

Promotional Terms and Conditions

“Cashback Reiseversicherung”

BANCO BILBAO VIZCAYA ARGENTARIA, S.A., GERMAN BRANCH, with its registered office at Neue Mainzer Straße 28 60311 Frankfurt am Main (Germany), registered with BaFin under ID number 10120560 in the Commercial Register of the Local Court (Amtsgericht) of Frankfurt am Main under number HRB 81939 (hereinafter “**BBVA**”), organises this promotion (hereinafter the “**Promotion**”), for which the following Terms and Conditions (hereinafter the “**Terms and Conditions**”) apply.

1. What is the purpose of the Promotion?

The purpose of this Promotion is to incentivise card payments during their trip made by BBVA customers (hereinafter “**BBVA Customers**”) who, after successfully logging into the BBVA App or the customer area of the BBVA website, have purchased a travel insurance policy (hereinafter the “**Travel Insurance**”) from the insurance company CHUBB EUROPEAN GROUP SE, GERMAN BRANCH – distributed by BBVA MEDIACION OPERADOR DE BANCA-SEGUROS VINCULADO S.A. – for the period from the first to the last day of the trip, both days inclusive, as specified in the certificate of insurance (hereinafter the “**Travel Period**”).

2. Who is the Promotion aimed at?

This Promotion is aimed at all BBVA Customers who are holders of an online current account and a BBVA debit card (hereinafter the “**Card**”), who have purchased the Travel Insurance via the BBVA App or the BBVA website and have accepted these Terms and Conditions.

Excluded from the Promotion are:

- (i) Persons against whom BBVA has due and enforceable claims on the start date of the Promotion; as well as
- (ii) Persons who have made use of their right of withdrawal in accordance with the statutory provisions and the insurance conditions.

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3. How long does the Promotion last?

All customers who purchase the Travel Insurance via the BBVA App between 14/01/2026 at 00:00 (CET) and 30/09/2026 at 23:59 (CET) (hereinafter the "**Validity Period**") can take part in the Promotion.

4. What does the Promotion entail?

Customers who meet the requirements for the Promotion specified in section 2 above will receive the following benefit:

A refund of **5%** of the amount of payments made with the Card during the Travel Period, limited to the first 300 EUR of payments, i.e. a maximum amount of 15 EUR (hereinafter the "**Cashback Reiseversicherung**"). The Cashback Reiseversicherung is calculated exclusively on the basis of the net amount of qualifying purchases (i.e. total purchases minus returns) made during the Travel Period. Any returns will be deducted from the total qualifying turnover. Excluded from the calculation of the Cashback Reiseversicherung are payments made with the Card in connection with fees to banks and financial service providers, cryptocurrencies, gaming and betting, and payments to debt collection agencies.

5. When will the Cashback Reiseversicherung be credited?

The Cashback Reiseversicherung will be credited to the customer's BBVA online account within the first 5 working days of the month following the month in which the trip ended. If the customer ceases to be a BBVA customer before the end of the Travel Period, they will not be entitled to the Cashback Reiseversicherung accumulated up to that point.

The crediting of the Cashback Reiseversicherung is subject in all cases to compliance with the conditions set out in these Terms and Conditions.

The Cashback Reiseversicherung is not subject to any changes, adjustments or compensation. If customers reject the Cashback Reiseversicherung, no alternative will be offered.

6. What obligations arise from the acceptance of these Terms and Conditions?

Acceptance of these Terms and Conditions entails the obligation to fully comply with the provisions set out herein. As a participant, you must follow any instructions provided by BBVA.

BBVA reserves the right to exclude any participant who manipulates or attempts to manipulate the Promotion or breaches these Terms and Conditions. Prior to such exclusion, the participant shall be contacted by BBVA and given the opportunity to comment on the alleged breach.

In the event that participants do not meet or comply with the applicable Terms and Conditions or parts thereof, they shall not be entitled to the Cashback Reiseversicherung.

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7. What happens in the event of a breach of the Terms and Conditions?

Participants who breach these conditions will be excluded from the Promotion and must repay any Cashback Reiseversicherung already received to BBVA. BBVA will inform the participant of the exclusion. The Cashback Reiseversicherung will be debited from the corresponding account within the period specified in this notification.

The notification of exclusion will be sent to participants by e-mail to the address provided during the BBVA customer registration process within 30 days from the date of the breach of one or more of the Terms and Conditions described above, or from the date on which BBVA became aware of the breach.

8. What happens in the event of fraud?

If BBVA or participating partners determine that a participant is disrupting the smooth running of the Promotion, or if there is a reasonable suspicion of manipulation, BBVA may unilaterally terminate their participation at any time. To this end, BBVA has the necessary technological means to detect possible fraudulent or malicious actions aimed at manipulating participation in the Promotion in order to obtain the Cashback Reiseversicherung in an unlawful manner. BBVA reserves the right to exclude participants from the Promotion if there is sufficient evidence of irregular conduct as described above.

9. By when can I submit a complaint?

The deadline for submitting complaints related to the Promotion ends six (6) months after the expiry of the Validity Period.

Participants can address complaints to BBVA's complaints office as follows:

- by post to the address: Neue Mainzer Straße 28, 60311 Frankfurt am Main;
- by e-mail to the address: beschwerde@bbva.de;
- via the "My Conversations" section in the BBVA App.

10. What is the tax treatment of the Cashback Reiseversicherung?

The amount resulting from the Cashback Reiseversicherung may be subject to taxation and must therefore be taken into account in your tax return. In case of doubt, it is recommended to consult your tax advisor.

11. How is the participant's personal data processed?

We inform participants that the personal data provided during participation in this Promotion will be processed by Banco Bilbao Vizcaya Argentaria, S.A., German Branch, with its registered office at Neue Mainzer Straße 28, 60311 Frankfurt am Main (Germany), exclusively for the purpose of organising, controlling and monitoring the Promotion and for the payment of the Cashback Reiseversicherung.

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Customers' personal data will be processed in accordance with the applicable legal provisions on the protection of personal data and on information society services, taking the necessary technical, organisational and security measures to guarantee their confidentiality and prevent their alteration, loss, and unauthorised processing or access.

BBVA informs participants of the following:

- Personal data will be stored for the entire duration of the contractual relationship. After termination of the contractual relationship, this data will be deleted, unless it is subject to statutory retention obligations. In this case, the data will be blocked for the duration of the prescribed period and subsequently deleted.
- We do not pass on personal data to third parties unless we are legally obliged to do so or have received the corresponding consent.
- The legal basis for the processing of personal data is the consent to participate in this Promotion.
- Participants may freely exercise their rights of access, rectification, deletion, objection, restriction of processing and portability by sending a notification to the following e-mail address: datenschutz@bbva.de or by writing to the BBVA Germany Customer Service: Neue Mainzer Straße 28, 60311 Frankfurt am Main (Germany). If necessary, we reserve the right to request further information to confirm your identity if there are reasonable doubts that you are the data subject. The exercise of these rights shall not have retroactive effect. The deletion of the data required for the implementation of the Promotion will lead to the automatic cancellation of the registration for the Promotion.
- If a participant is of the opinion that their personal data has not been processed in accordance with the regulations, they can contact the Data Protection Officer of the BBVA Group at the address datenschutz@bbva.de. Furthermore, participants have the right to lodge a complaint with a data protection authority. The data protection authority responsible for us is: Hessische Datenschutzbehörde (The Hessian Commissioner for Data Protection and Freedom of Information), Gustav-Stresemann-Ring 1, 65189 Wiesbaden; E-mail: poststelle@datenschutz.hessen.de. In addition, participants have the option of initiating proceedings before the ordinary courts.

12. What liability does BBVA assume for the Promotion?

BBVA shall be liable for damages if and to the extent that these are attributable to intent or gross negligence. In the event of culpable injury to life, body or health of a natural person, BBVA shall also be liable if the damage was caused by simple negligence. The same shall apply in the event of a breach of a cardinal duty, i.e. a duty, the fulfilment of which is essential for the proper execution of the Promotion and the achievement of the purpose of the contract, and on the observance of which the participant may regularly rely. Liability for the simple negligent breach of material contractual obligations shall be limited to the typical, foreseeable damage. Any further liability is excluded. Liability under the German Product Liability Act shall remain unaffected.

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13. Where can the Terms and Conditions be viewed?

These Terms and Conditions can be viewed at any time during the entire term at www.bbva.de.

BBVA may change, terminate or suspend the Promotion, provided that the acquired rights of the participants are not impaired thereby. BBVA will inform participants of this circumstance without delay by posting information on its website or by e-mail or via another valid means of communication, if the participants have already registered and activated the account and the Card.

Should any part of these Terms and Conditions be declared null or invalid, the remaining parts shall remain unaffected.

14. Applicable Law

The Promotion is subject to German law.

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