

Regulations

"Bankinter Siblings" Campaign

1. SCOPE

The "Bankinter Siblings" Campaign (hereinafter also briefly referred to as the "Campaign") is a Campaign developed by Bankinter, S.A. - Branch in Portugal, permanent representation of Bankinter, S.A., with registered office at Paseo de la Castellana, no. 29, 28046 Madrid, Spain, and Branch in Portugal at Praça Marquês de Pombal, no. 13, 2nd floor, 1250-162 Lisbon, registered at the Lisbon Commercial Registry Office under the single registration and tax identification number 980547490 (hereinafter briefly referred to as "Bankinter"), which aims at attracting new Individual Clients.

2. VALIDITY

2.1. The Campaign is valid between **22 May 2026 and 22 July 2026**.

3. ELIGIBILITY

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

a) **New Individual Clients**, over 18 years of age, residing in Portugal, who cumulatively meet the following conditions:

- (i) Open, for the first time, a Demand Deposit Account with Bankinter as the first holders of the same;
- (ii) Are siblings of Bankinter Client(s) with an active banking relationship with Bankinter as of the launch date of this Campaign;

- (iii) Have not held the position of first holder of any Demand Deposit Account opened with Bankinter since 1 January 2026, without prejudice to being able to maintain or having maintained other contractual relationships with Bankinter as second holders of a Demand Deposit Account; and
- (iv) Complete the Demand Deposit Account ("Account") opening process and deposit/transfer a minimum amount of €1,000 (one thousand euros) within a maximum period of 15 (fifteen) days from the date of opening the Account.

3.2. Bankinter reserves the right to refuse the opening of a Demand Deposit Account and/or to enter any other contract with New Individual Clients, whenever it considers that the legal and/or commercial conditions for entering into such contracts are not met.

4. PROMOTIONAL CONDITIONS

4.1. Under this Campaign, the amount of €50 (fifty euros) will be awarded to New Individual Clients, subject to compliance with the cumulative eligibility conditions referred to in 3.1. above and under the following terms and conditions:

- a) The credit of €50 (fifty euros) will be made into the New Individual Client's Demand Deposit Account, within 30 (thirty) days after confirmation of the Account opening.

4.2. The amount credited to the New Individual Client's Account is subject to Personal Income Tax ("IRS").

4.3. The amount of €50 (fifty euros) will be awarded only once to the New Individual Client, even if they open more than one Demand Deposit Account or have more than one sibling who is a Bankinter Client.

- 4.4. The Account opening process must be initiated and completed within the Campaign period (between 22 May 2026 and 22 July 2026).
- 4.5. This Campaign is not cumulative with other available advantages, nor with the Bankinter Client Recommendation Campaign and other campaigns of a similar nature in force or that may be promoted in the future.
- 4.6. The applicable conditions will be those in force at the date of the constitution of the product and/or subscription of the financial service and approved by Bankinter, subject to acceptance by the New Individual Client.

5. PROCESSING PERSONAL DATA

- 5.1. Under this Campaign, the Data Controller is Bankinter, S.A. - Branch in Portugal.
- 5.2. The processing of personal data collected under this Campaign has the following purposes: (i) to comply with legal obligations, (ii) to enable validation of the eligibility condition for participation in this Campaign and the provision of services associated with it, and (iii) to comply with the rights and obligations contemplated within the contractual relationships arising 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. Under this Campaign, Bankinter, as the Data Controller, ensures the processing of personal data associated with granting the advantages arising therefrom, collecting only the data strictly necessary for the referred purposes, in accordance with the data minimisation principle.

- 5.5. Bankinter undertakes to maintain and protect the information and data collected through secure channels and for whose processing the Bank is responsible, in strict compliance with the legal and regulatory provisions applicable to the processing of personal data, namely the provisions of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 ("GDPR") and other Community and/or national regulations in force at any given time.
- 5.6. The data collected under this Campaign will be kept for the period necessary to provide the services inherent thereto, and for any additional period that may be necessary for the purposes of the applicable legislation regarding the protection of personal data.
- 5.7. Data subjects may exercise their rights of access, rectification, erasure, opposition, restriction of processing and data portability in the cases and to the extent established by the applicable rules at any given time, through the channels made available for this purpose, as indicated in Bankinter's Privacy Policy, which is available for consultation at: www.bankinter.pt/privacidade. Likewise, the data subject has the right to lodge a complaint with the National Data Protection Commission at www.cnpd.pt.
- 5.8. Bankinter, as data controller, will not transmit the personal data provided to third parties, except in compliance with legal obligations incumbent upon it. Likewise, no data will be transferred to third countries or international organisations.
- 5.9. Bankinter has appointed a Data Protection Officer who may be contacted through the following email address: privacidade.pt@bankinter.com. You may consult Bankinter's Privacy Policy at www.bankinter.pt/privacidade.

6. GENERAL PROVISIONS

- 6.1. Excluded from this Campaign are Clients under 18 years of age, Non-Resident Clients, Bankinter Employees and Clients in default.
- 6.2. Also excluded from this Campaign are Clients who have an ongoing contractual relationship with Bankinter as Promoters or Partners.
- 6.3. In case of error or omission of data by the New Individual Client during the Campaign, Bankinter cannot be held liable. In the event of any anomalies in the granting of the benefit(s) covered by this Campaign, arising from technical difficulties, fraud, calculation error or any other reason, the respective 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 access to this Campaign at any time. Bankinter will indicate the reasons for doing so, unless it considers that by providing this information it is violating a legal, regulatory or other duty applicable to it.
- 6.5. These Regulations are governed by Portuguese law, and the Portuguese courts are competent to settle any potential conflict arising from their application.
- 6.6. Participation in the Campaign implies acceptance by Clients, without reservation, of the terms and conditions of these Regulations. Bankinter has the right to alter or cancel the same at any time, giving prior and timely notice to the Client(s).

6.7. For clarification of any doubts, Clients may contact the Support Line through the number +351 210 548 000 (Call to the national fixed network. The cost of the call depends on the tariff agreed with your telecommunications operator).

Lisbon, 22 May 2026