

“Club MAPFRE ACCIONISTA”

PROGRAM CONDITIONS

1. ORGANIZING COMPANY.

The organizing Company of the “Club MAPFRE Accionista” program (hereinafter, “the Program”), which is regulated by the conditions herein (hereinafter “Conditions”), is MAPFRE S.A., a Spanish company with registered address at Carretera de Pozuelo, 52 Majadahonda (Madrid) and C.I.F. (tax ID number) A-08055741 (hereinafter, “MAPFRE”).

2. PURPOSE.

“Club MAPFRE Accionista” will allow shareholders of MAPFRE S.A. (hereinafter, “the Shareholder” or “the Shareholders”) to benefit from the advantages of the loyalty Program Club MAPFRE offered by its Spanish company Club MAPFRE S.A. (hereinafter, “Club MAPFRE”).

3. CONDITIONS FOR PARTICIPATION.

Those Shareholders who meet the following conditions and are not members of the Club MAPFRE program as MAPFRE clients, are eligible to benefit from the Program:

- i. Natural persons residing in Spain.
- ii. Owners of at least 1,000 MAPFRE shares.

The Shareholder must meet both conditions at all times. If either condition is not met, the Shareholder will lose his/her membership in the Program.

4. REGISTRATION.

Any Shareholder who meets the conditions for participation and wishes to participate in the Program must fill out the form available for this purpose on MAPFRE’s website, which can be found at <https://www.formulariomapfreaccionistas.com/?lang=EN>

Once all the required information is completely filled out, the Shareholder will receive an email at the email address he/she provided in the form, which will include a registration code.

Said code, along with the Shareholder’s DNI (national ID) number, will allow him/her to register in the Program on its [website](#), which will give him/her immediate access to the benefits of Club MAPFRE.

5. BENEFITS.

The Shareholders who register will access the Program in the Club MAPFRE Silver category, which advantages can be consulted in the Annex of these Legal Conditions as well as on its [website](#).

6. DURATION.

The registration period will begin on July 20, 2018. MAPFRE reserves the right to modify or cancel, without justification and at any time, the present Legal Conditions and Special Offer. Said decision, if taken, will be published on the website <https://www.mapfre.com/en/>

7. EXCLUSIONS.

MAPFRE reserves the right to cancel the registration for the Program of any Shareholder who alters, harms in any way or poses a threat to the Program's proper functioning and development, or abuses the services provided through it. Further, the right of cancellation is reserved for any Shareholder who harms or damages MAPFRE's image or that of its managers, employees or shareholders.

8. INFORMATION ABOUT THE PROGRAM.

Additional information is available through the Shareholder Office phone line 900 10 35 33 (Spain) or (+34) 91 581 23 18 (abroad).

9. DATA PROTECTION.

In line with current regulations regarding personal data protection, personal information provided by Shareholders participating in the Program will be included in a file owned and handled by MAPFRE. Shareholder rights and all other terms related to the handling of their personal data are included in the form described in point 4 of these Legal Conditions.

10. APPLICABLE LAW AND JURISDICTION.

The present Conditions are interpreted in line with Spanish law. For all matters related to the interpretation, compliance with and execution of these Conditions, MAPFRE and the Shareholders expressly forego any other jurisdiction or privilege that could correspond and accept the jurisdiction and authority of the Courts of Madrid (capital).

Majadahonda (Madrid), July 20, 2018

ANNEX: Advantages of Club MAPFRE program (Silver category)

Savings and *Treboles*

- Discounts on fuel
- Discounts on brand names and entertainment
- MAPFRE teCuidamos Credit Card – Bankinter Consumer Finance

Experts and Advisors

- “Yo Me Ocupo” Expert (3 services per year)
- Medical Advisor
- Fiscal Advisor
- Motor Advisor
- Home Advisor

Entertainment

- Raffles
- Cultural and sport events

SAVINGS AND TREBOLES

The Club MAPFRE Program offers its members many possibilities of savings, both on their insurance as well as in their day to day.

Members have a membership ID card that they can use for the following:

- Save up to 5 percent in *Treboles* when refueling at a wide network of gas and service stations.
- Get direct discounts or through *Treboles* on entertainment, shopping for sport clothes, fashion... through the Brand Names and Entertainment Discount Platform, with participating brands that include Decathlon, Zalando, Booking, Ikea, Primark, Adidas, Nike, Reebok...

Treboles are Club MAPFRE Program's currency of exchange

1 TRÉBOL = 1 EURO

Members can also request the Club MAPFRE Credit Card if they want one.

EXPERTS AND ADVISORS

Members can benefit from professional advisory services free of charge, which will help make their lives and that of their families easier.

- Medical advisor: A team of experts in several medical specialties will be available to answer your questions free of charge via chat, phone call or email. Video calls will be also possible.

- Fiscal advisor: A team of experts on fiscal issues will be available, to help you with related processes, and revise your draft tax return form free of charge.
- “Yo Me Ocupo” Expert: To help you find information on training, leisure activities, savings, trips and travel options, and make enquiries on your behalf.
- Auto Expert: Auto-related issues can be complicated and therefore we want to help you solve any doubts you might have.

ENTERTAINMENT

- Raffles. There are periodic raffles for all members who wish to participate. Diverse categories of products (entertainment, technology...) are raffled off, including *Treboles* for clients to save in their insurance.
- Events: You will have the possibility to attend the cultural exhibits of Fundación MAPFRE at its exhibition halls in Madrid and Barcelona free of charge under very special conditions.

MOTORCYCLE CLUB

Club MAPFRE program members who have a motorcycle insured with MAPFRE also have *Cuidamos tuMoto*, a club that offers many benefits for those who love the world of motorcycles: Motorcycle consultancy, private parking and helmet storage at big events, Motorcycle guide, annual garage service...

AND THERE'S MORE...

Members also have access to a Private Area of Club MAPFRE, in the MAPFRE Client Area, where they can consult personal information like how many *Treboles* they have accumulated or exchanged, raffles they have participated in, newsletters they have signed up for...

The details of the loyalty plan can be also consulted online at www.mapfretecuidamos.com and on the MAPFRE app.