

“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***
 - Club MAPFRE Credit Card (Savings in *Treboles* with every purchase)
 - Discounts on brand names and entertainment (*Treboles* and direct discounts)
 - Discounts on fuel (up to 5% each time you fill the tank)

- **Experts and Advisors**
 - Fiscal Advisor
 - “*Yo Me Ocupo*” Expert (3 services per year)
 - Wellbeing Advisor
 - Auto and Sustainable Mobility Expert

- **Entertainment**
 - Raffles
 - Cultural and sporting events

SAVINGS AND TRÉBOLES

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

The *Trebol* is Club MAPFRE Program’s currency, and they are traded in for savings in insurance products. **1 TRÉBOL = 1 EURO DISCOUNT IN MAPFRE INSURANCE PRODUCTS**

- Members can request the Club MAPFRE Credit Card which will give them, in addition to 25 *Treboles* the first time they use it, will earn savings in insurance products through its day-to-day use.
- Get direct discounts or through *Treboles* on entertainment, shopping for sportswear, fashion... through the Brand Name and Entertainment Discount Platform with participating brands like Decathlon, Zalando, Booking, Amazon, Ikea, Adidas, Cinesa, Inticket, Rakuten...
- Save up to 5% in *Treboles* when refueling at a wide network of gas and service stations.

Members has a membership ID card that they can use to identify themselves and earn additional *Treboles* when they buy tickets to the cinema.

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.

- **Fiscal Advisor:** A team of fiscal experts are available to help you with tax declarations, retirement, donations, etc..
- **“Yo Me Ocupo” Expert:** Free assistance to help you find information, compare options, and any other online inquiries that makes your day-to-day easier.
- **Wellbeing Advisor:** To help you take care of yourself both physically and mentally. From getting into shape to getting psychological support and evaluating symptoms. We want to accompany you and help you with all the questions you might have and with anything you might need.
- **Auto and Sustainable Mobility Expert:** Free assistance with paperwork related to changes in ownership, buying or selling a car, as well as everything related to sustainable mobility for any kind of transportation.

ENTERTAINMENT

- **Raffles:** There are periodic raffles for all Club MAPFRE members who wish to participate. Entertainment, technology, discount cards, even *Treboles* for clients to save on their insurance.
- **Cultural and sporting events:** We invite you to sporting events and our cultural exhibits. And it's free!

MAPFRE MOTORCYCLE CLUB

Club MAPFRE program members who have a motorcycle insured with MAPFRE also have *Moto Club MAPFRE*, a club that offers many benefits: Motorcycle consultancy, private parking and helmet storage at big events, Motorcycle guide, annual garage service...

SENIOR SPACE

A space for older members with certain dependencies and for those who take care of them, as well as Senior members who are active and at the top of their game.

This space provides a series of free services to our members who are over 65, including key services like Needs Assessment and Pharmacy delivery, as well as the Evaluation for the Dependency law, the Golden Telephone emotional support hotline and the Social bank product assessment for the best economic liquidity options for care needs, along with reverse mortgage and liquidity through leasing.

Additionally, this space provides a series of benefits at very special prices for our members: socio-sanitary assistance, Domestic aid and companionship, the “Choose to live at home”

program, Tele-assistance, Residences, Day Care centers, Training for caretakers or Pet care during hospitalization.

YOUTH SPACE

The Youth Space is a Club MAPFRE website dedicated to our youngest members, where we help them save, answer any questions they might have and invite them to participate in special raffles.

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.