

If you are resident in:

	Germany, Holland, Belgium, Portugal, Switzerland, Brazil, Greece, Sweden, Ireland, Czech Republic, Austria, Norway, China, Mexico, Chile	Italy, Argentina, Russian Federation	United States, Australia, Israel, New Zealand, Canada, Japan, South Africa, Saudi Arabia, Singapore, Hong Kong, Monaco	None of the above countries
Advice from Account Manager	Always, whether you are in Spain or outside Spain Both at the customer's request and at the Bank's initiative	Only if you are in Spain Exclusively at the customer's request	Never	Always, whether you are in Spain or outside Spain Exclusively at the customer's request
Purchase of products in-branch	Always, whether you are in Spain or outside Spain Both at the customer's request and at the Bank's initiative	Only if you are in Spain Exclusively at the customer's request	Never	Always, whether you are in Spain or outside Spain Exclusively at the customer's request
Transactions through remote channels (Telephone Banking, Online Banking, Mi Banco db)	Always, whether you are in Spain or outside Spain Exclusively at the customer's initiative	Always, whether you are in Spain or outside Spain Exclusively at the customer's initiative	Only banking transactions or sale of investments, whether you are in Spain or outside Spain Exclusively at the customer's initiative	Always, whether you are in Spain or outside Spain Exclusively at the customer's initiative
Commercial contacts at the Bank's initiative	Always, whether you are in Spain or outside Spain	Never, whether you are in Spain or outside Spain	Never, whether you are in Spain or outside Spain	Never, whether you are in Spain or outside Spain