

## 20% discount Terms and Conditions

### TERMS AND CONDITIONS

#### ONE. Organising entity

CA VIDA ASSEGURANCES, S. A. (Creand Assegurances Vida) hereinafter, "the Company", with Tax ID (NRT) A-714091-U, registered office at Avinguda Fiter i Rossell 2, AD700, Escaldes-Engordany- Principality of Andorra, and telephone number: +376889119.

#### TWO. Purpose

The Company will apply a 20% discount on the annual premium for the first year (up to a maximum of €300), aimed at customers who take out certain life insurance products during the period of validity of the promotion.

#### THREE. Participation requirements

Individuals who meet all of the following requirements will be able to benefit from the promotion:

1. Be of legal age.
2. Be a resident in the Principality of Andorra.
3. Take out at least one policy for one of the following products during the promotion period:
  - Creand Life Capital
  - Creand Life Singles
  - Creand Life Provision
  - Creand Life Comprehensive
4. Keep the policy in force for a minimum period of two (2) years from the effective date of the contract.
5. Sign the promotional enrolment agreement.

#### FOUR. Period of validity

The promotion will be valid from **26/05/2026** to **31/07/2026**, both dates inclusive. Policies taken out outside this period will not be entitled to benefit from the promotion.

#### FIVE. Application of the discount

The discount will be applied three (3) months after the effective date of the contract, provided that the policy remains valid and does not have outstanding payments.

#### SIX. Exclusion from participation

The following are excluded from the promotion:

- Those not of legal age.
- Customers who have not taken out policies for the products listed in the discount promotion.
- Customers who cancel a life insurance policy during the

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promotional period in order to take it out again and obtain a discount.

- Customers with outstanding payments.

### **EIGHT. Data protection**

CA VIDA Assegurances, S. A, is the responsible party for the processing of the participants' personal data for the purpose of managing the promotion.

The processing is carried out in accordance with the GDPR and Law 29/2021, qualified as Personal Data Protection.

Participants can exercise their rights of access, rectification, deletion, opposition, limitation and portability by sending an email to: **[dpo@creandvida.ad](mailto:dpo@creandvida.ad)**

### **NINE. Applicable law and jurisdiction**

In case of dispute, Andorran legislation applies before the Courts of the Principality of Andorra.

Escaldes-Engordany, 26 May 2026