

Terms and conditions:

1. Promotion valid for new Customers upon opening their first current account at Banco Popular, when they sign up for multichannel banking, a debit card and credit card, or any account with a fee. Miles are awarded contingent on the Customer having \geq €50,000 on deposit three months after the account is opened, and miles will be awarded after that date. The miles will be awarded to the first account holder named on the account and only once to the same customer.
2. Applicable to home mortgage loans for amounts of more than €150,000 and to personal loans for amounts of more than €10,000 and for a minimum of one year. In these cases, the miles will only be credited three months after the loan agreement has been signed.
 - a. Effective Annual Percentage Rate (Effective APR): 3.240%, calculated according to Decree-Law 220/94 of 23 August and other applicable legislation, considering a spread of 2.25% over the 6-month Euribor monthly average, based on 360 days (0.044% in August 2015) rounded to the nearest thousandth, assuming a loan amount of €150,000, a loan-to-value ratio (LTV) of 60%, a loan period of 45 years, subscription of 4 products (direct deposit of salary, direct debit payment of two regular expenses, debit card and credit card) and purchase of a life insurance policy for a person aged 30 and a multi-risk homeowner's insurance policy from an insurance company that is part of the Banco Popular Group. Adjusted APR: 3.260%. Early repayment is subject to a commission of 0.5% on the principal paid.
 - b. Personal loans are subject to approval by Cofidis. Overall APR 11.5% and Nominal APR 9.30% for a loan amount of €10,000 euros to be paid in 48 monthly payments of €272.44. Includes monthly insurance premium: €20.38. Opening commission €156.00 (including stamp duty). Total Amount Payable by the Consumer: €12,344.88. The amount of the insurance premium is not reflected in the Total Amount Payable or in the Overall APR. Banco Popular acts as a credit intermediary in an ancillary capacity.
3. Applicable to acquisition of the Visa GOLD credit card, but only to active cards, with the miles being awarded to the cardholder. Credit cards assigned as a part of fee-bearing accounts do not qualify. Use of the credit card applies to either type of credit card (Classic or Gold).
 - a. Overall APR is 19% for the Visa Gold card, calculated for a sample credit of €2,500 at a nominal APR of 16%, considering an annual fee of €35, a 12-month payoff period, no interest for the first month, stamp duty of 0.07% on credit use and 4% on interest. Overall APR is 16.3% for the Visa Classic card, calculated for a sample credit of €1,500 at a nominal APR of 14.3%, considering an annual fee of €15, a 12-month payoff period, no interest for the

first month, stamp duty of 0.07% on credit use and 4% on interest. Interest is calculated monthly based on 360 days, and the respective rates are fixed. The annual fee is waived for the first 12 months. Values apply to card use on purchases made in the European Economic Area (EEA) in euros, Swedish kronor or Romanian lei.

4. Valid on the transfer of securities in the amount of €25,000 or more. Also applicable on conducting at least five security trading operations per month, setting up any investment fund of more than €25,000 or setting up any financial insurance of more than €25,000. Miles are awarded based on the sum of the amounts subscribed each month.
5. Valid on contracts for Médis health insurance, option 3; risk life insurance with an insured value of more than €75,000; car insurance, only for the maximum option; multi-risk homeowner's insurance with an insured value of more than €150,000; personal accident insurance with an insured value of more than €50,000; and on insurance to cover domestic services or family liability insurance. Miles are awarded per insurance policy.