

Campus BBVA platform legal information – Terms of use

SECTION ONE - General Information

For the purpose of complying with Article 10 of Law 34/2002, dated July 11, on Services of the Information Society and Electronic Commerce, the entity of the BBVA Group to which the Campus BBVA User Platform (hereinafter, the Employer) provides said User with his personal data from the list provided below.

SECTION TWO - Access and Content

Use of this page (Campus BBVA Portal and/or Portal) imply full acceptance to all the terms and conditions hereby set forth. Therefore, by accessing this Portal the User agrees to be bound by them in their entirety.

Use of this Portal is limited to the Employer's employees (hereinafter Employee/s and/or User/s), provided they actually have a work relationship with the employer.

To access and use the Portal, the User shall enter his regular personal password on the Portal access page for verification with the Employer. The Employee is responsible for keeping his personal passwords secret, as well as for immediately notifying of undue access to them by third parties in compliance with the Employer's internal regulations.

The Employer is the owner of or has been granted all Portal licenses and all included functionalities ("Service/s"), including but not limited to the following:

- Access, through the My Training functionality, to training courses for the enhancement of the Employee's work capabilities. The content of such training courses shall not be transferred outside of the Employer's work environment;
- Through the Cooperating functionality be able to make comments about the courses, ask questions of other Users, and get their answers;
- Through the Catalog functionality, request registration in courses or directly register in courses;

Service use is personal and nontransferable.

The Employee agrees and states that any content accessed through the Portal is confidential, and s/he expressly undertakes not to transmit, reproduce, or copy, totally or partially, the Portal's content outside the Employer's internal environment, for whatsoever objective or means.

The Employee shall not include content about religious or political ideas (including speeches and symbols of political parties and religious organizations), content which is antisocial, offensive to cultural or religious values, provocative, disdainful, violent, obscene, sexual and/or from not socially acceptable or illegal groups, as well as any other type of content which may hurt the feelings of third parties, content which violates fundamental rights and public freedoms acknowledged in the current legislation, and/or the rights acknowledged in the legislation about consumers and users' rights, the protection of infants and minors, content which violates or attempts to violate the right to familiar or personal privacy, violate the honor of third parties, and or the secrecy of communications.

The Employee shall not include content belonging to other Employees, such as: a) photographs, telephone numbers, URL's, addresses, email addresses, full names, and any other personal information; b) companies trade names or brands, logos, logotypes, distinctive badges, anagrams, denominations, slogans, publicity, promotional materials, statements of authenticity, Olympic and similar brands; and c) images, music, videos, texts, objects or any other products or support with copyright protection. Content may be included provided the Employee provides sufficient proof that such content may be used by him as well as by the other Employer's Employees under the terms herein set forth and so that said use does not violate any legal provision, contract, right, or property of third parties, and is not unfair competition.

Therefore, including any of the aforementioned content by the Employee will imply that the Employee has said authorization.

The information contained in this Portal has a didactic and informative purpose, and does not purport to provide any type of advice. Under no circumstances shall it be considered as technical, legal, fiscal, financial or investment advice, as an Employer's offer or guarantee, as a recommendation to perform certain transactions, or as the basis for a certain decision. The Employer shall be released of any responsibility for the use of the information contained in the Service and verification of same, and it shall be specifically understood that said information, governed by current Spanish law is not intended to be used by users who are in the jurisdictions of other States which may have other requirements for the delivery, transmission, or publication of information.

The information provided by the Employer in the Portal is not the Employer's technical opinion.

The Employer does not necessarily agree with the information offered in the Portal, is not responsible for meeting the User's expectations in connection to such information, can not guarantee that it is true, precise,

and sufficient. The Employer is not responsible for the opinions or comments that appear in the Portal made by his Employees, or from other cited sources. The Employer is not responsible in any way for any loss, direct or indirect, resulting from the use of the Portal or its content, and it is not responsible in any way either for notifying users about modifications or for changing said content.

It is not allowed to delete, void, or manipulate the copyright legend or whatsoever identification of the rights of the Employer or of third parties included in the Portal.

The Employer may restrict and/or deny access to the Portal for any reason he decides unilaterally and, including but not limited to, the following circumstances:

- When the Employee's work contract has been suspended for whatever reason.
- When the Employee is subject to a disciplinary proceeding or any criminal proceeding for whatever reason.
- When the Employee fails to comply with any of the provisions contained herein.
- When the Employee makes excessive or abusive use of the Portal Services during his work hours resulting in irregularities or deficiencies in the performance of his duties and obligations.

In the last two cases, the Employer shall have the power, in addition to unsubscribing the Employee from the Service, to take the corresponding disciplinary and legal measures if necessary.

Since access and use of the Portal are derived from the condition of being an Employee, termination of work relationship with the Employer entails deactivation from the Service. However, the obligation to preserve privacy shall be in force during the three (3) years following termination of such work relationship.

Deactivation from Service implies denial of access to the Employee and deletion of all his document libraries. However, those contents which were included in the document libraries of other Employees may be maintained and used in compliance with these Terms.

The Employer is not responsible for either actions which may generate liability or for content or opinions included in document libraries. The Employees are exclusively responsible for their use of the Service and for the content they include, and therefore, the Employer will be released of any liability resulting from such use.

The User undertakes to make good use of the Portal. "Good use" refers to acting in compliance with current legislation, good faith, and public order.

The User undertakes to not damage or disable the equipment of computer systems of the Employer or third parties. In addition, the User undertakes to not hinder access or the normal use of the Content included in the Portal.

Access to the Employer's Portal is free.

The Employer reserves the right to use, modify, or delete the information contained in the Portal, including such content and/or Services which has been added; and he may also restrict or prevent access to such information, at any time and without previous notice. The Employer particularly reserves the right to delete, restrict, or deny access to the Portal while experiencing technical problems resulting from actions or circumstances beyond the Employer's control, which may diminish or eliminate the standard security level required for the proper operation of said Portal.

Under no circumstances, will the Employer be responsible for the loss, damage, or harm of any kind resulting from accessing and using the Portal, including but not limited to, those caused by computer systems or by viruses and/or computer attacks. Neither will the Employer be responsible for the damage suffered by Users for inadequate use of this Portal, and under no circumstances, for the drop, interruption, absence, or failure of telecommunications.

The Employer does not guarantee any information other than his own or from cited sources to be true, ethical, and updated.

SECTION THREE - Intellectual and Industrial Property Rights

The Employer is either the owner or has all the licenses of the Portal content.

The Service is protected under the laws governing Intellectual and Industrial Property Rights, including all copyrights, patents, trade secret rights, brands, and any other intellectual or industrial property right. And it is strictly forbidden to distribute, reproduce, transfer, communicate, modify, transform, register or file information in whole or in part, by whatsoever means, without the previous written authorization by the Employer, when not expressly allowed in these Terms of Use.

It is prohibited to transmit, reproduce, and copy Portal content in whole or in part, outside the Portal, for any purpose or means whatsoever.

Access to the Portal does not give the Users any right or ownership of the intellectual and/or industrial property rights of the Portal content.

Intellectual property rights of this Web page, the screens of this page, the information and materials displayed and its layout (including but not limited to, source code, graphic design, software, and content) belong to the Employer or he was granted all licenses, unless indicated otherwise, and are under the protection of the laws governing Intellectual and Industrial Property Rights. The employer has the licenses for use, which must not be profited from by the Users. Therefore, Portal Users undertake to not reproduce, modify, display, sell, communicate, modify, distribute, or use the content in any other manner and for whatever reason without the authorization of the author or Employer.

The Employer reserves the right to take any legal actions against Users who violate intellectual and/or industrial property rights.

SECTION FOUR - Personal Data Protection Policy

The Employer guarantees protection of his Employees and Users' data. This Portal does not automatically acknowledge any data in connection to the identity of the page visitors.

All the data is handled with strict confidentiality, and is used for the purposes for which it has been requested. Handling of personal data will be governed by Spanish legislation, and specifically by Organic Law 15/1999, dated December 13, on the Protection of Personal Data and corresponding regulations.

In compliance with the aforementioned law, any Employee/User may at any time exercise his rights to access, cancel, edit, and dispute the handling of his data with no further restrictions other than the ones set forth in said law, by contacting Banco Bilbao Vizcaya Argentaria S.A., with domicile at Calle Gran Vía nº 1, 48001 Bilbao.

Such data will only be used to manage the e-learning courses in which the Employee/User is participating through the Campus BBVA platform during the Training Service.

Your data will be handled and stored with due confidentiality, and all necessary steps will be taken to ensure information security as set forth in applicable legislation to prevent any modification, loss, unauthorized handling or access, in accordance with the technology and nature of the information.

SECTION FIVE - Cookies Use

This website collects information about the connection and open session by saving a "cookie" on the visitor's hard disk. There is no way that said information may identify the user since it is absolutely anonymous.

SECTION SIX - Applicable Law

The terms and conditions set forth in these Terms are governed by Spanish law.

SECTION SEVEN - BBVA Group Entities

| Name of Entity | Tax ID Code/RFC | Company Name | Domicile of Contract | Registry of Business |
|--------------------------------------------------------|------------------------|------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| BANCO BILBAO VIZCAYA ARGENTARIA, S.A. | A-48265169 | BANCO BILBAO VIZCAYA ARGENTARIA, S.A. | Plaza de San Nicolás, 4. Bilbao | Bilbao Registry of Businesses, Volume 2083, Book 1545, Section 3ª, Folio 1, Page 14741. |
| FINANZIA BANCO DE CREDITO | A-37001815 | FINANZIA BANCO DE CREDITO, S.A | Julián Camarillo, 4 - 28037 Madrid | Madrid Registry of Businesses, Volume 691, Folio 183, Page M-14.196. Entry 1 and 2 |
| FINANZIA AUTORENTING | A-60028776 | FINANZIA AUTORENTING, S.A. | Julián Camarillo, 4 - 28037 Madrid | Madrid Registry of Businesses, Volume 14 471, Folio 88, Page M-214281, Pr. 16, Sec. 8 |
| UNOE BANK | A-08024796 | UNO-E BANK, S.A. | Julián Camarillo, 4 - 28037 Madrid | Madrid Registry of Businesses, Volume 16.067, Book 0, Section 8, Folio 223, Page M-272.009 Entry 2 |
| BBVA PATRIMONIOS GESTORA, S.G. | A-78319464 | BBVA PATRIMONIOS GESTORA SGIIC, S.A. | Calle Padilla, 17 - 28006 Madrid | Madrid Registry of Businesses, Volume 1417, Book 0, Section 8, Folio 123, Page M-26387 |
| BBVA SEGUROS, S.A. | A-48051098 | BBVA SEGUROS, S.A., DE SEGUROS Y REASEGUROS | Gran Vía Diego Lopez de Haro, 12 - 48001 Bilbao | Vizcaya Registry of Businesses, Volume 3.678, Sec.8ª, Page BI-854, Folio 38 Entry 75 |
| BBVA MEDIACION, OP.BANCA-SEG. | A-78581998 | BBVA MEDIACION OPERADOR DE BANCA-SEGUROS VINCULADO, S.A. | Calle Alcalá, 17 - 28014 - Madrid | Madrid Registry of Businesses, Volume 24.602, Sec. 8, Page M-62255 |
| BBVA BROKER, S.A., CORREDURIA DE SEGUROS Y REASEGUROS, | A-28055937 | BBVA BROKER, CORREDURIA DE SEGUROS Y REASEGUROS, S.A. | Calle Alcalá, 17 - 28014 - Madrid | Madrid Registry of Businesses, Volume 13.608 Folio 171 Sec 8 M-28.652. |
| BBVA DINERO EXPRESS S.A. | A-83439893 | BBVA DINERO EXPRESS, S.A.U | Paseo de Recoletos, 10 - Madrid | Madrid Registry of Businesses, Volume 18.093 Book 0 Sec. 8, F. 140 H M-312927, Entry 1 |
| DINERO EXPRESS SERV. GLOBALES | A-84132109 | DINERO EXPRESS SERVICIOS GLOBALES, S.A. | Calle Alcalá, 16 - Madrid | Book 20564, Folio 183, Page M-364046, Entry 1 |
| BBVA FACTORING EFC | A-48055180 | BBVA FACTORING E.F.C., S.A. | Paseo de Gracia, 25 - 08007 - Barcelona | Barcelona Registry of Businesses, Book 34578, Folio 41, Page B 232894, Entry 178 Date 05.30.2002 |
| BBVA RENTING | A-28448694 | BBVA RENTING, S.A. | Paseo de la Castellana, 81 - Planta 8 - Madrid | Madrid Registry of Businesses, Volume 13.193, Book 0, folio 191, Sec. 8, Page M-42039, Entry 43 |
| BBVA PATRIMONIOS GESTORA, S.G. | A-78319464 | BBVA PATRIMONIOS GESTORA SGIIC, S.A | Calle Padilla, 17 - 28006 Madrid | Madrid Registry of Businesses, Volume 1417, Book 0, Section 8, Folio 123, Page M-26387 |
| BANCO DEPOSITARIO BBVA | A-08109670 | BANCO DEPOSITARIO BBVA, S.A | Clara Del Rey, 26 28002 Madrid | Registry of Business Volume 820. General 795 section 3, Book of Corporations Folio 43 Page 9.028. Entry 7 |
| BBVA-GLOBAL MARKETS RESEARCH | A-84050368 | BBVA GLOBAL MARKETS RESEARCH, S.A. | Vía de los Poblados S/N | Madrid Registry of Businesses, Volume 23.173 Book 0 Folio 217 Sec. 8 Page M-358139 Entry 9 |
| VALANZA CAPITAL RIESGO SGEGR | A-84488295 | VALANZA CAPITAL RIESGO S.G.E.C.R. S.A. UNIPERSONAL | Paseo de Recoletos, 10 - Madrid | Madrid Registry of Businesses, 22.083 Folio 76 Sec 8 Page M-393.891 |
| BBVA PENSIONES, S.A. E.G.F.P. | A-78901113 | BBVA PENSIONES, SA, ENTIDAD GESTORA DE FONDOS DE PENSIONES | Paseo de Recoletos, 10 - Madrid | Madrid Registry of Businesses, Volume 7.325, F. 126, Sec.8ª; Page M-118.670, Entry 18 |
| GESTION DE PREVISION Y PENSIONES. | A-78630779 | GESTIÓN DE PREVISIÓN Y PENSIONES, EGFP, S.A | Paseo de Recoletos, 10 - Madrid | Madrid Registry of Businesses, Volume 8342 General 7244, Sec.3ª Book of Corporations, F. 3, Page 79746-2 |
| BBVA ASSET MANAGEMENT, S.A. SGIIC | A-28597854 | BBVA ASSET MANAGEMENT, S.A., SGIIC | Paseo de Recoletos, 10 - Madrid | Madrid Registry of Businesses, Volume 14.100, F. 201, Sec.8ª Page M-46081, Entry 147 |