

CAMPAIGN RULES

"TAKE OUT YOUR PENSION PLAN OR RETIREMENT PLAN AND GET A BONUS ON YOUR CONTRIBUTIONS"

TERMS AND CONDITIONS OF THE CAMPAIGN

MORA ASSEGURANCES, SAU, with registered address in Andorra la Vella, at Avinguda Meritxell, 96, and holder of Andorran tax identification number (NRT) A-702051-S (hereinafter, **Mora Assegurances**), is running the campaign called "Take out your Pension Plan or Retirement Plan and get a bonus on your contributions" (hereinafter, the **Campaign**), which shall be governed by the following rules (hereinafter, the **Rules**).

Purpose of the Campaign

The purpose of this Campaign is to encourage clients to take out an individual Pension Plan or a Dynamic Retirement Plan with Mora Assegurances, so that they save in the long-term.

Meeting the requirements of the promotion will allow you to obtain: **the payment of 4% of the initial or one-off contribution up to a maximum of €200**, in addition to which **we will double your first regular contribution up to a maximum of €75**. These payments will be added to the amount paid into the Pension Plan or Retirement Plan taken out.

Who is targeted?

The Campaign is intended for natural persons who are of age and residents in the Principality of Andorra, whether they are already Mora Assegurances clients or new ones who, during the Campaign, take out an individual Pension Plan or a Dynamic Retirement Plan for the first time.

Term of the Campaign

The term for taking part in the Campaign runs from **1 October 2026** to **31 December 2026**, inclusive (hereinafter, the **Term**).

The payment of the rewards in the framework of the Campaign will be made in January 2027. Once the payment has been made, the Campaign will be considered to have come to an end and no additional bonus payments will be received.

There is one bonus payment per plan taken out.

How to take part

To take part in the Campaign, a Dynamic Pension Plan (individual) or a Dynamic Retirement Plan (individual) must have been taken out during the Term of the Campaign by making an **initial contribution** (at least €100) to be eligible for **the payment of 4% of the initial or one-off contribution up to a maximum of €200**, and/or by setting a regular contribution (at least €50) during the Term of the Campaign so that you are eligible to have **your first regular contribution doubled up to a maximum of €75**. These payments will be added to the amount paid into the Pension Plan or Retirement Plan taken out.

Mora Assegurances will notify clients that they have been signed up to the Campaign via an email, in which they will be informed that the Rules of the Campaign are posted on Mora Assegurances' website.

How and when will you receive the rewards?

Payment on the initial contribution. When an initial or one-off contribution (at least €100) is made at the time a plan is taken out, Mora Assegurances will pay you **4% of the initial contribution up to a maximum of €200**. This payment will be added to the amount paid into the Pension Plan or Retirement Plan taken out.

We will double the first regular contribution. Mora Assegurances will double the first regular contribution made (at least €50) **up to a maximum of €75**. This payment will be added to the amount paid into the Pension Plan or Retirement Plan taken out.

There is a single payment per plan taken out. The initial or one-off contribution must be kept for 12 months and regular contributions made over 12 months running in order to secure the payments received.

The maximum amounts (€200 for the initial contribution and €75 for doubling the first regular contribution) will under no circumstances be any higher. The payments are not subject to any changes, amendments or compensation. Should you refuse a payment, you will not be offered any alternative.

To secure the payments received, an essential requirement is that the initial or one-off contribution continues to be held and that the regular contributions continue to be paid in the **12 months after** a plan was taken out. Failure to do so will be considered a breach of the Campaign's terms and conditions.

Clients will receive the payment for both the initial or one-off contribution and for the regular contributions in January 2027. For the purposes herein, this will be considered to be the effective date of the payments.

Who is not entitled to take part in this Campaign?

You will not be entitled to take part in this Campaign if during the term of the Campaign until a reward has been paid you have any outstanding amounts due to **Mora Assegurances**. Should this be the case, you must settle the outstanding amounts before receiving a reward. Should you have failed to settle your debt by the date of payment, you will not be entitled to it and it will not be paid into your account.

You will not be entitled to take part in this Campaign if you have been involved in running it, or if you are currently an employee of or have taken early retirement from either Mora Assegurances, its holding company or any of its group companies.

What are the taxes on the rewards?

These promotional rewards are added as an additional contribution to the fund selected by clients and, therefore, increase the accumulated value of the fund, as well as the future returns subject to tax.

At the time of redemption or when a covered contingency occurs, the portion corresponding to returns generated – including those arising from these rewards – will be taxed as follows:

- A return on investment income, in the case of Retirement Plans, subject to the withholding rate in force.
- A return on employment income, in the case of Pension Plans, subject to the withholding rate in force.

In the case of Retirement Plans, this withholding will not be imposed if clients submit form 345 to Mora Assegurances. Should this form be submitted (available at www.impostos.ad/formularis) sufficiently in advance of the payment of rewards, no tax withholding will be imposed. If applicable, you must hand in a duly filled in and signed original copy of this form in person to your personal banker or manager.

As far as your tax return is concerned, Mora Assegurances will make the relevant tax information available to you, if applicable. Should you have any questions, ask your tax advisor.

What does the acceptance of the Rules entail?

The acceptance of these Rules means that you fully consent to them, as well as agreeing to Mora Assegurances' criteria for the resolution of any disputes that may arise from their interpretation. As a beneficiary, you must follow any instructions that Mora Assegurances may give, as the case may be.

Mora Assegurances reserves the right to disqualify you, at its entire discretion, if you rig or try to rig this Campaign, or if you breach any of the terms and conditions of these Rules.

Mora Assegurances may take any decisions that are required for the resolution of any claims or disputes that arise from the running of the Campaign, provided that they do not cause undue damage to you or that are unfair.

Should you fail to comply with the above terms and conditions for taking part, or do not meet the requirements established in these Rules, you will not be entitled to receive or secure any of the rewards paid under the terms and conditions set forth herein.

What happens in the event of not complying with the terms and conditions of the Campaign?

Should you be in breach of any of the terms and conditions established in these Rules, including the obligations that apply after a reward has been paid as per the terms and conditions set forth herein, you will be withdrawn from this Campaign and, should you have received any payments, Mora Assegurances will charge you a penalty in the amount of the rewards paid to you.

Should you breach the Rules of the Campaign, you will be automatically withdrawn from it, even if you subsequently comply with them.