

What you are going to contract

Cuenta Corriente imagin

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	We need your details to contact you, to confirm your identity and to send your security codes.

! The information in capital letters is especially relevant.

What you are contracting

Cuenta imagin	Maintenance 0
Cuenta Corriente imagin	Maintenance 0
Card: imagin Débito	Maintenance 0
imagin Online Banking Service	Maintenance 0
imagin Alert Service	Maintenance 0

Services included in the imagin pack

Maintenance of all your imagin accounts	✓
Issuance and maintenance of all your standard imagin credit and debit cards	✓
Standard and instant SEPA transfers in euros, Swedish krona or Romanian leu	✓
imagin app	✓
Deposit of checks in euros domiciled in a financial institution in Spain	✓
Certificates of ownership requested by the imagin App	✓

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

What is the interest offered?

Account remuneration	0,00%
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Other costs

Tacit overdraft	Start-up 0.200% (interest 0.000% , TAE 7.565%). Late-payment interest APR + two percentage points
Charges for collection 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 in future we were to propose any modification to the contractual terms and conditions, we would inform 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

You have the right to withdraw from this contract within 14 calendar days. To do so, access the Imagin app, log into your profile (top right-hand), set-up, legal notice and fees, Withdrawal and cancellation of the Service. Once you reach this point, follow the steps indicated by the app.

Access codes, security and signature

- › We protect digital banking transactions with efficient security measures but you must keep the codes and the PIN number that we provide to you in a safe place. Do not provide your codes or the PIN number 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 Imagin app or your card if we detect that there is a security reason that justifies this.
- › With the Imagin app, **you can sign contracts and transactions electronically, even for requesting money on credit**

Communications

The means used to send you statements is the Imagin app but we will also be able to communicate with you by any other means of contact that you have provided us with, such as your email or telephone number. The safe communication channel with you will be the Imagin app. If you ask us to send you the communications by post, we may charge you the costs this generates for us.

The languages in which we can communicate with you are Spanish and Catalan.

You have the right to receive this information and the framework contract at any time.

On the payment services operations

- › Method and period in which you have to inform us of a transaction that you have not consented to (authorised):
You can do so at any of our branches within 13 months from the time the transaction is performed.
- › Your liability in the event you do not authorise a payment transaction: you will have to bear losses for transactions that you have not authorised with the Imagin app with card:

- Of up to a maximum of € 50 unless:
 - it has not been possible to detect that you have lost your codes or your card.
 - the loss has occurred due to our fault.
 - For the full amount of the transaction 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 you do not authorise a payment transaction: As soon as you report this to us, CaixaBank will analyse the transactions that you have indicated as unauthorised to check whether they complied with all the legal and authentication requirements and that no operational error or glitch is detected. If the above is not fulfilled, we will refund the amount to your account, at the latest on the business day after you have reported the incident.

In the event that the transactions 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 following your reporting of the transaction, but instead as we have reasonable grounds to suspect the existence of fraud, we will report these reasons in writing to the Bank of Spain.

- › Our liability in the event of not performing a payment order or doing so in an defective manner: we will return your account to the state in which it was before the defective transaction was performed

What you can do with your current account and the Imagin app

Deposit and withdraw cash ✓ You will be able to deposit and withdraw cash: › in ATMs belonging to CaixaBank or any other bank (you will need a card).	View account balance and movements ✓ › You will be able to do so in your imagin app, where we will also send you all your statements. You are obliged to check your mailbox periodically.	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.	Performing transfers ✓ › To authorise a transfer you must enter your security code in online service channels and sign the transfer order if carried out from a branch. › Transfers received after 1 pm will be considered as received on the following business day. You must make sure that the IBAN of the account to which you are transferring the funds is correct.
If you are left without balance, you have: ✓ 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. › You can forego these services: you just have to inform us.	Contract services ✓ You can use the imagin app to take out other CaixaBank services (loans, cards, etc.). To do so, follow these steps: › follow the instructions that appear on your screen, › read the information in the terms and conditions of the contracts, and › grant your consent with an electronic signature.	On payment orders ! › Once we receive a payment order, you will not be able to request that we do not carry it out, except in the case of direct debit charges. You will be able to revoke a debited charge until the business day immediately prior to that on which we have to charge it. › We will carry out the payment transactions in euros on the business day following that on which they were received.	

You can call the free telephone number

900 211 211

Monday to Friday, from 8:00 am to 8:00 pm

Claims: write to us



servicio.cliente@caixabank.com



Carrer Pintor Sorolla 2-4,
46002 València

If we do not answer you within 1 month (or 15 days when dealing with 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). The applicable law and the competent courts are the Spanish ones.

PRICING APPENDIX

THE MAIN SERVICES IN IMAGIN ARE FREE IF THEY ARE PERFORMED USING THE APP OR ATM. REMEMBER THAT OTHER SERVICES REQUESTED FROM A BRANCH MAY ENTAIL A CHARGE. REQUEST ITS PRICE AT A BRANCH.

PRICES			
SERVICES	fixed or minimum	%	COMMENTS
NATIONAL AND EU TRANSFER ¹			
ISSUANCE			
Standard / instant transfer			Both standard and instant transfers are free of charge.
Incident management	€25.00		Applicable if we have to perform administrative procedures with another bank in the event of you having made a mistake when performing a transfer.
INTERNATIONAL TRANSFER ²			
ISSUANCE			
Charged to account - shared expenses	€15.00	0.60 %	With incomplete or incorrect details: 0.65 % (minimum €18.00)
Charged to account - payer's expenses	€27.00	0.70 %	With incomplete or incorrect details: 0.80 % (minimum €35.00)
SWIFT	€15.00		Expenses for SWIFT acknowledgement of receipt: €3.00
Incident management	€25.00		
RECEIPT			
With an account deposit	€15.00	0.40 %	With incomplete or incorrect details: 0.50 % (minimum €18.00)
DIRECT DEBITED BILLS			
Non-payment order	€2.00		
Return order of bills paid	€2.00		
FOREIGN CURRENCY			
Purchase/sale of notes (> 3,000 €)	€30.00	1.00 %	
CERTIFICATES			
Standard	€10.00		Debt, complex or audits: €35.00
Non-residence	€25.00		
Exchange rate differential: 2.50 % on the exchange rate (currency/euro; euro/currency)			
⁽¹⁾ Includes national transfers, in addition to all transfers abroad carried out between EU member states governed by Regulation (EU) 2021/1230 (in euros, Swedish kronas or Romanian leu).			
⁽²⁾ Including: all transfers between member states of the European Union other than those governed by European Regulation 2021/1230; all other transfers abroad; and transfers in a foreign currency within Spain.			

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.