

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.

In the event that the policyholder cancels the policy before completing the minimum commitment period of two (2) years, the Company may claim reimbursement of the discount applied or offset it against any amounts due.

This promotion cannot be combined with other promotions, discounts, or commercial benefits in force, unless the Company expressly states otherwise.

FOUR. Period of validity

The promotion will be valid from **14/09/2026** to **30/11/2026**, 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 equivalent to 20% of the annual premium for the first year of the policy, with a maximum amount of EUR 300 per policy. The discount will be applied only once, three (3) months after the effective date of the policy, provided that the policy remains in force and there are no outstanding premium 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 promotional period in order to take it out again and obtain a discount.
- Customers with outstanding payments.

The Company may exclude any participants who engage in fraudulent activities, attempt to improperly obtain the benefits of the promotion, or fail to comply with any of these terms and conditions.

SEVEN. Data protection

We hereby inform you that the Data Controller responsible for processing your personal data is CA Vida Assegurances, SA, with its registered office at Avinguda Fiter i Rossell, 22, AD700 Escaldes-Engordany.

Your data is processed for the purpose of offering you our products and services, maintaining the contractual relationship, and sending you communications that may be of interest to you. The legal basis for this processing is the performance of a contract, your prior consent, or the pursuit of a legitimate interest. Personal data will be retained for as long as the contractual relationship remains in force or until you object to such processing, and thereafter for the period necessary to comply with legal obligations. Your data will not be disclosed to third parties, except where required by law or under a contractual obligation.

Data subjects may exercise their rights of access, rectification, erasure, portability, and restriction of or objection to processing by sending a written request to dpo@creandvida.ad.

EIGHT. Applicable law and jurisdiction

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

NINE. Acceptance of the Terms and Conditions

Participation in this promotion implies full acceptance of these Terms and Conditions.

The Company reserves the right to interpret these Terms and Conditions and to resolve any issues that may arise in connection with the promotion.

Escaldes-Engordany, 14 September 2026