

BBVA Internet Banking Terms and Conditions

This is an agreement for your internet banking service.

The service is free of charge but you may be charged for some transactions that you make using the service. Our fees and charges are set out in our Fees and Charges leaflet which was given to you when you opened your bank account with us or has otherwise been sent to you, and is also available on our website at www.bbvauk.com.

You must make sure that you keep your bank account details, your security code, your password and safe from misuse by other persons.

We may delay or suspend a transaction you make using the internet banking service for certain reasons including where we reasonably suspect fraud or money laundering or if we reasonably think that the person making the transaction is not authorised to make it. This means that some payments made using the service may not take place at the time you instruct them, or at all.

In some limited circumstances you may be responsible for unauthorised transactions made using the service.

We can change these terms and conditions for certain reasons and if we give you sufficient notice of the change.

1. GENERAL

These terms and conditions (the Terms and Conditions) will apply to your use of our BBVA internet banking services. Please read and keep these Terms and Conditions in a safe place. These Terms and Conditions are in addition to your agreement with us for the provision of general banking services (the General Banking Terms and Conditions) which is contained in our leaflet entitled General Terms and Conditions (Consumers, Micro-enterprises and Charities) and the other documents referred to the General Banking Terms and Conditions and the terms and conditions for use of the www.bbvauk.com website (which are contained on that website) (the Website Conditions).

These Terms and Conditions constitute Additional Conditions as described in the General Banking Terms and Conditions. If any term of these Terms and Conditions is inconsistent with the General Banking Terms and Conditions, such term of these Terms and Conditions will apply to the extent of the inconsistency.

If any term of these Terms and Conditions is inconsistent with the Website Conditions such term of those terms and conditions will apply to the extent of the inconsistency.

You can request a copy of these Terms and Conditions, the General Banking Terms and Conditions and the Website Conditions at any time by contacting your branch using the contact details on the final page of these Terms and Conditions. The Website Conditions are also available on the Service website which is accessed via the Login page at www.bbvauk.com.

2. DEFINITIONS AND INTERPRETATION

Definitions and interpretation provisions used in the General Banking Terms and Conditions will also apply to these Terms and Conditions unless we expressly provided otherwise.

In these Terms and Conditions the following terms have the following meanings:

Account means any account you hold with us from time to time and in respect of which we enable you to use the BBVA internet banking service for retail banking customers of BBVA London branch.

BBVA means Banco Bilbao Vizcaya Argentaria, S.A.

Business Day means any day on which banks are open for general banking business in London.

Security Code means such user identification number and access code and/or password as is generated from time to time to enable you to log in, use and access the Services via the BBVA internet banking service.

Services or the **BBVA internet banking service** means the provision to you by us of a facility to enable you and any authorised user on your behalf, to access bank account, loan account, investment fund and other banking service account details and to give payment and transfer instructions via the internet and includes such facility available via the Login page at www.bbva.com.

You means the relevant account holder(s) and any person a relevant account holder has authorised to use the BBVA internet banking service.

We, us and our means BBVA acting through its branch in the United Kingdom.

3. OUR AGREEMENT WITH YOU

- 3.1 These are the terms and conditions on which we supply the BBVA internet banking service to you.
- 3.2 Please ensure that you read these Terms and Conditions carefully. If you think that there is a mistake please contact your local branch to discuss the mistake.
- 3.3 These Terms and Conditions will become binding on you and us once you have signed and completed this agreement and returned the signed copy to us. It is at the point that you send us the signed and completed copy of these Terms and Conditions that these Terms and Conditions become a legally enforceable agreement between you and us.

4. PROVIDING SERVICES

- 4.1 We will supply the Services to you from the date that we send you the welcome letter and user identification information until either you or we terminate this agreement in accordance with its terms.
- 4.2 You may use the Services to make transactions on your Account in accordance with the instructions given to make such transaction appearing on the relevant webpage for your Account. Each time you use the Service we will ask you to enter your Security Codes so that we can verify your identity and your right to give us instructions on your Accounts via the Service.
- 4.3 In addition to our right to suspend your general banking services under the General Banking Terms and Conditions, we may have to suspend the Services if we have to deal with technical problems, or to make improvements to the Services.

- 4.4 We will own the copyright, design right and all other intellectual property rights in the Service.
- 4.5 We may use technology in order to detect any suspicious or malicious activity that could interfere with the use of the Service.

5. YOUR SECURITY OBLIGATIONS

- 5.1 In order to protect your Account against misuse, you must take all reasonable steps to prevent anyone else using your Account or your security details without your permission. These include but are not limited to you:
- (a) keeping your Security Code secret and secure at all times;
 - (b) never writing down your Security Code or otherwise recording it in a way that can be understood by any other person;
 - (c) never telling your Security Code to any person including any member of BBVA except when you are re-setting your Security Code;
 - (d) promptly after receipt, destroying any notice from us advising you of your Security Code;
 - (e) not using a Security Code that is easy for another person to guess such as a birthday, telephone number or date of birth;
 - (f) not recording your Security Code on any piece of software that retains it automatically (such as an i-phone 'password' application or a computer-screen prompt or 'save password' feature or similar function available via your internet browser);
 - (g) not leaving your computer terminal unattended whilst using the BBVA internet banking service;
 - (h) not permitting any other person to use a computer terminal that you have used for the BBVA internet banking service until you have logged off the BBVA internet banking service; and
 - (i) not accessing the BBVA internet banking service from a computer connected to a local area network ("LAN") or any public internet access device or access point without first ensuring that no other person is in a position to observe or copy any part of your Security Code or to access the BBVA internet banking service using your log-in details.
- 5.2 Additional obligations on you to protect your Account against misuse are also set out in Clause 13 (*Protecting Your Account*) of the General Banking Terms and Conditions. Importantly, if you think someone else may know any of your security details or if you suspect unauthorised use of your BBVA internet banking service, you must tell us, by contacting your branch using the contact details set out on the final page of these Terms and Conditions.

6. IF THERE IS A PROBLEM WITH THE SERVICES

In the unlikely event that there is any defect with the Services:

- (a) please contact us and tell us as soon as reasonably possible; and
- (b) please give us a reasonable opportunity to repair or fix any defect.

7. PRICE AND PAYMENT

- 7.1 There is no charge for setting up or using the BBVA internet banking service. However if you instruct us to make certain payments using the Service then a charge may apply as set out in our Fees and Charges leaflet. Other taxes or costs may exist that are not paid via or imposed by us.
- 7.2 You must pay the cost of any telephone or other communication charges and any charges made by your internet service provider or any other person as a result of using the Service.

8. YOUR PAYMENT INSTRUCTIONS

- 8.1 We will only act upon a payment instruction given to us via the Service if it has been given to us using the Security Codes allocated to you or your Account. We will not be obliged to make any further enquiries as to you or your identity or to check the authenticity of a payment instruction if it has been given to us in this way. We will treat the use of your Security Code as your consent to carry out any payment instruction you give us using the Service subject to the other provisions of this Clause 8.
- 8.2 If you give us a payment instruction using the Service, when you enter your Security Code to authorise a payment transaction you:
 - (a) instruct and authorise us to act on that instruction;
 - (b) acknowledge and agree that we will not be liable and that you will repay or reimburse us for any actions, proceedings, claims, demands, losses, costs, expenses and liabilities whatsoever (each, a Loss or Claim) as a result of our complying with that instruction, unless:
 - (1) we have actual knowledge or reasonably suspect that the person giving the payment instruction is not you or a person authorised by you to give that instruction; or
 - (2) the Loss or Claim is directly attributable to our own negligence; or
 - (3) the Loss or Claim was not properly incurred by us or is unreasonable; or
 - (4) there is a dispute about the Loss or Claim, which is resolved in your favour; or
 - (5) the General Banking Terms and Conditions otherwise provide that we will be liable for such Loss or Claim; and
 - (c) acknowledge and agree that your obligation to us under paragraph (b) above, is a primary obligation given by you to us. This means the obligation is independent from and not dependent on any other obligations you or we may have.

- 8.3 You may set up direct debits and standing orders from your Account using the Service. You may also make transfers and bill payments from your Account using the Service. A payment instruction processed via the Service will not always be carried out as soon as the payment instruction has been given by you although we will endeavor to process your payment instruction as soon as possible and always within the timescales for payment set out in (and subject to the requirements of) of the General Banking Terms and Conditions. The information you need to give us when making a payment using the Service, the timescales for authorising a payment using the Service and when we will or will not accept a payment instruction made using the Service are the same as for payment instructions given to us by methods other than using the Service, and are set out in Clause 6 (*Giving us Instructions*) of the General Banking Terms and Conditions. Information on how long a payment instruction will take if you execute it using the Service, is set out in Clause 8.6 (*How long a payment instruction will take*) of the General Banking Terms and Conditions and information on how and when you can and cannot cancel a payment instruction made using the Service is set out in Clause 9 (*Stopping payments*) of the General Banking Terms and Conditions. We may set a daily limit on the total number and/or amount of transactions you may make using the Service and we will let you know what these limits are.
- 8.4 Payment instructions may be processed during normal banking hours even though the BBVA internet banking service may be accessible outside such hours. The cut-off time for processing transactions via the Service is 3.30pm London time on a Business Day. This means payment instructions made via the Service before that time will be treated as received on that Business Day and processed in accordance with timescales set out below. Payment instructions made via the Service after 3.30pm London time on a Business Day will be treated as received on the next Business Day.
- 8.5 The timescales (that is, the maximum time that the payment could take) for making payments via the Service will be as follows:
- (a) where via the Service you make a payment in sterling or in euro we will arrange for the bank (or other institution or organisation) holding the payee's account, if situated within the EEA, to receive the payment on the next Business Day following the one on which you make your payment instruction.
 - (b) Where via the Service you make a payment other than in Sterling or euro to accounts held within the EEA, we will arrange for the bank which holds the payee's account to be credited by the end of the fourth Business Day following the making of your payment instruction via the Service.

9. OUR LIABILITY TO YOU

- 9.1 In addition to our liability to you set out in Clause 14 (*Your Liability to us and our Liability to you*) of the General Banking Terms and Conditions, we will take reasonable care to ensure that any information provided to you via the BBVA internet banking service, reflects the relevant information we have on our computer systems or (if such information is not available on our computer systems) via a third party service provider to us.
- 9.2 Without limiting our liability to you set out in Clause 14 (*Your Liability to us and our Liability to you*) of the General Banking Terms and Conditions, we will not be liable to you for any loss or damage suffered by you or any other person as a result of using the BBVA internet banking

service (including without limitation any loss or damage suffered as a result of use of the information on the BBVA internet banking service, or any technical problems you or any other person experiences using the BBVA internet banking service, any deficiency in or virus or malware affecting the operation of your computer, or the transfer or security of any data to or from the BBVA internet banking service, unauthorised access to or alteration of the transmission of your instructions or data, the use of services outside our control such as telephone and browser services in connection with the BBVA internet banking service, or any failure of any machine, data processing system or transmission link, any interference by a third party with transmissions of data passing over the internet, or any loss or damage to your or any other person's data, software, computer hardware or telecommunications equipment) unless such loss or damage arises in the following circumstances:

- (a) such loss or damage is a foreseeable result of our breach of these Terms and Conditions or our negligence, but we are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if it was an obvious consequence of our breach or if it was contemplated by you and us at the time we entered into this agreement;
- (b) death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors;
- (c) fraud or fraudulent misrepresentation by us or our employees, agents or subcontractors;
- (d) breach of the terms implied by section 2 of the Supply of Goods and Services Act 1982 (relating to title and quiet possession);
- (e) breach of the terms implied by sections 3, 4 and 5 of the Supply of Goods and Services Act 1982 (description, satisfactory quality, fitness for purpose and samples); and
- (f) defective products under the Consumer Protection Act 1987.

We only supply the Services for domestic and private use. You agree not to use the Services for any commercial, business or re-sale purpose, and we have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

10. ENCRYPTION

We use a very high level of encryption. The use of such levels of encryption may be illegal in jurisdictions outside the United Kingdom, the Channel Islands or the Isle of Man. It is your responsibility to ensure that, if you access the Service outside these countries, your ability to use the Service must be permitted by local law, and we shall not be liable for any loss or damage suffered by you as a result of not being able to use the Service in these countries as a result of local encryption laws.

11. EVENTS OUTSIDE OUR CONTROL

- 11.1 We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under these Terms and Conditions that is caused by an Event Outside our Control.

- 11.2 An Event Outside our Control means any act or event beyond our reasonable control, including without limitation strikes, lock-outs or other industrial action by third parties, civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural disaster, or failure of public or private telecommunications networks.
- 11.3 If an Event Outside our Control takes place that affects the performance of our obligations under these Terms and Conditions:
- (a) we will contact you as soon as reasonably possible to notify you; and
 - (b) our obligations under these Terms and Conditions will be suspended and the time for performance of our obligations will be extended for the duration of the Event Outside our Control. Where the Event Outside our Control affects our performance of Services to you, we will restart the Services as soon as reasonably possible after the Event Outside our Control is over.
- 11.4 You may cancel this agreement if an Event Outside our Control takes place and you no longer wish us to provide the Services. Please see your cancellation rights under clause 12.

12. YOUR RIGHTS TO CANCEL

- 12.1 If you are not happy with these Terms and Conditions then you may cancel this agreement within 14 days of the day on which you receive your welcome letter and user identification information. You will not incur any extra fees or charges for cancelling this agreement in this way.
- 12.2 If you wish to cancel the agreement you must tell us in writing (which may include e-mail) to BBVA at One Canada Square, 44th Floor, Canary Wharf, London E14 5AA using the contact details set out on the final page of these Terms and Conditions.
- 12.3 We may suspend your use of the Service if:
- (a) we reasonably believe that a person other than you has been giving or attempting to give us a payment instruction on your Account using the Service;
 - (b) we consider that your Security Code or Account has been or is likely to be mis- used; or
 - (c) we consider it necessary for fraud prevention purposes.
- 12.4 We may also refuse to act on a payment instruction you send us using the Service in the circumstances set out in Clause 6.3.3 of the General Banking Terms and Conditions.

13. CHANGES TO THESE TERMS AND CONDITIONS

- 13.1 We may change these Terms and Conditions from time to time for any of the following reasons (each, a valid reason) by notifying you personally (at the earliest available opportunity and not less than two months' before the change comes into effect (if the change is to your disadvantage) or (if the change is to your advantage) by notifying you of the change either before the change comes into effect or as soon as possible after it has come into effect:

- (a) where we reasonably consider that such change would make these Terms and Conditions easier to understand or fairer to you;
- (b) if we introduce a new service or facility in connection with the Service or we replace or withdraw an existing service or to improve a service to you;
- (c) where such change is necessary to comply with, and proportionate to, any legal or regulatory requirement, any industry guidance or code of practice which raises the standards of consumer protection, or any decision of the Financial Ombudsman Service;
- (d) to respond proportionately to any change in the base rate set by the Bank of England (or an equivalent rate set by a central bank for transactions in a foreign currency);
- (e) to proportionately reflect legitimate cost increases or reductions associated with providing the Service; or
- (f) if we reasonably consider the change to be to your advantage and there is no increased cost to you.

13.2 We will tell you about any changes in accordance with the rules and any guidance lay down from time to time by the Financial Conduct Authority and any other applicable regulatory authority. This may include notice posted in our branches or information given on our website or personal notification by post, statement message, email or such other means of communication as we may agree with you. Where a change is disadvantageous to you we will notify you personally, in writing, of the change. You hereby agree that we may deliver notices to you under these Terms and Conditions by email to such email address as you give us from time to time. Changes so notified under this Clause 13 shall be deemed to have been accepted by you and be binding on you when they come into effect, unless before the change comes in to affect you tell us that you want to terminate your agreement with us and not accept the change.

13.3 When we give you notice of a change we are going to make in accordance with Clause 13, you are free to terminate the Service immediately without charge. If you terminate the Service at any time up to two months after we tell you about the change we will not charge you for doing so. If you do not wish to accept any other change we make under this Clause 13, we will treat this as notice from you to end your agreement with us for the BBVA internet banking service and we will terminate the Service. We will not charge you for this. The provisions of Clause 14 (Termination of this Agreement) will apply to any termination of this agreement or termination of your Service under this Clause 13. If we have made a major change or a number of minor changes in any one year, we will give you a copy of the new terms and conditions or a summary of the changes either before the change comes into effect or at the time it comes into effect (depending on whether the change is disadvantageous to you).

14. TERMINATION OF THIS AGREEMENT

14.1 You can terminate the Service at any time by notifying us in writing. If you do notify us you must refrain from using the Service without our consent. In the case of joint accounts, any one account holder may tell us providing you have agreed that any one of you can give us instructions. However, we may request the instructions of all account holders.

- 14.2 We may terminate and/or suspend your use of the Service by giving you not less than two months' notice personally to you in writing (which includes notification by statement message and email and, with your agreement, fax). We will not be obliged to explain why we are closing the account although we may decide to give this information to you as part of our best practice procedures. We may suspend your use of the Service immediately without giving notice if:
- (a) we reasonably suspect that you have given us any false information at any time; or
 - (b) we reasonably suspect that you or someone else is using the Service for an illegal purpose or criminal activity; or
 - (c) we discover that you were not entitled to use the Service (because for example you did not have the authority or legal capacity to do so); or
 - (d) it is unlawful or in contravention of a regulatory requirement, rule or guidance, or industry guidance, code of practice, court order, or decision of the Financial Ombudsman Service, for a person authorised to give instructions on your account to operate it via the Service; or
 - (e) by maintaining the Service we may contravene a law, regulation, rule or guidance, or industry guidance, code of practice, court order, or decision of the Financial Ombudsman Service; or you are in serious breach of this Agreement;
 - (f) you behave in a seriously abusive, seriously threatening or violent manner towards any of our staff, and we shall tell you immediately after we have done so; or
 - (g) if the equipment you use to access the BBVA internet banking service poses any kind of threat to the Service.
- 14.3 If you have elected to 'retain' your account statements then you must ensure that you contact us to ask us to send you paper statements as otherwise we will not be able to send you statements on your account.

15. INFORMATION ABOUT US AND HOW TO CONTACT US

- 15.1 We are a company incorporated in Spain with limited liability. We are registered in the Commercial Registry of Vizcaya, Volume 2,083, Folio 1, Page BI-17-A, 1st entry. Tax Identification Number: A-48265169. We are subject to supervision by the Bank of Spain and is enrolled in the Administrative Register of the Bank of Spain with number 0182. We are also registered in England with Company No. FC014702 and Branch No. BR001254. Our registered office in England and Wales is: One Canada Square, 44th Floor, Canary Wharf, London E14 5AA. Our Financial Conduct Authority registration number is 139228. BBVA provides general banking services. Refer to our website at: www.bbva.com for more information about us.
- 15.2 If you have any questions or if you have any complaints, please contact us using the contact details set out on the final page of these Terms and Conditions.
- 15.3 If you wish to contact us in writing, or if any clause in these Terms and Conditions requires you to give us notice in writing (for example, to cancel this agreement), you can send this to us by e-mail, by hand, or by pre-paid post to BBVA at One Canada Square, 44th Floor, Canary Wharf, London E14 5AA using the contact details set out on the final page of these Terms and

Conditions. If we have to contact you or give you notice in writing, we will do so by e-mail, by hand, or by pre-paid post to the addresses you provide to us in your bank account application form (or to such other address as you notify us from time to time).

- 15.4 If we send you a notice under these Terms and Conditions, that is required to be in writing then you agree that notice sent to you by e-mail to such e-mail address as you provide us from time to time, constitutes valid notice in writing.
- 15.5 We may give you notice under this agreement by post or by e-mail or notice displayed on the log-in page of the Service. You agree that if you have provided us with an e-mail address, unless you specifically ask us not to communicate with you via e-mail, we may send notices to you under this agreement, by e-mail. Please check your e-mail account regularly to ensure that you remain up to date on any communications from us.
- 15.6 We may also send notices to you under this agreement, by notice posted on the log-in page of your Service.

16. HOW WE MAY USE YOUR PERSONAL INFORMATION

- 16.1 We will use the personal information you provide to us in accordance with our obligations set out in Clause 12 (*Personal Information*) of the General Banking Terms and Conditions.

17. PARTNERSHIPS, JOINT ACCOUNT-HOLDERS AND ACCOUNTS REQUIRING TWO OR MORE SIGNATORIES

- 17.1 If your Account is a joint account then this agreement applies to each of you jointly as well as severally.
- 17.2 Even if you have specified in your mandate that the Account requires more than one person to sign, we are entitled without further enquiry to rely upon any instruction given by you or any authorised user of the Service as being the instruction of and binding upon all of the Account-holders.
- 17.3 You agree that if any one of you applies for the Service in respect of a joint Account or an Account in the name of a partnership then we may provide such Service even if not all of you have applied for the Service and you authorise us to follow any instructions given to us in relation to the joint Account by any one of you even if the joint Account mandate requires the authority of more than one of you.
- 17.4 Each user of the Service will be given their own Security Code and will be entitled to use the Service separately and independently from the other authorised signatories on an Account.

18. OTHER IMPORTANT TERMS

- 18.1 We may transfer our rights and obligations under these Terms and Conditions to another organisation, and we will always notify you in writing if this happens, but this will not affect your rights or our obligations under these Terms and Conditions.
- 18.2 This agreement is between you and us. No other person shall have any rights to enforce any of its terms.

- 18.3 In order to check that we have carried out your instructions correctly and to help improve our service, we will keep a record of all the instructions you give us using the Service and we may monitor and record your calls to us.
- 18.4 Each of the paragraphs of these Terms and Conditions operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.
- 18.5 If we fail to insist that you perform any of your obligations under these Terms and Conditions, or if we do not enforce our rights against you, or if we delay in doing so, that will not mean that we have waived our rights against you and will not mean that you do not have to comply with those obligations. If we do waive a default by you, we will only do so in writing, and that will not mean that we will automatically waive any later default by you.
- 18.6 These Terms and Conditions are governed by English law. You and we both agree to submit to the non-exclusive jurisdiction of the English courts. However, if you are a resident of Northern Ireland you may also bring proceedings in Northern Ireland, and if you are a resident of Scotland, you may also bring proceedings in Scotland.
- 18.7 These Terms and Conditions are available in English and all communications from us will be in English unless you ask us to speak to you about this agreement in Spanish.

19. OUR COMPLAINTS PROCEDURE

- 19.1 We are committed to giving you a service of the highest standard possible. If things do go wrong, we will seek to resolve this as quickly and efficiently as we can. If you have a complaint, please contact us by e-mailing us at complaints@bbvauk.com or by writing to us at:
- Complaints Officer
Banco Bilbao Vizcaya Argentaria, S.A., London Branch
One Canada Square
London E14 5AA
- 19.2 Please give us as much information as you can about your complaint including a description of your complaint, account details, your contact details, what you think we should do to put things right and provide copies of any supporting documentation if you have this available.
- 19.3 We will not charge you for making a complaint against us.
- Our complaint policy and procedures are available in writing, free of charge on our website at www.bbvauk.com or from our branch.
- 19.4 If you are not satisfied with the way we have handled your complaint, you may refer your complaint to the Financial Ombudsman Service, whose contact details are below:
- The Financial Ombudsman Service
Exchange Tower
London E14 9SR
www.financial-ombudsman.org.uk
- 0800 023 4567 (free for people phoning from a "fixed line" (for example, a landline at home))

- 0300 123 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

complaint.info@financial-ombudsman.org.uk

Your eligible deposits with BBVA UK are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered. For further information visit www.fcs.org.uk.

If you wish to use the BBVA net banking service and you agree to these Terms and Conditions please fill in the information below on both copies of these Terms and Conditions and sign both copies where indicated below. In signing this document you agree to these Terms and Conditions and you will become legally bound by them. Please keep one signed copy for your records and return the other signed copy to us at: One Canada Square, 44th Floor, Canary Wharf, London E14 5AA or to your account manager at the branch. You may ask for a copy of these Terms and Conditions at any time by contacting us at One Canada Square, 44th Floor, Canary Wharf, London E14 5AA or by asking your account manager at the branch for a copy.

Signed

For and on behalf of Banco Bilbao Vizcaya Argentaria, S.A., London Branch

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these Terms and Conditions, and the General Banking Terms and Conditions carefully before signing this document. If you do not understand any point please ask for further information.

(to be completed and signed by each account-holder)

Your signature.....

Your name.....

Your mother's name (we may ask you this question if we need to check the security on your BBVA Net banking accounts)

.....

Your telephone number

Your e-mail address.....

Your date of birth

Your place of birth

Your customer number

Date (which is the date of this agreement)

Your signature.....

Your name.....

Your mother's name (we may ask you this question if we need to check the security on your BBVA Net banking accounts)

.....

Your telephone number

Your e-mail address.....

Your date of birth

Your place of birth

Your customer number

Date (which is the date of this agreement)

Banco Bilbao Vizcaya
Argentaria, S.A.

Canary Wharf Branch
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Canary Wharf
London E14 5AA
Tel: +44 (0)20 7623 3060
E-mail: london-reception@bbva.com

Visit us at:
www.bbva.com

Please let us know if you would like this information in Braille or large print or in an alternative format to enable you to understand it.

We may record or monitor telephone calls and monitor electronic communications between us so that we can check instructions and make sure that we are meeting our service standards.

BBVA is a trading name of Banco Bilbao Vizcaya Argentaria, S.A. Registered in England with Company No. FC014702 and Branch No. BR001254. Authorised and regulated by the European Central Bank and the Bank of Spain. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking authorisation, are available on the Financial Conduct Authority's website.

To the extent we or our affiliates may provide services to you from outside the United Kingdom, the consumer protections which apply to you under local law may be different from the UK consumer protections applicable to UK firms.