

CHANGES TO THE GENERAL CONDITIONS FOR SUBSCRIPTION OF INDIVIDUALS

Dear Customer,

Please note that we have updated the General Terms of Adhesion for Bankinter Customers - Personal Account, as regards the following:

- The new "Payee/Debtor Confirmation" and "Proxy Lookup" features that will be available from 20 May 2024 and 24 June 2024, respectively, as set out in Bank of Portugal Instruction No. 2/2004 of 8 February, pursuing the amendment of the Regulation of the Interbank Clearing System - "SICOI" (Bank of Portugal Instruction No. 8/2008), changing numbers 2 and 3 of Annex I (Data Protection Information) of the General Terms of Adhesion for Bankinter Customers - Personal Account, relating to personal data protection, providing greater details about the purposes for which Customers' personal data is processed within the scope of national payment transactions.
- The change to the payment service using digital channels, which will now entail the mandatory association of a debit or credit card with debit functionality from 24 June 2024, Annex II. Current Price List for Cards has been amended, introducing the "BK Pay Digital Debit Card" category.

Reproduction of changes reflected in the following provisions:

Annex I - Data Protection Information

1. (will remain unchanged)

2. We will process your personal data for the following purposes:

(i) (will remain unchanged)

(ii) (will remain unchanged)

(iii) (will remain unchanged)

(iv) (will remain unchanged)

(v) **Payment Operations ('Proxy Lookup' and 'Payee/Debtor Confirmation')**. Within the scope of domestic payment operations, namely transfers and direct debits and in compliance with the legal reference framework, additional features will be made available that determine the sharing of personal data between payers and payees.

By reference to ' **Confirmation of Payee/Payer** ' service as part of a SEPA transfer:

a. Payee data: name of the primary holder of the payment account associated with the payee's IBAN will be shared with the payer.

b. At the request of the payer/user, the Bank confirms whether a tax identification number (NIF) or legal person identification number (NIPC) is associated with a payment account holder relating to a given IBAN.

Proxy Lookup

Additionally, please be aware that for the Proxy Lookup feature, the Bank communicates the following information to Banco de Portugal after the user requests association: the mobile phone number (user identifier), the NIF and IBAN of the payment account, or NIPC (legal person identification number) and the IBAN of the payment account in the case of legal entities.

The Bank and Banco de Portugal may block any association that is active, for objectively substantiated reasons relating to the security of the Proxy Lookup feature or suspected fraudulent use thereof. In this case, the Bank will notify that the Proxy Lookup feature has been blocked.

Banco de Portugal is the data controller for data resulting from the provision of these payment features, and the legal basis for their processing is the exercise of functions of public interest and the exercise of its public authority; personal data is transmitted by the Bank to Banco de Portugal, which manages the payment system.

The Data Subject identified may exercise the rights of access, rectification, erasure, objection, restriction of processing and portability, in accordance with the legally established terms, by contacting Banco de Portugal at encarregado.protecao.dados@portugal.pt or by post addressed to: Banco de Portugal Data Protection Office, Rua do Comércio, 148, 1100-150 Lisbon.

(vi) Contact you, to inform you, through any channel (including electronic channels) about products or services that may be of interest to you because they are similar to those you have arranged with us and that Bankinter is interested in marketing.

(vii) Based on the data provided by you, to evaluate your personal details in order to have better knowledge of, or make predictions about, your economic situation, personal preferences, interests or behaviours and, based on this analysis, to create a commercial profile that allows us to know your interest in products and/or services marketed by Bankinter, to personalise commercial actions in relation to these, to create new products and/or services, and to improve their characteristics.

You can find more information about the logic applied in the creation of your profile at Point IV) (Creation of commercial profiles with own and external data) of the Bankinter Privacy Policy available at bankinter.pt/privacidade

(viii) To contact you to inform you about other products or services that are not similar to those you have contracted with us, which are offered by Bankinter, any company of the Bankinter Group or by third parties with which the Bankinter Group has signed collaboration agreements. This processing does not provide for the transfer of personal data to third parties.

(ix) Bankinter will incorporate data obtained from external sources into its files and/or analyse it in order to assess personal aspects about you, to better understand or make predictions about your economic situation, personal preferences, interests or behaviour and, based on this analysis, to create a commercial profile that allows us to know your interest in products and/or services marketed by Bankinter, to personalise commercial actions in relation to them, to create new products and/or services, and to improve their characteristics. For this processing, Bankinter will access, among others, public databases, credit information systems, the Central Credit Register of Banco de Portugal or the media.

You can find more information about the logic applied in the creation of your profile in Point IV) (Creation of commercial profiles with own and external data) of the Bankinter Privacy Policy available at bankinter.pt/privacidade.

(x) To share your personal data with Bankinter Group companies and their subsidiaries or affiliates so that they can offer you products and/or services through any channel (including electronic channels).

(xi) To share your personal data with Bankinter Group companies and their subsidiaries or affiliates, so that they can assess and predict personal aspects of your financial situation, preferences, interests or behaviour, with the aim of enabling them to create a commercial profile.

3. Legal basis for the processing of personal data by Bankinter:

- For the purpose referred to in 2. (i): compliance with legal obligations.

- For purpose 2. (ii): formalisation and execution of the contractual or pre-contractual relationship.

A refusal to provide the requested personal data, or the delivery of inaccurate or incomplete data, may mean it is impossible to successfully provide you with the services you have arranged.

- For purpose 2. (iii): The legitimate interest, both of Bankinter and of the other entities participating in the credit information systems, to share situations of non-compliance with pecuniary, financial and/or credit obligations in which they may be involved, with the aim of allowing an assessment, management and adequate control of credit risk by the participating entities when they receive applications to arrange credit products and, therefore, avoid economic losses to the entire financial system.

- For purpose 2. (iv): The legitimate interest, both of Customers who own products and/or services that may be affected by fraud committed by third parties, and of Bankinter to detect and prevent fraud in banking operations involving their account.

- For purposes 2. (vi) and (vii): Bankinter's legitimate interest.

For other purposes: Consent of the Data Subject. The provision of such consent is not necessary for contractual performance. If you have given your consent to all or some of this processing, you may withdraw it at any time through the channels set forth in Clause 5. below. You can consult the information regarding the weighting report prepared by Bankinter upon request by emailing privacidade.pt@bankinter.com.

4. Bankinter will communicate your data to the following recipients:

(i) (will remain unchanged).

(ii) (will remain unchanged)

(iii) (will remain unchanged)

(iv) Bankinter Group companies for the purposes identified in 2. (i), (x) and (xi) above. You can obtain more information about the companies that are part of the Bankinter Group at www.bankinter.com/webcorporativa/en/home, by selecting the "Corporate information" tab and then the "Investees and subsidiaries" section.

(v) (will remain unchanged)

(vi) (will remain unchanged)

5. (will remain unchanged)

6. (will remain unchanged)

7. (will remain unchanged)

8. (will remain unchanged).

Annex II. Current Price List for Cards

1. Debit and Credit Cards

	Annuity/ Providing a debit card (a)	Nominal Rate	T.A.E.G (global effective annual rate)	Produção urgente
BK	€20,00	N/A	N/A	€40,00
BK Premier	€20,00	N/A	N/A	€40,00
BK Pay(b)	Isento	N/A	N/A	N/A

(a) Annual fee. Subject to Stamp duty at prevailing legal rate.

(b) Starting 24th June 2024, BK Pay Digital Debit Card will be available via Homebanking or Mobile Banking. This card will only be for use in these channels and can only be used to make the following services: services payment, mobile top-ups, telecommunications and toll fees and social security payments (domestic service workers, independent workers, and voluntary social Insurance).

Other information remains unchanged.