

Legal Notice & Ownership

This website is owned by CaixaBank, S.A., whose registered office is located at Calle Pintor Sorolla, 2-4, 46002 - Valencia, with Tax ID number A08663619, listed in the Companies Register of Valencia, volume 10370, folio 1, sheet V-178351 and in the Special Administrative Registry of the Bank of Spain under number 2100.

CaixaBank S.A. is a company subject to the legal regulations established for Spanish companies listed on the stock exchange and supervised by the Spanish Securities Market Regulator (CNMV).

CaixaBank, S.A. is authorised to use the CaixaBank brand name by Fundación Bancaria Caixa d'Estalvis i Pensions de Barcelona, "la Caixa", which owns it.

CaixaBank, S.A. Succursale in Italia - via Privata Maria Teresa 7, 20123 - Milan, Italy, is registered in the Companies Register of Milan Monza Brianza Lodi with Tax ID Code 12470480968, company registration number (REA) MI-2663719. Bank of Italy code no. 3668.

Accessing the CaixaBank portal or any of the CaixaBank websites and information about any of the products and services contained therein entails acceptance of the general terms and conditions set out in this Legal Notice. Therefore, you should read its contents carefully before accessing or using the information and services offered in the CaixaBank portal or any of its websites.

Validity of the information

The information contained in these pages is current as of the date of the latest update.

The present terms and conditions are effective from the date of the latest update. CaixaBank reserves the right to modify them at any time. Changes to the terms and conditions become effective on the date they are posted and are applicable to all users of the portal or the websites from that date.

The content of any of the web page, especially references to information or advertising, does not constitute a binding offer, unless otherwise explicitly indicated. CaixaBank reserves the right to modify or omit part or all of the current content whenever it deems fit, and to prevent or restrict access temporarily or permanently.

CaixaBank may include third-party content and hyperlinks to third-party web pages (e.g. social networks and other information) on any of its websites. CaixaBank accepts no responsibility for any third-party pages or content, or their operation or availability.

Browsing and customisation

Simple browsing through the CaixaBank websites is free and does not require previous registration by the user. However, user registration may be required to access, contract or use certain products or services. In these cases, each product and service has it owns specific terms and conditions, without prejudice to the terms and conditions laid down herein.

In some portal or on some websites, users may customise the pages, including different screen backgrounds, or configure access to their favourite products and services to make browsing and finding the resources used more efficient, functional and, accordingly, adapted to their preferences and uses.



Security

The CaixaBank portal and websites contain the necessary security and quality certifications, seals or accreditations to offer users a secure environment. Nevertheless, we recommend that you consult and carefully read the Security Recommendations that CaixaBank makes available for all users on its portal.

Privacy and data protection policy

CaixaBank complies fully with prevailing personal data protection legislation and the confidentiality commitments inherent in banking.

CaixaBank has adopted the necessary technical measures to maintain the required level of security in accordance with the nature of the personal data processed and the circumstances of the processing, with the aim of preventing, or minimising depending on the state of the technology, any alteration, loss, unauthorised processing or access thereof.

When users are asked to fill in a form that includes personal data, they will be informed about: the identity of the person in charge of the file, the contact details of the data protection officer, the purposes of the processing, the recipients of the information, the time period during which the data will be preserved and the ability of the data subject to exercise their rights set out in data protection regulations. In the event that it is necessary to have their consent, we shall do this as per the requirements set out in the aforementioned regulations.

In order to keep the information in our files up-to-date and free of errors, we ask our customers and users to notify us promptly of any changes or corrections to their personal data.

Cookies policy

CaixaBank websites use cookies, which are small data files stored on the user's or customer's computer that allow our systems to remember characteristics or browsing preferences on our websites. They can be used to tailor access in subsequent visits, increase browsing security or gather statistical information on what users have browsed and to know their preferences.

CaixaBank's cookies policy is subject to the currently valid European Union and Spanish legislation governing the processing of personal data and privacy protection in electronic communications. In accordance with this legislation, CaixaBank will inform users of the cookies it uses on each of its websites ("Information about cookies used") and, where necessary, it will request your content to use them.

Mobile portals and geolocation

Some CaixaBank websites are adapted for use on mobile devices. Therefore, the presentation and contents of the various mobile apps may not coincide with, or reflect precisely, those of the portal or the various websites.

Moreover, some web pages adapted for mobile devices or applications may support geolocation services to determine when users activate the function and from where at any given time. This gives you access to the services requiring geolocation that CaixaBank has available.

Users must turn on the geolocation function on their mobile device to access these services. You can turn it off at any time.



Intellectual and industrial property

CaixaBank websites and portal, the pages they contain, and the information and elements contained therein, include text, documents, photographs, drawings, graphic items, databases and computer programmes, as well as logos, brands, trademarks and other distinctive signs that are protected by intellectual or industrial copyright held or licensed by CaixaBank or its group companies.

CaixaBank makes no representation as to the legality or lawfulness of the information of elements contained on CaixaBank websites that are not owned by CaixaBank or its group companies.

Forbidden and permitted uses

The use, including reproduction, distribution, transmission to third parties, public communication or conversion, of these elements, creations or distinctive signs in any medium without the prior express consent of the respective owners is forbidden. Failure to comply with this prohibition may constitute an infraction punishable under prevailing legislation.

Nevertheless, users may, at their own risk, download or copy such elements exclusively for their personal use provided that this does not infringe on any intellectual or industrial property rights held by CaixaBank. In particular, users may not alter, modify, or delete these elements, in whole or in part. In no circumstance does this imply any authorisation or licence to the property rights of CaixaBank or its group companies.

Establishing links or hyperlinks from third-party portals or web sites to CaixaBank websites other than the home page of its portal, or presenting CaixaBank websites or the information therein under frames, distinctive signs, brand names or business or trade names of another person, company or entity is prohibited unless authorised expressly by CaixaBank.

Financial and stock market information

The CaixaBank portal or websites do not provide any investment recommendation, or any legal, tax or other kind of advice. The information provided is generic and in no circumstance takes into account specific or particular investment or financial position objectives. Accordingly, the information contained therein must not for the basis of any investments or decisions.

Any decision to subscribe, purchase or sell trade securities must be taken based on public information.

The contents of the websites do not constitute an offer to sell shares in the United States of America. Shares may not be offered, sold or subscribed in the United States of America without prior registration or exemption from registration in accordance with the US Securities Act of 1933. Responsibilities

CaixaBank makes no guarantee regarding continuous access or the correct viewing, download or utility of the elements and information contained on CaixaBank websites, which may be prevented, hindered or interrupted by factors or circumstances beyond its control.

CaixaBank assumes no liability for the information and other content that are part of third-party spaces or websites and are accessible from CaixaBank websites through links or hyperlinks. It takes no responsibility for the information and other contents that are part of third-party spaces or websites from which there is access through links or hyperlinks



to the CaixaBank portal or to any of its websites, or for the information and other contents on any third-party website presented under the appearance and distinctive signs of CaixaBank, without the explicit authorisation of the latter.

Neither CaixaBank nor its information suppliers as third parties accept any responsibility for the information, contents of any kind, products or services offered or provided through the CaixaBank websites by third persons or entities, irrespective of whether these may belong to the same financial group. In particular, they accept no responsibility for any damage or prejudice which, related to the foregoing, may be caused by: (i) the absence of or deficiency in the information provided to users, or its reliability, accuracy or adequacy; (ii) non-compliance or partial or untimely compliance with contracts or pre-contractual relationships; (iii) non-compliance with the obligations inherent in service providers of the information society; (iv) infringement of consumer and user rights; (v) infringement of intellectual or industrial property rights; performance of acts of unfair competition or illegal advertising; (vi) infringement of rights to data protection; professional confidentiality, honour, personal and family privacy and personal images; (vii) in general, non-compliance with any applicable laws, customs or codes of conduct, and (viii) any decision taken based on information supplied through the CaixaBank portal.

Neither CaixaBank nor the suppliers of information as third parties accept any liability for damage, prejudice, losses, claims or expenses, caused by: (i) interference, interruptions, failures, omissions, telephone breakdowns, delays, blocks or disconnections in the operation of the electronic system caused by defects, overloads or errors in the telecommunications lines or networks, or by any other reason beyond the control of CaixaBank; (ii) illegal interference through the use of malicious programmes of any kind or through any communications method, such as computer viruses or similar; (iii) inappropriate or improper use of CaixaBank websites and pages; (iv) security or browsing errors caused by a browser malfunction or the use of outdated versions thereof.

Applicable legislation

These general terms and conditions are governed by Spanish law.