

Campaign Regulations

1. SCOPE

The "Client Referral" Campaign (hereinafter also referred to simply as the "Campaign") is a promotional initiative developed by Bankinter, S.A. - Branch in Portugal, a permanent establishment of Bankinter, S.A., headquartered at Paseo de la Castellana, no. 29, 28046 Madrid, Spain, with its Portuguese branch located at Praça Marquês de Pombal, no. 13, 2nd floor, 1250-162 Lisbon, registered with the Lisbon Commercial Registry Office under the unique registration and tax identification number 980547490 (hereinafter referred to as "Bankinter"). The purpose of this Campaign is to attract new Individual Clients.

2. VALIDITY

2.1. The Campaign is valid from **February 16 to December 31, 2026**.

3. ELEGIBILITY

3.1. The following are considered eligible to benefit from the advantages of this Campaign:

- a) Individual Clients and Premier Individual Clients of Bankinter (with an active banking relationship at the time of the referral) who receive a "Unique Client Referral Code" - referred to as "Referring Clients"; and
- b) New Individual Clients referred ("Referred Clients") by current Individual Clients and Premier Individual Clients of Bankinter, who present a "Unique Client Referral Code" and open a Demand Deposit Account ("Account") with Bankinter from January 1 to December 31, 2026, by making a bank transfer and/or deposit within a maximum period of 30 (thirty) days from the date of account opening. The amount transferred or deposited into the Account, originating from another Financial Institution, will determine the value of the reward granted, as follows:

1. €25 (twenty-five euros) if the balance is equal to or greater than €1.000 (one thousand euros) and less than €15,000 (fifteen thousand euros); or
2. €50 (fifty euros) if the balance is equal to or greater than €15,000 (fifteen thousand euros) and less than €50,000 (fifty thousand euros); or
3. €75 (seventy-five euros) if the balance is equal to or greater than €50,000 (fifty thousand euros).

3.2. "New Clients" are defined as Individual Clients who, cumulatively:

- a) Are referred through the presentation of a "Unique Client Referral Code".
- b) As of the referral date, are residents in Portugal, do not hold any demand deposit account with Bankinter, and have not had any active contract with Bankinter since December 1, 2025. An "active contract" is understood to mean any financial product or service contracted or subscribed with Bankinter that has had at least one financial transaction (debit or credit) in the 6 (six) months immediately prior to the observation date.
- c) That they complete the process of opening a demand deposit account ("Account") and deposit/transfer funds within a maximum period of 30 (thirty) days from the account opening date. The Account balance will determine the reward amount granted, as outlined in clause b) of section 3.1 above.

3.3. Referrals must always precede the start of the account opening process for the Referred Clients' demand deposit accounts.

3.4. Referrals are validated upon presentation by the Referred Client, at any Bankinter Branch, of the "Unique Client Referral Code" provided by the Referring Client, either in digital or physical format.

3.5. Bankinter reserves the right to refuse the opening of a demand deposit account and/or the execution of any other contract with Referred Clients whenever it considers that the legal and/or commercial conditions required for entering into such contracts are not met.

4. PROMOTIONAL CONDITIONS

4.1. Under this Campaign, the following promotional conditions will be made available, applicable to both Referring Clients and Referred Clients:

- a) **Referring Client:** The reward will be credited to the Referring Client's Demand Deposit Account after confirmation that the Referred Client has become an Individual Client of Bankinter, by fulfilling the cumulative conditions outlined in section 3.2 above. The reward will be credited 30 (thirty) days after the Referred Client opens the Account, at which point the account balance will be verified. The reward amount will be equal to the amount credited to the Referred Client, as specified in clause b) of section 3.1 above.
- b) **Referred Client:** The reward will be credited to the Referred Client's Demand Deposit Account after confirmation that they have become an Individual Client of Bankinter, by fulfilling the cumulative conditions outlined in section 3.2 above. The reward will be credited 30 (thirty) days after the Account is opened, at which point the account balance will be verified. The reward amount will be determined based on that balance, in accordance with clause b) of section 3.1 above.
- c) The amount credited to the accounts of both the Referring Client and the Referred Client is considered at a withholding tax rate of 28%.

- d) A single Referring Client may refer more than one New Client. There is no limit to the number of Referred Clients per Referring Client, and the reward will be accumulated based on the balance of each Referred Client's Demand Deposit Account, as outlined in clause b) of section 3.1 above.
- e) The reward will be granted only once per Referred Client, even if the Referred Client opens more than one Demand Deposit Account. The reward amount will be determined based on the account balance, in accordance with clause b) of section 3.1 above.
- f) The promotional conditions will only be valid if the Referred Client remains a Bankinter Client and maintains the deposited/transferred amount that originated the reward payment in their Demand Deposit Account for a minimum period of 6 (six) months. If this condition is not met, both the Referring Client and the Referred Client must return the credited reward.
- g) This offer is not cumulative with the Bankinter Partner New Clients Campaign or with any other similar campaigns currently in effect or that may be launched in the future.

4.2. The applicable conditions will be those in effect on the date of the product setup and/or subscription of the financial service, as approved by Bankinter, and subject to acceptance by the Referred Client.

4.3. The promotional conditions will only be valid if the Client designated as the "Referred Client" complies with the conditions set out in Clause 3 (Eligibility) of this Regulation.

4.4. If a New Client is referred by more than one Individual Client or Premier Individual Client of Bankinter, the first registered referral will prevail for the purposes of the promotional condition.

5. PROCESSING OF PERSONAL DATA

5.1. Within the scope of this Campaign, the Data Controller is Bankinter, S.A. – Portugal Branch.

5.2. The processing of personal data collected under this Campaign has the following purposes: (i) complying with legal obligations, (ii) enabling the validation of eligibility to participate in this Campaign and the provision of the services associated with it, and (iii) complying with the rights and obligations arising from the contractual relationships resulting from participation in this Campaign.

5.3. The processing of personal data for the purposes referred to in the previous paragraph is based on:

- For the purpose referred to in 5.2 (i): compliance with legal obligations.
- For the purposes referred to in 5.2 (ii) and (iii): contractual performance.

5.4. Within the scope of this Campaign, Bankinter, as the Data Controller, ensures the processing of personal data associated with granting the benefits arising from it, collecting only the data strictly necessary for the purposes, in accordance with the principle of data minimization.

5.5. The Bank undertakes to maintain and protect the information and data collected through secure channels for which it is responsible, in strict compliance with the legal and regulatory provisions applicable to the processing of personal data, namely Regulation (EU) 2016/679 of the

European Parliament and of the Council of 27 April 2016 ("GDPR"), as well as any other applicable EU and/or national regulations in force at any given time.

5.6. The data collected under this Campaign will be retained for the period necessary to provide the services inherent to it, and for any additional period that may be required under the applicable data protection legislation.

5.7. Data subjects may exercise their rights of access, rectification, erasure, objection, restriction of processing and data portability, within the limits and conditions established by the applicable laws at any given time, through the channels made available for this purpose, as indicated in Bankinter's Privacy Policy, available at: www.bankinter.pt/privacidade. Data subjects also have the right to lodge a complaint with the Portuguese Data Protection Authority (CNPD) at www.cnpd.pt.

5.8. Bankinter, as the Data Controller, will not disclose the personal data provided to third parties except for compliance with legal obligations. Likewise, no data will be transferred to third countries or international organizations.

5.9. Bankinter has appointed a Data Protection Officer who can be contacted via the following email address: privacidade.pt@bankinter.com. Bankinter's Privacy Policy can be consulted at www.bankinter.pt/privacidade.

6. GENERAL PROVISIONS

6.1. Customers under the age of 18, Non-Resident Customers, Bankinter Employees and Customers in default are excluded from this Campaign.

- 6.2. Recommended Customers who already have an active contractual relationship with Bankinter, Promoters, or Partners are also excluded from this Campaign.
- 6.3. In the event of any error or omission in the data provided by the New Customer during the term of the Campaign, Bankinter cannot be held liable. If any anomalies occur in the allocation of the benefit(s) associated with this Campaign, arising from technical difficulties, fraud, calculation errors, or any other reason, the corresponding correction may only be made within a maximum period of **3 (three) months** from the end date of this Campaign.
- 6.4. Bankinter reserves the right to refuse the registration of the Recommending Customer(s) or Recommended Customer(s), or to restrict access to this Campaign at any time. Bankinter will indicate the reasons for doing so, unless providing such information would, in its view, constitute a breach of any legal or regulatory provision or other applicable obligations.
- 6.5. This Regulation is governed by Portuguese law, and the Portuguese courts shall have jurisdiction to settle any potential disputes arising from its application.
- 6.6. By joining the Campaign, the Recommending Customer and the Recommended Customer acknowledge Bankinter's right to provide the Recommending Customer with information regarding the Recommended Customer's fulfilment of the cumulative conditions referred to in section 3.2 above.
- 6.7. Participation in the Campaign implies full and unconditional acceptance by the Recommending/Recommended Customers of the terms and conditions of this Regulation. Bankinter reserves the right to amend or cancel the Campaign at any time, giving prior and timely notice to the Customer(s).

6.8. For clarification of any questions, Customers may contact the Support Line at **+351 210 54 80 00** (Call to a national landline. The cost of the call depends on the tariff agreed with your telecommunications operator).

Lisbon, 16 February 2026