

The following are the prices applied to imaginBank depending on the means of access:

| ITEM | MOBILE PHONE APP | ATM | BRANCHES CaixaBank |
|--|--------------------------|--------------------|-----------------------|
| DEMAND DEPOSIT | | | |
| Rates and Terms and Conditions | | | |
| Deposit maintenance and administration | Free | - | CaixaBank standard |
| Fee for direct debit | Free | - | CaixaBank standard |
| Non-payment order of direct debit bills | Free | - | CaixaBank standard |
| Return of direct debit bills | Free | - | CaixaBank standard |
| Bill categorisation | Free | - | - |
| Account overdraft fees | CaixaBank standard | CaixaBank standard | CaixaBank standard |
| PUSH notifications and alerts service (ReciBox and other financial alerts) | Free | - | - |
| Deposit of domestic cheques | Free | Free | CaixaBank standard |
| Return of a domestic cheque | - | - | CaixaBank standard |
| Create saving challenges (digital piggy bank) | Free | - | - |
| Additional statement of the current year | - | - | CaixaBank standard |
| Additional statement of previous years | - | - | CaixaBank standard |
| Standard certificates | - | - | CaixaBank standard |
| Debt and complex certificates and audits | - | - | CaixaBank standard |
| Duplicate of notifications | - | - | CaixaBank standard |
| Duplicate of fiscal notification of the previous year | - | - | CaixaBank standard |
| Duplicate of fiscal notification of previous years | - | - | CaixaBank standard |
| Fee for change of direct debit payments | - | - | - |
| Return of international cheques | - | - | CaixaBank standard |
| Deposit of International cheques | - | - | CaixaBank standard |
| Setting spending targets | Free | - | - |
| TRANSFERS | | | |
| Transfers to imaginBank or CaixaBank accounts | Free | Free | Free |
| Money transfer with incomplete or incorrect details | CaixaBank standard | CaixaBank standard | CaixaBank standard |
| Transfers to national accounts | Free | CaixaBank standard | CaixaBank standard |
| Transfers in euros to Eurozone countries | Free | - | CaixaBank standard |
| Standing Orders | Free | - | CaixaBank standard |
| Transfers in other currencies | - | - | CaixaBank standard |
| Return of transfers issued by CARD 2 | CaixaBank standard | - | CaixaBank standard |
| Receipt of transfers (incomplete or incorrect details) | CaixaBank standard | CaixaBank standard | CaixaBank standard |
| Money transfer by Bizum | Free | - | - |
| Money deposit by Bizum | Free | - | - |
| INTEREST RATES | | | |
| Interest settlement | Interest does not accrue | - | - |
| Interest rate for account overdraft | CaixaBank standard | CaixaBank standard | CaixaBank standard |
| FURTHER INFORMATION | | | |
| Minimum balance | No | - | - |
| The account can only have one holder | Yes | Yes | Yes |
| The holder will have the option to open a second account | No | No | No |
| Unlimited free transactions | Unlimited | Unlimited | - |

| ITEM | MOBILE PHONE APP | ATM | BRANCHES CaixaBank |
|------|------------------|-----|-----------------------|
|------|------------------|-----|-----------------------|

ONLINE BANKING

Rates and economic terms and conditions of the imagin VISA debit card

| | | | |
|--|--------------------|--|--------------------|
| Annual issue and maintenance fee of the holder and beneficiary cards | Free | - | - |
| Card duplicate and replacement fees (plastic, sticker and wristband) | Free | - | CaixaBank standard |
| Cash withdrawal using debit card at CaixaBank ATMs | - | Free | - |
| Cost for cash withdrawal with debit card at ATMs of other domestic networks | - | CaixaBank standard | - |
| Cash withdrawal using debit card using networks in the European Economic Area | - | Free | - |
| Cash withdrawal using debit card outside of the European Economic Area | - | 4.50% (minimum of €4.00 per transaction) | - |
| Cash withdrawal using credit card at domestic ATMs | - | CaixaBank standard | - |
| Cash withdrawal using credit card at foreign ATMs within the European Economic Area | - | CaixaBank standard | - |
| Cash withdrawal using credit card at foreign ATMs outside the European Economic Area | - | CaixaBank standard | - |
| Payments in instalments (credit cards) | CaixaBank standard | CaixaBank standard | CaixaBank standard |
| Bill categorisation | Free | - | - |
| Limit on use/amount | CaixaBank standard | CaixaBank standard | - |
| Top up phone credit at CaixaBank ATMs | - | Free | - |
| Top up phone credit at ATMs of other banks | - | CaixaBank standard | - |
| Check balance at ATMs of other banks | - | CaixaBank standard | - |

Withdraw Cash from an ATM with code

| | | | |
|----------------------------------|------|------|---|
| Transfer money to an ATM | Free | - | - |
| Withdraw cash from ATM with code | - | Free | - |

CONSUMER CREDIT (PAI)

Rates and Terms and Conditions

| | | | |
|----------------------------------|--------------------|--------------------|---|
| Origination fee | Free | Free | - |
| Handling fees | Exempt | Exempt | - |
| Cancellation/early repayment fee | Free | Free | - |
| Interest rate | Pricing client | Pricing client | - |
| Maximum amount | CaixaBank standard | CaixaBank standard | - |