBS does not receive any other benefits for its intermediary activities.

OBS currently represents the following insurance companies in Germany: Chubb European Group SE.

OBS holds no direct or indirect holdings in the voting rights or capital of an insurance undertaking.

Banco Bilbao Vizcaya Argentaria, S.A., a company that directly and indirectly holds the entire share capital of OBS, also controls BBVA Seguros, S.A., a Spanish insurance undertaking that is not currently authorised to conduct business in Germany.

In the event of disputes, the following alternative arbitration bodies can be contacted:

- **Versicherungsbund e.V. (German Insurance Ombudsman)**, Postfach 08 06 32, 10006 Berlin, Telephone: 0800 3696000 (domestic), 0049 030 20605899 (abroad), Fax: 0800 3696000 (domestic), 0049 30 206058 98 (abroad),  
Internet: [www.versicherungsbund.de](http://www.versicherungsbund.de),  
E-mail: [beschwerde@versicherungsbund.de](mailto:beschwerde@versicherungsbund.de)
- Arbitration body of the **Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones (DGSFP)**, Paseo de la Castellana, 44, 28046 Madrid, Spain,  
Telephone: 952 24 99 82,  
Internet: <https://dgsfp.mineco.gob.es/es/Paginas/Iniciocarrousel.aspx>,  
E-mail: [incidenciasdec@economia.gob.es](mailto:incidenciasdec@economia.gob.es)