

# Message from the people who work in a bank to the people who trust it

It's not a bank talking to you. Instead, the people who make this bank your bank are talking to you. The people who make Bankinter.

People who, like you, have seen their reality disrupted for long months. Who keep their distance from those they used to hug, who work and telework, who wear a mask all day, who are afraid for the people they love. Who are proud.

Because if there is a time when your bank must see things as you see them, it is surely now. We know that you give us the most important thing anyone can be given, which is your trust. That is why, at Bankinter, we want to tell you that we are with you.

## With facts

With very clear and verifiable pledges, and not marketing.



## Proud to be your bank

We did and do all this because there's a reason we are proud to be one of the most solvent banks in Europe according to the European Central Bank, one of the most sustainable in the world according to the Dow Jones Sustainability Index, and a world leader in gender equality. That's why this is a letter of commitment rather than of intent. If there is something we have learned from this situation is that we are all on the same side, and we will not be able to come out of it with big speeches or empty messages.

Nothing is more powerful than people's commitment towards others.

## Employment

Our first pledge is to preserve employment. We have been steadily creating jobs for the last seven years without closing any branches. This is because we have some of the finest banking professionals in Spain and are rewarded daily by our customers' trust.

## Families

We pledged to postpone the payment of their loan principal for up to four months, for the families that had a mortgage and did not meet the government's requirements. In addition, we pledged to extend this period exceptionally to those most in need.

## Pensioners

We pledged to our pensioners by allowing them to collect their pension five days earlier than usual.

## Customers

We have pledged to the customers of our interest-bearing accounts not only to maintain the terms and conditions (up to 5% AER the first year for the first 5,000 euros, without commissions), unchanged since their launch, but also to increase flexibility in the income requirements so that they continue to enjoy all their advantages.

## Self-employed, SMEs and large companies

We have pledged to the self-employed workers, SMEs and large companies to implement the aid to financing and initiatives promoted by the government.

## Remote banking

We pledged so that all our customers can carry out their banking transactions without leaving home by enhancing our digital banking service (a pioneer in Spain and leader in cybersecurity) on all digital media available to them: Apple Pay, Samsung Pay, Google Pay, Bizum and Bankinter Wallet. And, if cash is required, on the largest network of ATMs in Spain without debit charges.

Bankinter people