

Warning! - Beware of Phishing Scams!

"Phishing" is a scam that consists of impersonating a trustworthy third party in order to obtain personal and confidential data, especially banking data, for fraudulent use.

This type of fraud has developed considerably in recent years and we have observed that fraudsters are currently misusing the BBVA brand, or impersonating other financial institutions, to present themselves by e-mail or telephone as bank advisers working for BBVA or these other institutions, and offer you consumer or property loans or savings products, such as savings books or other types of financial investments, at apparently more advantageous conditions.

Others offer you imaginary investments (in the 'carbon markets', 'cryptocurrencies', 'tech' etc) promising incredible rates of return. In some cases, the scammers make their victims believe that an account has been opened at BBVA in their name, or in the name of the 'financial intermediary' for whom they claim to work.

These solicitations often occur after you have searched the Internet for savings or financing products, leaving your contact details and a description of your goals on websites. When these solicitations result in an e-mail being sent, they come from e-mail addresses that purposefully and misleadingly include the name of BBVA or the financial institution whose identity has been impersonated to make it appear that the e-mail comes from BBVA or this institution, when this is not the case. The e-mails, offers or documents sent, also illegally include logo's and graphic design and references copied from the genuine websites, and even contain links directing you to fake websites imitating BBVA's or other institutions' websites to give the impression that they are genuine documents when in fact they are fake documents.

These fake advisors ask you to send them proof of identity (identity card, passport, driving licence, residence permit, etc.), address (electricity bill, telephone bill), and financial and banking information (bank statements, salary slips, bank details, etc.). They then ask you to send them funds to free up your personal contribution, or to invest your savings in imaginary investment products.

As BBVA has ceased all new retail banking activities in the United Kingdom, all such solicitations or proposals apparently coming from BBVA are attempts to defraud you of

money and personal information and documents facilitating the impersonation of you. Those that do not come from BBVA, but from other known or unknown institutions or providers, while inviting you to make transfers to accounts opened at BBVA in Spain are also scams.

You should never respond to these solicitations. If you receive a phone call or an e-mail to this effect, do not respond, do not click on the links and do not download or send any attachments.

If you have transmitted confidential data, information on your means of payment, on your bank account or, if you have noticed fraudulent transactions on your account or sent money, alert your bank advisor by asking him/her to carry out a "recall" of your transfers on the grounds of fraud and file a complaint at the nearest police station or gendarmerie.

If this scam has been perpetrated by people or documents posing as BBVA, please report it to us by e-mail at: serviceclients@bbva.com.

We take this matter very seriously and are doing everything we can to prevent these acts from damaging our reputation.

For more information please see the webpage of the UK's Financial Conduct Authority: <https://www.fca.org.uk/scamsmart>.