

What are you taking out?

Holabank - Living Solutions Account


Risk indicator**1 / 6**

This number is indicative of the risk of the product, with 1/6 indicating the lowest risk and 6/6 the greatest risk.

CaixaBank adheres to the Deposits Guarantee Fund for Credit Entities set forth in Royal Decree Law 16/2011 of 14 October. The limit of the guaranteed amount is 100,000 euros per depositor in each credit institution.

Your details:

<input type="text"/>	<input type="text"/>	<input type="text"/>	We need your details to get in touch with you, to confirm your identity and to send you security codes.
<input type="text"/>	Spanish ID no. (or other)	Telephone Number	

 The information in capital letters is especially relevant.

Specific Terms and Conditions for the account

ServiCuenta modality: HolaBank Living Solutions

Requirements for access: Being over 18 years of age and paying the Single Fee

Services include:

1. Maintenance and administration fee (up to 20 direct-debit billing charges a month).
2. Maintenance (fee) for one (1) standard credit card for first account holder and one (1) additional standard credit card (indicated in RELATED CONTRACTS and associated with the related deposit, please refer to in <https://www.caixabank.es/particular/holabank/holabankcards.html>).
3. 24 transactions per year, calculated as of the contract date, for self-service issuance of individual transfers in euros, to destinations within the EU, for amounts not exceeding 20,000 euros, non-urgent and with all data correctly provided.
4. Unlimited direct deposit of cheques in euros drawn on a financial institution in Spain.
Additionally, the following services will have special conditions:
 - Issuance of guaranteed cheques
 - Individual transfer issues in euros, to destinations within the EU, non-urgent and with all data correctly provided (not included in the 24 included in the previous section)
 - Receipt of foreign currency transfers
 - Free maintenance of the related CaixaBankNow service
 - Free certificates requested by CaixaBankNow

The holder will have access to certain ancillary services included in the "HolaBank Club", which will be provided by third-party companies specialising in the sector (the "Service Provider").

The holder may access detailed information on the ancillary services included in "HolaBank Club" by clicking on the following link <https://club.holabank.es>

The ancillary services included in "HolaBank Club" and/or its terms and conditions may be modified during the term of this contract, contemplating the possibility of including new services, cancelling other previously included services, or even cancelling all the ancillary services of "HolaBank Club". In any case, the holder will be informed of such modification, cancellation or finalisation with advance notice of at least one month prior to the effective date of such amendment.

Supplier of this service

CaixaBank, S.A. / CaixaBank • Provision of financial services • Carrer Pintor Sorolla, 2-4, 46002-València • www.CaixaBank.es • Tax ID number: A08663619 • Registered in the Commercial Register of Valencia, volume 10370, folio 1, sheet number V-178351, entry 2 • Bank of Spain Special Administrative Register: number 2100 • Supervisory authority: Bank of Spain • www.bde.es

CaixaBank is alien to the relationships that may be established between the Service Provider and the holder as the user of the ancillary services of "HolaBank Club" and therefore will not be liable for the incorrect or deficient provision of the Programme services by the Service Provider and/or the professional related to the former and provider of the service. For any claim related to the provision of the ancillary services of "HolaBank Club", the holder shall address his/her claim to the Service Provider, whose identification and contact details are provided on the "HolaBank Club" website.

For accessing the ancillary services of "Club HolaBank", the holder will be required to provide the Service Provider with the following details: Full name, ID number/Passport / NIE/, date of birth and language, for the purposes of the aforementioned company to validate the holder status. The Service Provider shall be considered the controller of the personal data provided by the holder for the purpose of accessing the ancillary services of "HolaBank Club".

(Terms of access to the ancillary services: 1 year from the formalisation of the contract, renewable for annual periods).

Single fee: € 35 / quarterly

Payment method of the single fee: quarterly

What is it?

The ServiCuenta enables you to access a series of financial services (the "included services") in exchange for paying a single fee (the "single fee"), provided that the terms and conditions of this contract are met.

General Terms and Conditions of the Included Services

- › The included services that we offer you are the financial services that are listed in the specific terms and conditions.
- › These are services that we provide directly or that are provided by financial services suppliers with which we have reached marketing arrangements.
- › In this ServiCuenta contract, we regulate the price of these services, which takes the form of the payment of the single fee, but not its terms and conditions. The terms and conditions under which we provide these services are set forth in their respective contracts.
- › You may contract the included financial services before signing this contract, while signing it or, even, at a later date. What is important for you to benefit from the single fee is that you meet the access requirements and all other terms and conditions that we have listed in the section "Conditions for Accessing the Included Services".
- › Therefore, if you meet those requirements and conditions, we will apply the single fee instead of the price indicated for each of the included services in their respective contracts, as we specify in the section "Single fee" below.

Single fee

- › To access the included services, you will be required to pay the single fee that is indicated in the specific terms and conditions. This single fee grants you access to these services without paying the prices that are indicated in each of their respective contracts.
- › The form of payment of the single fee is indicated in the specific terms and conditions.
- › In order for this ServiCuenta contract to have effect, you must maintain the associated account active, which is where we will charge you the single fee. The associated account is specified in the specific terms and conditions.
- › Cancelling all the accounts associated to the respective contracts of the included services also entails the resolution and, therefore, the termination of this agreement.

Requirements you must fulfil to benefit from the single fee

- › Fulfilling the requirements for accessing the ServiCuenta that we have indicated in the specific terms and conditions.
- › Open and/or maintain operational an account that you must designate as the account associated to this contract.
- › Pay the single fee of the ServiCuenta.

Your rights



Term and modifications

This agreement shall have an INDEFINITE term. However, you may cancel it at any time. If we propose any modifications to the terms and conditions of the contract in the future, we will notify you with two months advance notice:

- › **if you do not express your opposition to the modifications, we will understand that you accept them;**
- › **if you do not accept them,** you can cancel the contract immediately at no cost before the date proposed for the modification.



Personal data and privacy

If you access www.CaixaBank.es, and go to the «Privacy» tab, you can see how we process your personal data and your rights in this matter.

Withdrawal

When you have contracted a service electronically (online) or via an ATM, you have the right to withdraw, i.e., to terminate or nullify your contract during the first 14 calendar days from the date you contracted it, without having to inform us of the reason. You may withdraw via any of the following three channels: (a) at any CaixaBank branch; (b) via the CaixaBankNow digital banking service; and (c) via an ATM, if this is how you contracted the service. If you do it through CaixaBankNow, the steps to be carried out are as follows:

- › Go to the 'Personal settings' tab, which you will find at the top of the home screen.
- › Select the option 'Withdraw from contracted products', on the right-hand side.
- › Fill in the form that appears with the information of the contract you want to terminate. To do this, you need to use your Coordinates Card and your contract number.

If you withdraw from the service via an ATM, the steps to follow are:

- › Click on the 'CaixaBank products and services' section on the ATM home screen.
- › Go to the 'Withdraw from products or services' tab.
- › Fill in the form that appears with the information of the contract you want to terminate. To do this, you need your card and your contract number.

Communications

We will send communications via CaixaBank's digital banking, but we may also communicate with you by any other means of contact you have provided. The way in which we will send communications is through the CaixaBankNow digital banking, but we may also communicate with you using any other means of contact that you provided us with, such as email or telephone. The secure communication channel with you will be CaixaBankNow digital banking. If you ask us to send you duplicate copies of the communications by post, we may charge you for the cost this generates. If you do not have CaixaBankNow or an email or telephone number, we will send you the communications to the address you provided us with.

The languages in which we can communicate with you are Spanish, Catalan, Galician, Basque and English.

You have the right to receive the framework contract free of charge at any time.

We can help you

Call the free telephone number

900 40 40 90

Monday to Sunday, from 8.30 am to 8.00 pm

Claims: write to us at



servicio.cliente@caixabank.com



Carrer Pintor Sorolla 2-4,
46002 València

If we do not answer you within 1 month (or 15 days when a payment service) or resolve the claim in your favour, you can submit it to Claims Department of the Bank of Spain, calle Alcalá, 50, 28014 Madrid (www.bde.es). The applicable law and the competent courts are the Spanish ones.

What are you taking out?

Cuenta Corriente Estrella

Risk indicator

1 / 6


This number is indicative of the risk of the product, with 1/6 indicating the lowest risk and 6/6 the greatest risk.

CaixaBank adheres to the Deposits Guarantee Fund for Credit Entities set forth in Royal Decree Law 16/2011 of 14 October. The limit of the guaranteed amount is 100,000 euros per depositor in each credit institution.

Your details:

	Spanish ID no. (or other)	Telephone Number	
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We need your details to get in touch with you, to confirm your identity and to send you security codes.

 The information in capital letters is especially relevant.

What services it includes

Current account	✓
caixaBankNow online banking	✓
Salary Mobile Alert	✓
Unarranged overdraft (salary available)	✓
Arranged overdraft	✓

What is the interest offered?

Account's remuneration	0,00 %
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What usual services have a price

Account maintenance	0,00 EUR (free, until the holder reaches the age of 26 years)
Account administration*	0,00 EUR / annotation
Mobile alerts	0,30 EUR / SMS
Transfers to CaixaBank accounts	Free
Transfers to other banks	Basic: 0.40% (minimum €3.95)

*No administration fees are charged for: first 10 deposits and 10 cash withdrawals at branch/per month, and 50 deposits or cash withdrawals using ATM.

Supplier of this service

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Other costs

Express overdraft [Available Salary] (see conditions)	Start-up 1,824% (interest 0,000% , TAE 7,50%)
Tacit overdraft	Start-up 0.200% (interest 0.000% , TAE 7.565%). Late payment interest APR + 2 percentage points.
Compensation for charge costs in the event of a non-payment	€40

We are going to charge you this compensation after we make a claim for you to pay us an unpaid debt. In case that after making the claim we have to send you a registered fax or equivalent we will be able to charge you an additional €24.

Your rights



Duration and modifications

This agreement shall have an INDEFINITE term. However, you may cancel it at any time. If we propose any modifications to the terms and conditions of the contract in the future, we will notify you with two months in advance:

- > **if you do not express your opposition to the modifications, we will understand that you accept them;**
- > **if you do not accept them**, you can cancel the contract immediately at no cost before the date proposed for the modification.



Personal data and privacy

If you enter www.CaixaBank.es and go to the «Privacy» tab, you can see how we process your personal data and your rights in this matter.

Withdrawal

When you have contracted a service electronically (online) or through an ATM, you have the right to withdraw, i.e. terminate, or nullify your contract within the first 14 calendar days since you took it out, without having to inform us of the reason.

You can withdraw in three ways: (a) at any CaixaBank branch; (b) via the CaixaBankNow digital banking service; and (c) via an ATM, if this is how you contracted the service.

If you do it through CaixaBankNow, the steps to be carried out are as follows:

- > Go to the 'Personal settings' tab, which you will find at the top of the home screen.
- > Choose the option "Withdraw from Contracted Products", on the right of the screen.
- > Fill in the form that appears with the details of the contract that you wish to terminate. To do this, you need to use your Coordinates Card and your contract number.

If you withdraw from the service via an ATM, the steps to follow are:

- > Click on the section "CaixaBank Products and Services" in the home screen of the ATM.
- > Access the "Withdrawal from Products or Services" tab.
- > Fill in the form that appears with the details of the contract that you wish to terminate. To do this, you need your card and your contract number.

Access codes, security and signature

- > We protect digital banking operations with efficient security measures but you must keep in a safe place the codes and the PIN that we provide to you. Do not provide your codes or the PIN of the card to anybody. If anyone knows your security codes call the number appearing at the bottom of this document.
- > We will be able to block your CaixaBankNow or your card if we detect that there is some security reason that justifies this.
- > With CaixaBankNow you will be able to sign electronically contracts or operations.

Communications

We will send communications via CaixaBank's digital banking, but we may also communicate with you by any other means of contact you have provided. The way in which we will send communications is through the CaixaBankNow digital banking, but we may also communicate with you using any other means of contact that you provided us with, such as email or telephone. The secure communication channel with you will be CaixaBankNow digital banking. If you ask us to send you duplicate copies of the communications by post, we may charge you for the cost this generates. If you do not have CaixaBankNow or an email or telephone number, we will send you the communications to the address you provided us with.

The languages in which we can communicate with you are Spanish, Catalan, Galician, Basque and English.

You have the right to receive the framework contract free of charge at any time.

On the payment services operations

› Method and period in which you have to reports to us an operation that you have not consented (authorised):

You can do so at any of our branches within 13 months from the time the operation is performed.

› Your liability in case you do not authorise a payment operation: you will have to bear losses for operations that you have not authorised with CaixaBankNow with card:

- Of up to a maximum of €50 unless:

- it has not been possible to detect that you have lost its codes or your card.
- the loss has occurred due to our fault.

- For all the amount of the operation if there has been fraud or gross negligence in maintaining your codes secret.

After you tell us that you have lost your security codes, you will not be liable.

› Our liability in the event that you do not authorise a payment operation: As soon as you report this to us, CaixaBank will analyse the operations that you have specified as unauthorised to check whether they have complied with all the legal and authentication requirements and that no operational error or glitch has been detected. If the above is not fulfilled, we will refund the amount to your account, at the latest on the business day after its communication.

In the event that the operations comply with all the legal and authentication requirements, we will consider that you have performed them. This will imply that we will not refund the amount on the business day after the communication of the operation, but instead as we have reasonable grounds to suspect the existence of fraud, we will report these reasons in writing to Banco de España.

› Our accountability in case that do not carry out or make mistakes when carrying out a payment order: we will return you account to the state in which it was before the defective operation was performed

What can you do with your current account and CaixaBankNow?

Deposit and withdraw cash

You will be able to deposit and withdraw cash:

- › in **CaixaBank's** commercial branches that have a **teller service** (in general, this service is limited to 11.00am onwards and is not provided in our Store branches), and
- › in **ATMs** belonging to CaixaBank or any other bank (you will need a card).

Check the balance and movements

You will be able to do so at the same places you deposit and withdraw cash.

- › CaixaBankNow features a **«My finances»** section, where you can see all your movements and manage your expenses.
- › **MailBox** is the inbox where we send all CaixaBank correspondence. We advise you to **check it once a month**.

Direct debit bills

- › **To pay a bill**, you must authorise it being issued and provide your account's IBAN to whoever issues it.
- › **To return** a bill you will have **up to 8 weeks** from the debiting date with no additional requirement for the bills in euros in the European Union.

Make transfers

- › To authorise a transfer you must enter your security code in online service channels and sign the transfer order if done from a branch.
- › The transfers received after 13pm will be considered received the following business day.

You must make sure that the IBAN of the account to which you are transferring the funds is **correct**.

Issue cheques, promissory notes or others

- › The sums of cheques, promissory notes or other bills of exchange deposited in your account **will be made available when cleared by CaixaBank**.
- › **If the payer does not settle the funds**, CaixaBank will reverse the sum paid in your account.

If you have no balance in your account, you have available:

- › **Tacit overdraft**: we can process payment orders (although we are not obliged). We grant you a period of 10 days to repay the balance, and we may charge you for this service.
- › **Expressed overdraft (Available Salary)**: if your salary is directly deposited into your account, under certain conditions, we commit to processing payment orders.

You can opt out of these services: just communicate it to us.

Take out services

You can take out other CaixaBank services (loans, cards, etc.) via CaixaBankNow without having to go to our branches. To do so, follow these steps:

- › follow the instructions that appear on your screen,
- › read the information in the terms and conditions of the contracted service, and
- › give your consent with an **electronic signature**.

On the payment orders

- › Once we receive a payment order, you will not be able to ask not to carry it out except in the case of debit direct billing. You will be able to revoke a debit entry until the working day before that on which we have to charge it.
- › We will carry out the payment operations on the business day after they are received.


We can help you


Call the free telephone number

900 40 40 90

Monday to Sunday, from 8.30am to 8.00pm

Claims: write to us at

 servicio.cliente@caixabank.com

 Carrer Pintor Sorolla 2-4,
46002 València

If we do not answer you or resolve the claim in your favor within 1 month (or 15 days when a payment service), you can apply the Claims Service of the Banco de España, calle Alcalá, 50, 28014 Madrid (www.bde.es). The applicable law and the competent courts are the Spanish.

What are you taking out?

Servicio CaixaBankNow

Your details:

Full name	Spanish ID no. (or other)	Telephone Number	We need your details to contact you or send your security codes.
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! The information in capital letters is especially relevant.

What is it?

CaixaBankNow is CaixaBank's digital banking service. It enables you to manage your accounts, positions and contracts at any time from a PC, mobile or tablet connected to the internet.

What common services does it include?

Maintenance	Free
My finances	Free
Aggregation of accounts from other banks	Free
BrokerNow Packs	See prices

The BrokerNow service provides an overall view of prices of the main markets and offers cutting-edge charts. In addition, you will have all your investments available at a glance: status, return, processed orders, etc.



If you download the CaixaBankNow app, you can access it from your mobile phone.

Your rights**Duration and modifications**

This agreement shall have an INDEFINITE term. However, you may cancel it at any time. If we propose any modifications to the terms and conditions of the contract in the future, we will notify you with two months in advance:

- > if you do not express your opposition to the modifications, we will understand that you accept them;
- > **if you do not accept them**, you can cancel the contract immediately at no cost before the date proposed for the modification.

Personal data and privacy

If you access www.caixabank.es and go to the «Privacy» tab, you can see how we process your personal data and your rights in this matter.

Access codes, security and signature**Cybersecurity**

CaixaBankNow has adopted efficient security measures to ensure the protection of your data and to identify access to your accounts. However, it is important that you are up-to-date on the risks that arise on the market; therefore, we will send you updated information on cybersecurity on a frequent basis.

Access codes

In order to access your accounts we will provide you with a unique user code and PIN. Store them in a safe place and do not share them with anyone.

- > You may change the initial PIN provided for another one of your choice at your branch or on CaixaBankNow.
- > For greater security, certain transactions will require you entering more than one code.

Supplier of this service

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What can you do with CaixaBankNow?

Consult your accounts and products

Esto le permitirá conocer sus saldos o el detalle de sus movimientos en cualquier momento.

Act on your accounts and products

Por ejemplo:

- > ordenar transferencias,
- > solicitar la devolución de recibos,
- > realizar el pago de impuestos no domiciliados, etc.

Take out new services

Para ello,

- > seguir las instrucciones que aparezcan en su pantalla,
- > leer la información de las condiciones del servicio que contrata, y
- > dar su consentimiento mediante la firma electrónica.

«My finances»

You can see all your movements sorted by month and category and manage your expenses and savings.

«MailBox»

It is the inbox where we send all CaixaBank correspondence:

- > we advise you to check it once a month.

«BrokerNow»

It is the specific service for operating on CaixaBankNow markets and stock exchanges.

When taking out this service, you can trade:

- > shares and ETFs for both the Spanish and international markets;
- > domestic fixed income listed on the SEND; and MERF markets;
- > domestic warrants.

«All my banks»

If you have accounts at other banks, you can authorise consulting these accounts by activating this service:

- > on an aggregate basis or
- > by bank.

This will provide you an overall view of your finances, balances and movements.

Important

Once inside CaixaBankNow's secure environment, we will ask you to enter your other banks' online banking access codes to activate the «All my banks» service.

We will never ask you for the access codes to other banks through an employee or email.

We can help you

Call the free telephone number

900 40 40 90

Monday to Sunday, from 8.30am to 8.00pm

Claims: write to us at

- > servicio.cliente@caixabank.com
- > Carrer Pintor Sorolla 2-4, 46002 València

If we do not answer you within 1 month (or 15 days when a payment service) or resolve the claim in your favour, you can submit it to Servicio de Reclamaciones del Banco de España, calle Alcalá, 50, 28014 Madrid (www.bde.es).

PRICING APPENDIX

Table of prices for CaixaBank services on the signature date of the contract

SERVICES	PRICES		COMMENTS
	fixed or minimum	%	
DEPOSITS STATEMENT			
Additional, from the current year or from previous years	€12,00		By year or by portion
With a frequency that is not monthly	€3,00		Per statement
NATIONAL AND EU TRANSFER¹			
ISSUANCE			
Standard transfer: charged to the account	€3,95	0,40 %	With incomplete or incorrect details: 0.55% (minimum €19.00)
Immediate transfer			A supplement of € 1.99 (individual) or € 4.05 (legal entity) is added to the price of the standard transfer service and is charged to the account
Standard transfer: standing order	€2,75	0,30 %	Per transfer, at the requested frequency and with the same details
Same-day transfer	€6,00	0,50 %	Funds delivered to the recipient's bank on the same day the order is made
Urgent transfer via the Bank of Spain	€20,00	1,00 %	Immediate transfers between accounts open with the Bank of Spain
Notification sent to the recipient: individual sms or email To the CaixaBank account of another holder (transfer)	€0,30 €0,80	0,025 %	When the issuer is not a legal person
Incident management	€25,00		
RECEIPT			
With an account deposit (>€25,000)	€3,00	0,20 %	When the recipient is a legal person
INTERNATIONAL TRANSFER^{2,3}			
ISSUANCE			
With an account deposit - shared expenses	€15,00	0,60 %	With incomplete or incorrect details: 0.65% (minimum€18.00)
With an account deposit - originator expenses	€27,00	0,70 %	With incomplete or incorrect details: 0.80% (minimum€ 36.00)
Individual into a CaixaBank account of another holder (transfer)	€0,80	0,025 %	
CaixaBank HomePay			Ask in a branch
SWIFT expenses	€15,00		Expenses for SWIFT acknowledgement of receipt:€3.00
Incident management	€25,00		

(Continues on the next page) >>

RECEIPT			
With an account deposit	€15,00	0,40 %	With incomplete or incorrect details: 0.50% (minimum €18.00)
ISSUANCE OF RECEIPTS			
With a bank transfer confirmation receipt	€2,00		
With a cheque	€2,00	0,30 %	Also includes bank cheques and promissory notes
CHEQUES AND ACCOUNT PROMISSORY NET (€)			
Cheque deposit into an account	€3,00	0,30 %	Not standardised: 0.30% (minimum €7.50)
Refund	€18,00	4,50 %	
Issuance of a bank cheque	€10,00	4,50 %	
Endorsed (registered)	€6,00	0,40 %	
Carbon payment	€2,50		For cheque/chequebook request: €10.00
Request for chequebooks or promissory notes	€7,00		Per chequebook
Home delivery of a chequebook	€4,00		
BILLS WITH DIRECT DEBIT ORDERS			
Non-payment order	€2,00		
Return order of bills paid	€3,00		
FOREIGN CURRENCY			
Buy/sell notes (>€ 3,000)	€30,00	1,00 %	
Deposit a cheque from a foreign entity (in another currency)	€12,00	0,80 %	Cheque reimbursement: 0.45% (minimum €18.00)
Issuance of a cheque in a foreign currency	€18,00	1,00 %	
CERTIFICATES			
Standard	€15,00		Of debt, facilities or audits: €35.00
Non-residence	€25,00		
DUPLICATES			
Notifications	€6,00		
Fiscal statement for the last year	€6,00		Previous years: €10.00
Bankbooks	€6,00		Transcript due to loss of the original
OTHER			
Safeguarding of documentation or bankbooks in banc	€12,00		Quarterly
Administrative procedures with travel required	€24,00		
Cash count (for depositing into non-consumer deposit accounts)	€6,00		for every 500 units or fraction; maximum 20% amount paid in (applicable if the count exceeds 200 units)
Exchange rate spread: 2.5% on the exchange rate: currency/euro; euro/currency			
(1) Includes national transfers, as well as all transfers abroad between EU member states governed by Regulation (UE) 2021/1230 (in euros, Swedish krona or Romanian leu). (2) Includes: all transfers between member states of the European Union other than those governed by Regulation (UE) 2021/1230; all other transfers abroad; and transfers in a foreign currency within Spain. (3) Urgent transfers: additional surcharge of €4 (also applicable to EU transfers).			

This document is issued by CaixaBank, S.A. in order to inform you of the features of the Guarantee Fund for Deposit Accounts that it belongs to:

INFORMATION TO DEPOSITORS

Basic information about the coverage of the deposit accounts

The deposit accounts in CaixaBank, S.A. are guaranteed by	The Guarantee Fund for Deposit Accounts ⁽¹⁾
Limit of the coverage	€100,000 per depositor and credit institution ⁽²⁾ The following trade names are part of your credit institution: imaginBank
If you have more than one deposit account in the same credit institution:	All your deposits in the same credit institution will be added together and the total amount will be subject to the limit of €100,000 ⁽²⁾
If you have a joint account with another person or other persons:	The limit of €100,000 is applicable separately to each depositor ⁽³⁾ .
Period for reimbursement in the event of the credit institution's bankruptcy:	7 business days ⁽⁴⁾
Currency of the reimbursement:	Euros
Contact address:	C/ José Ortega y Gasset, 22 - 5ª planta, 28006 Madrid; Tel: +34 91 431 66 45; email address: fogade@fgd.es
For further information:	www.fgd.es

Further Information

- (1) A responsible system for coverage of your deposit account.** Your credit institution belongs to an Institutional Protection System officially recognised as a Deposit Guarantee Scheme. This means that all the institutions that are members of this system mutually support each other for the purpose of avoiding insolvency. In the case of your credit institution's insolvency, the balance in your deposit account will be reimbursed up to an amount of €100,000.
- (2) General limit for protection.** If you cannot use a deposit account because a credit institution is not in a position to fulfil its financial obligations, a deposit guarantee scheme will reimburse the depositors. The reimbursement will amount to a maximum of €100,000 [the relevant amount is replaced if the currency is not EUR] per credit institution. This means that all the balances in your deposit accounts in the same credit institution are added together to calculate the coverage level. If, for example, a depositor has a savings account with a balance of €90,000 and a current account with a balance of €20,000, only an amount of €100,000 will be reimbursed. This method is also used if a credit institution operates with different trade names. CaixaBank also operates commercially with the name imaginBank. This means that all the deposit accounts in institutions using one or more of such trade names are guaranteed for a total of €100,000.
- (3) Protection limit for joint accounts.** In the case of joint accounts, the limit of €100,000 is applicable to each depositor. However, the deposits in an account for which two or more

persons hold rights as partners or members of a company, an association or any other grouping of a similar kind, with no legal status, will be added together and dealt with as though there were one sole depositor for the purpose of calculating the limit of €100,000.

- (4) **Reimbursement.** The responsible deposit guarantee scheme is the Guarantee Fund for Deposit Accounts at C/ José Ortega y Gasset, 22 - 5ª planta, 28006 Madrid; Tel: +34 91 431 66 45; email address: fogade@fgd.es; website: www.fgd.es. It will reimburse the balances in your deposit accounts (up to a maximum of €100,000) in the following reimbursement periods (in business days): 20 days until 2018; 15 days in the period between 1 February 2019 and 31 December 2020; 10 days between 1 January 2021 and 31 December 2023; and from 31 December 2023 within a term of 7 business days.

Until 31 December 2023, when the Deposit Guarantee Fund of Credit Institutions cannot refund the reimbursable amount within a term of seven business days, it will pay the depositors a sufficient amount of the balances in their guaranteed deposit accounts in order to sustain them, within a maximum term of five business days after their request. If, within this term, the amount has not been reimbursed, they must contact the deposit guarantee scheme, since the time may be limited during which reimbursement can be claimed. For further information please go to www.fgd.es

Other Important Information

It is necessary for the depositor to inform CaixaBank of the balances that are subject to special guarantees. Especially guaranteed balances are those which:

- a) Originate from transactions involving real estate properties of a residential and private nature.
- b) Derive from one-off payments received by the depositor, which are related to marriage, divorce, retirement, dismissal, disability or death.
- c) Are based on the payment of insurance provisions or on compensation for damages or losses resulting from a criminal offence or a judicial error.

To carry out the communication, the customer shall request the "Declaration of amounts especially guaranteed by the Deposit Guarantee Fund" from one of the bank's branches, and shall provide sufficient evidence proving that the origin of the funds falls within any of the foregoing categories.

Regardless of who is the actual holder of the balances that are especially protected, this protection will be divided, equally, among all holders of the account contract. We, therefore, recommend that in the event of the especially protected amounts being owned by a single person, these be paid into an account solely in the name of the actual holder of the balances.

In general terms, all retail and business depositors are covered by deposit guarantee schemes. The exceptions applicable to certain deposit accounts can be found on the website of the responsible deposit guarantee scheme. CaixaBank will also inform you, if you so request, whether or not certain products are covered. If the deposit accounts are covered, CaixaBank will also confirm this in the account statements.

The depositor's debts owed to the credit institution will be deducted when calculating the reimbursable amount.

The following are not considered guaranteed deposit accounts and are therefore excluded from the coverage of the Deposit Guarantee Fund of Credit Institutions:

- a) The deposit accounts held by other credit institutions, on their own behalf and in their own name, and those held by the following persons and financial institutions:
 1. Securities companies and agencies.
 2. Insurance companies.
 3. Investment funds.
 4. Companies managing collective investment institutions and companies managing pension funds, securitization and venture capital funds and the deposit accounts of the institutions they manage.
 5. Portfolio management companies and financial consulting firms.
 6. Venture capital firms and their relevant management companies.

7. Any other financial institutions defined in Article 4.1.26 Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013.

b) Own funds of the institution, as this term is defined in Article 4.1.118 of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013, regardless of the amount that is calculated as such.

c) Debt securities issued by credit institution, including promissory notes and commercial paper.

d) Deposit accounts when the holder has not been identified, pursuant to the provisions in Act 10 of 28 April 2010 on Prevention of Money Laundering and Financing Terrorism, or when the source of which is a transaction that has been subject to a criminal judgment ruled against it for a money laundering crime.

e) Deposit accounts opened in the institution by public authorities, except for those opened by local corporations with an annual budget equivalent to or lower than €500,000.