

2022 LIFE RISK CAMPAIGN PROMOTION TERMS AND CONDITIONS

RULES

CA Vida Assegurances, SA, hereinafter “the company” is organising a new promotion aimed at customers who take out any of these life insurance policies:

- Crèditvida Capital (CVC)
- Crèditvida Integral (CVI)
- Crèditvida Previsió (CVP)
- Crèditvida Finançament (CVF)

This promotion consists of awarding a 50% discount on the annual premium (with a maximum of €100 per insurance policy) to customers who take out any of the life insurance policies listed above. Customers can enjoy this discount for each of the life insurance policies listed if they are policyholders of each product.

Promotion period: from 13 April to 31 October (both inclusive).

CONDITIONS

ONE

To be able to take part in the promotion, the following conditions must be met:

- Take out one of the insurance policies listed above.
- The eligible policy must be registered in the system between 13 April and 31 October (both inclusive).
- To take part in this promotion, the relevant registration document must be signed.
- Customers automatically take part in the promotion for each new policy.
- The policy must be kept active with the same conditions for two years and a registration document must be signed.

TWO

Additional information on the promotions:

- The promotion is open to Crèdit Andorrà customers with an open current account where they are the holders/co-holders or non-customers (promotion on the account where the insurance is linked).
- Direct debit of the bill for the policy to an active current account, preferably a Crèdit Andorrà current account.
- Cannot be used in conjunction with other offers and promotions of the company or companies that market these products.
- Promotion exclusively for natural persons and not legal entities.
- The promotion is cumulative, so a user can enjoy the discount for each new

policy taken out.

- In the case of the Crèditvida Capital policy, the minimum capital to be eligible to take part is €12,000.
- The following may not take part in this promotion:
 - o Minors.
 - o Customers who, during the promotion period, cancel a life insurance policy in order to subsequently join this promotion to take advantage of it.
 - o Customers who have or have had unpaid bills or arrears with the company and/or with the companies marketing these products.

THREE

In order to take part in the promotion, it is necessary to keep the new policy active with the same insured parties for a minimum of two years from the initial contract date of the policy.

If the customer does not meet this condition after having received the promotion reward, the company reserves the right to recover the amount of this reward due to non-compliance with these terms and conditions by debiting the current account to which the policy is linked.

FOUR

For all participants who have fulfilled the conditions and requirements of the promotion up to the reward date, the reward will be processed as follows:

- Payment of the policy premium (for policies registered up to 30 June 2022) will be made during the month of July.
- Payment of the policy premium (for policies registered up to 31 October 2022) will be made during the month of November.

FIVE

The company, as the promoter of this promotion, reserves the right to modify its rules and conditions, undertaking in all cases to publish the changes on the website.

SIX

Any discrepancy, conflict or claim arising in relation to these rules and/or the promotion will be subject to the exclusive jurisdiction of the Andorran courts.

SEVEN

The company is not responsible for any circumstances attributable to third parties that may affect the execution of this promotion.

Furthermore, the company is not responsible for any damages that the winner of this promotion may suffer for any reason whatsoever. Any discrepancy, conflict or claim arising in relation to the draw rules and/or the procedure for carrying out the draw and the awarding for the prize will be subject to the exclusive jurisdiction of the Andorran courts.

Andorra la Vella, April 2022