

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.

## **Terms and Conditions of the Service for Viewing Information Related to Other Payment Accounts Acquired Through the Account Information Service Provided by Tink**

### **1. What is the Account Information Service?**

The account information service (the "Aggregation Service") allows you to acquire information (including balances and transactions, hereinafter the "Information") of the online accessible payment accounts you hold with other banks and payment service providers (the "Other Accounts").

### **2. Who provides the Aggregation Service?**

The Aggregation Service is provided by Tink AB, a payment service provider authorized to provide the Aggregation Service in Germany, with headquarters at Vasagatan 11, Stockholm (Sweden), company registration number 556898-2192 ("Tink"). The Aggregation Service is provided by Tink according to the terms and conditions available at the following link:

<https://link.tink.com/terms-and-conditions/it?&chromeless=true>.

### **3. What is the Information Viewing Service?**

The information viewing service (the "Viewing Service") allows you to access and consult in aggregate form all the Information acquired by Tink in execution of the Aggregation Service through the BBVA App and private web area.

## 4. Who provides the Viewing Service?

The Viewing Service is provided by Banco Bilbao Vizcaya Argentaria, S.A. – German Branch, with headquarters at Neue Mainzer Straße 28, 60311 Frankfurt am Main, registered in Handelsregister des Amtsgerichts Frankfurt am Main unter HRB 81939 (“**BBVA**”). The Viewing Service is provided by BBVA according to the terms and conditions of this document.

For the provision of the Viewing Service, Tink will transmit the Information related to the Other Accounts acquired in execution of the Aggregation Service to BBVA, so that you can automatically access it through the BBVA App or private web area without the need to take any further action.

Since the execution of the Viewing Service presupposes the correct execution of the Aggregation Service by Tink, to which BBVA is unrelated, BBVA will not be responsible in any way for any incorrect execution of the Viewing Service that is not attributable to BBVA, including the case where the incorrect operation of the Viewing Service depends on the delayed or incorrect transmission of Information by Tink.

## 5. What are the requirements to activate the Aggregation and Viewing Services?

To use the Aggregation and Viewing Services (together, the “**Services**”), you must be a holder of a BBVA current account. Termination for any reason of the current account relationship also results in the automatic termination of the Services.

In addition to the above, the activation of the Aggregation Service is subject to compliance with any other requirements provided in Tink's terms and conditions, available at the following link:  
<https://link.tink.com/terms-and-conditions/it?&chromeless=true>

## 6. How can I activate the Aggregation and Viewing Services?

You can activate the Services through the BBVA App and web private area, following the instructions provided. For the execution of the Aggregation Service, you will be redirected to Tink, which will

execute the Aggregation Service according to your instructions after accepting Tink's terms and conditions of the service itself.

Subsequently, Tink will transfer the Information about the Other Accounts to BBVA: you will then be able to view this Information in aggregate form directly from the BBVA App and private web area through the Viewing Service. The Information will be processed by BBVA in accordance with our Privacy Notice.

## 7. How can I deactivate the Viewing Service?

If you no longer wish to use the Viewing Service, you can deactivate it directly from the BBVA App or private web area, following the instructions provided. The termination of the Viewing Service implies the automatic termination of the Aggregation Service.

To find out how to deactivate the Aggregation Service, see Tink's terms and conditions, available at the following link: <https://link.tink.com/terms-and-conditions/it?&chromeless=true>. The termination of the Aggregation Service implies the automatic termination of the Viewing Service.

By deactivating the Services, it will no longer be possible to view the Information from the BBVA App and private web area. If you later wish to use the Services again, you will need to reactivate them.

## 8. When can access to the Viewing Service be limited or blocked?

Access to the Viewing Service can be limited or blocked for security reasons necessary for the correct functioning of the Viewing Service and/or for suspected unauthorized or fraudulent use. Where reasonably possible, you will be informed in advance of the limitation or blocking.

To find out the cases in which Tink can limit or block access to the Aggregation Service, see Tink's terms and conditions, available at the following link: <https://link.tink.com/terms-and-conditions/it?&chromeless=true>. Please note that any limitation or blocking of the Aggregation Service may affect BBVA's ability to correctly provide the Viewing Service: in such cases, BBVA cannot be held responsible in any way for any incorrect operation of the Viewing Service.

## 9. What are the economic conditions of the Viewing Service?

The Viewing Service is free for the customer.

To know the economic conditions of the Aggregation Service, see Tink's terms and conditions, available at the following link: <https://link.tink.com/terms-and-conditions/it?&chromeless=true>

## 10. General terms and conditions and complaints

The General Terms and Conditions of BBVA shall also apply to the Viewing Service. In case of any discrepancy between the terms set out in the General Terms and Conditions of BBVA and these conditions for the Viewing Service, the conditions for the Viewing Service shall prevail. You are entitled to file a complaint in accordance with the General Terms and Conditions of BBVA.