



Responsible customer experience

The continuous improvement of the customer experience is one of the BBVA Mexico Group's permanent objectives. To retain its position as the number one financial institution in Mexico, the BBVA Mexico Group places an emphasis on excellence in service, an effective response to the needs of its customers and the generation of unique and innovative solutions as part of the digital transformation that characterizes the institution.

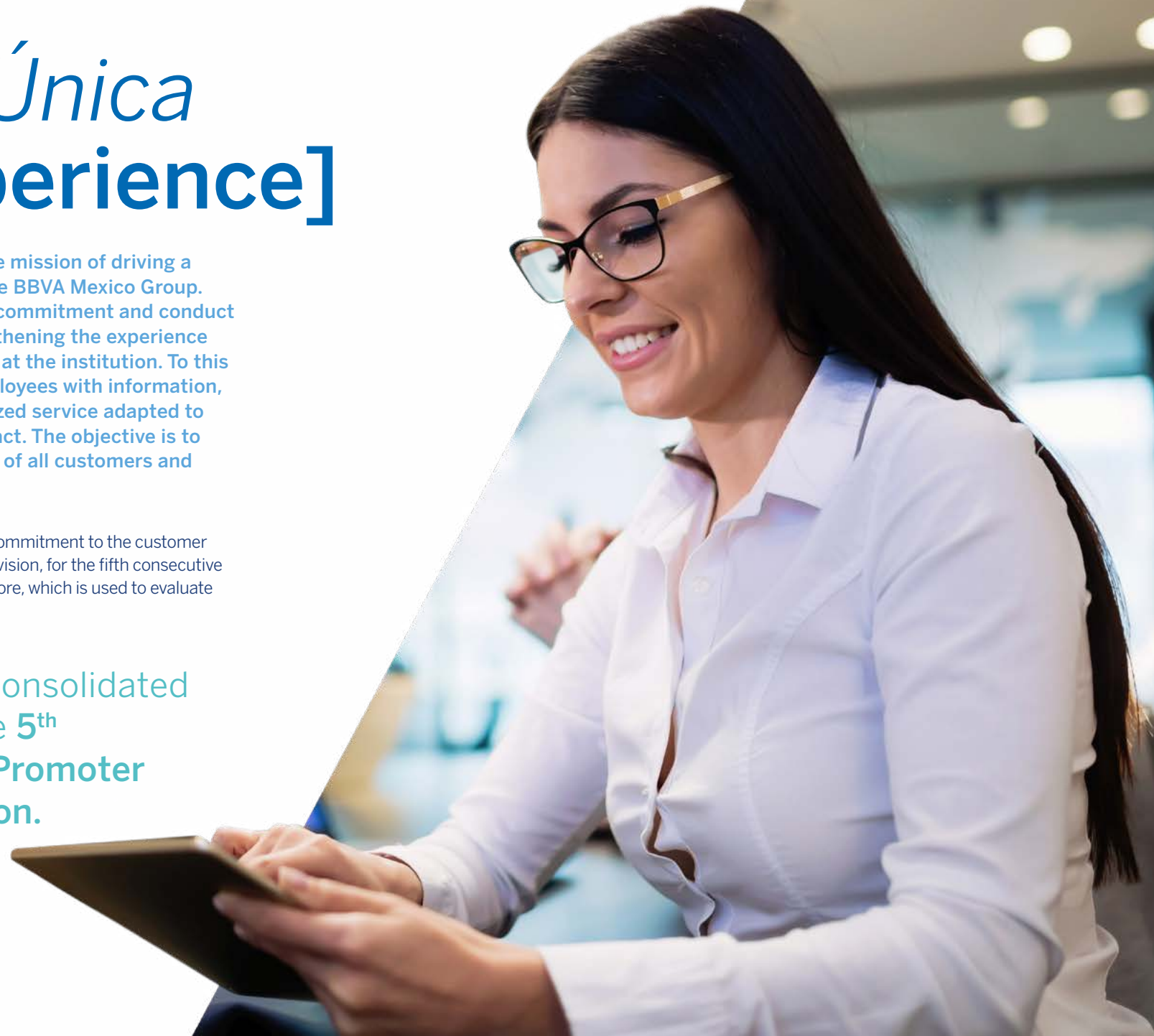
Experiencia Única [Unique Experience]

During 2019, "Experiencia Única" continued with the mission of driving a customer-centered vision across all the pillars of the BBVA Mexico Group. The customer experience is the direct result of the commitment and conduct of employees. This year, the area focused on strengthening the experience of employees as part of the transformation process at the institution. To this end, the BBVA Mexico Group seeks to equip its employees with information, tools and training so that they can offer a personalized service adapted to the needs of all its customers at each point of contact. The objective is to ensure that employees are empathetic to the needs of all customers and are able to resolve problems.

The evolution of the results has been driven by the institution's commitment to the customer experience. Thanks to the range of programs organized by the division, for the fifth consecutive year the BBVA Mexico Group ranked first in the Net Promoter Score, which is used to evaluate customer satisfaction.

The BBVA Mexico Group has consolidated its **leadership position**, for the **5th consecutive year**, of the **Net Promoter Score** for customer satisfaction.

GRI 103-1, 103-2 and 103-3



Quality and customer service

With a view to standing out from the competition and offering its customers unique products and services, the BBVA Mexico Group has focused on offering a unique experience, distinguished by its quality and personalized advice.

The methodology for measuring quality and customer service reveals how likely customers are to recommend the Bank and, therefore, the degree of satisfaction of the BBVA Mexico Group's customers with the different products, channels and services. This index is based on a survey that measures, on a scale of 0 to 10, whether customers would recommend their bank.

The information obtained is essential to improving the institution's products and services and aligning them with the needs and expectations of customers. The use of this tool has allowed the BBVA Mexico Group to increase confidence amongst customers, to the point at which they recognize it as one of the safest and most recommended banks in the country.

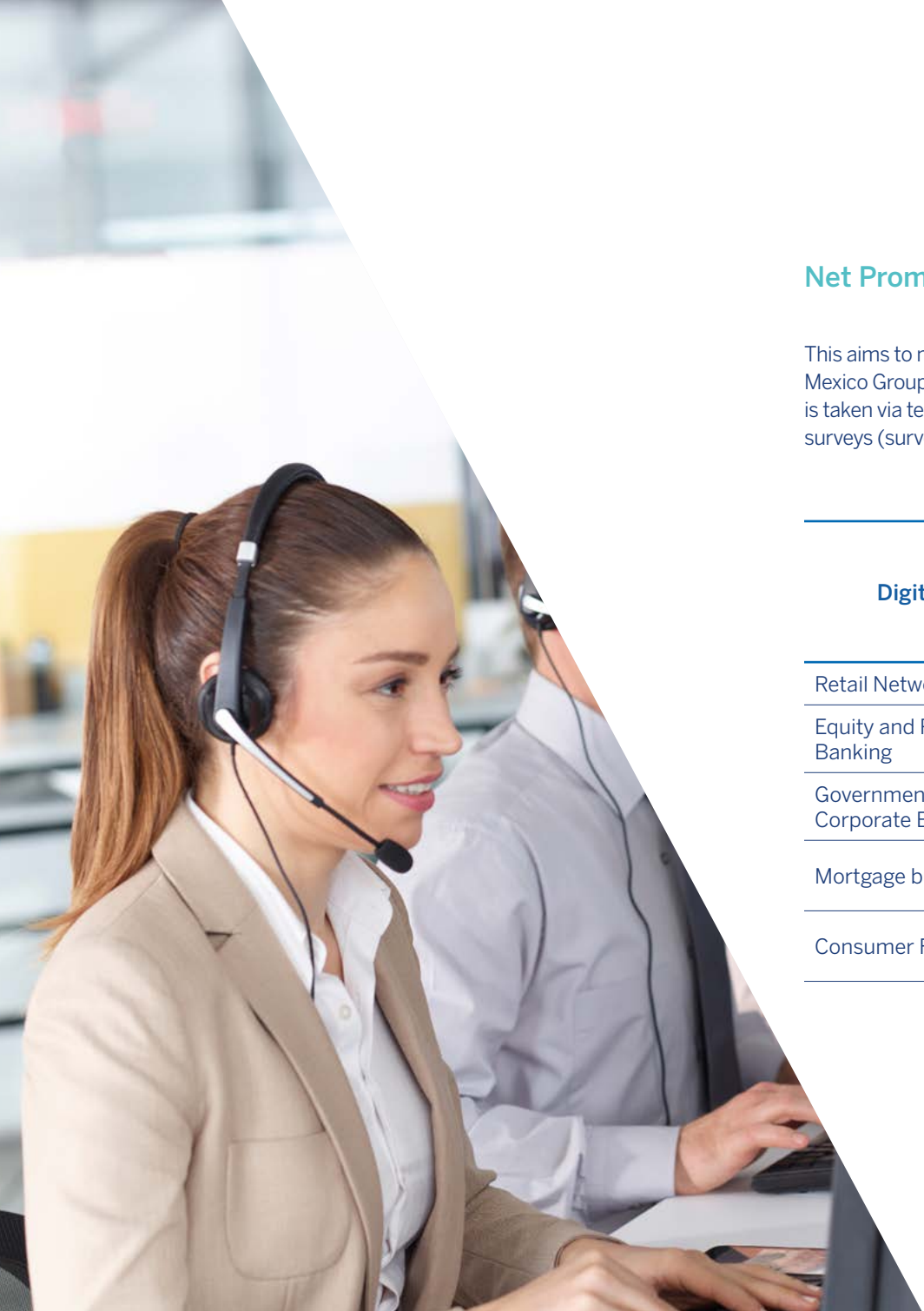
Net Promoter Score - open market

Part of the strategy of the BBVA Mexico Group is to conduct brand awareness studies and thus achieve better service, products and services for its customers. The result of this entire strategy is reflected in its positioning in the open market net promoter score.

The BBVA Mexico Group has retained **first position** in the Open Market Promoter Score, 7 points clear of second place.

Channel	Points above nearest rival
Telephone banking	6
Online banking	2
Mobile Banking	11
ATMs	10





Net Promoter Score

This aims to measure customers' perception of the BBVA Mexico Group and the service they receive. This measurement is taken via telephone surveys, electronic surveys and organic surveys (surveys built into applications).

Digital	Change December 2018 vs. December 2017	Change December 2019 vs. December 2018
Retail Network	Up 2 points	Up 1 point
Equity and Private Banking	Up 5 points	Up 2 points
Government & Corporate Banking	Up 8 points	Up 1 point
Mortgage business	Score unchanged	Up 2 points
Consumer Finance	Score unchanged	Up 2 points

Employee Net Promoter Score

In the same way that customers evaluate the BBVA Mexico Group, the institution evaluates its employees. The assessment consists of surveys delivered by email to gauge how the Commercial Networks perceive the service they receive from their internal suppliers when providing service to customers.

Digital	Change December 2018 vs. December 2017	Change December 2019 vs. December 2018
Retail Network	Up 3 points	Score unchanged
Equity and Private Banking	Down 5 points	Up 8 points
Government & Corporate Banking	Score unchanged	Up 3 points
Mortgage business	Up 9 points	Score unchanged
Consumer Finance	Up 10 points	Score unchanged

Specialized Customer Service Unit

The complaints presented by customers to the BBVA Mexico Group are a valuable source of information for the continuous improvement of the institution. These allow you to find areas of opportunity to improve the customer experience. The BBVA Mexico Group is committed to generating efforts to improve the management of complaints, claims and non-conformities reported by its customers on a year-by-year basis.

BBVA Mexico Group customers can file their complaints and claims via:



Branches



Línea BBVA



Website
claims and
complaints section

The Specialized Customer Service Unit (UNE) gets involved in cases when responses concerning clarifications or complaints do not meet customer expectations. The UNE aims to improve the quality of the BBVA Mexico Group's service, taking care of the well-being of the institution's customers. The UNE's management and quality model ensures that all complaints are addressed as efficiently and quickly as possible, tackling the root of the problem identified by the customer.

Once the customer has filed a report, they will receive notification of the decision reached by the BBVA Mexico Group's clarifications unit. If customers are not satisfied with the institution's response, their non-conformity is escalated to the UNE. It responds to this request using the following channels:



Email: une.mx@bbva.com



Call Center: 55 1998 8039 y del interior de la República al 800 112 2610



Website: <https://www.bbva.mx/personas/centro-de-ayuda/quejas-y-reclamos.html>



Corporate offices: 2 in Mexico City and 1 in Guadalajara.

The main objective of the corporate offices is to assist customers with consultancies and claims, in addition to receiving cases escalated by the network and provide support when they do not wish to participate in reconciliation hearings. In 2019, 1,542 clients were attended at the corporate offices in Polanco, 784 at the BBVA Tower and 963 in Guadalajara.

The BBVA Mexico Group achieved its **best historical result with a rating of 9.1 in the User Service Performance Rating (IDATU), ending Q3 2019 in 1st place of the G6.**

2019 results

Complaints submitted to the Specialized Unit	2019
Direct customer complaints made to the UNE	19,697
Complaints made to CONDUSEF	25,374
Total number of complaints	45,071
Resolved in the customer's favor	24,935
Resolved in the bank's favor	19,939
Average number of days to handle complaint	11

GRI 417-2, 417-3 and 418-1

Direct customer complaints to the UNE



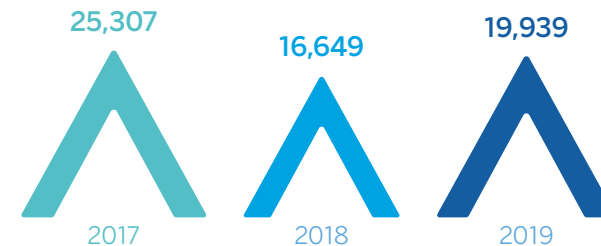
+24%
Annual increase

Total number of complaints



+16%
Annual increase

Claims resolved in favor of BBVA Mexico Group



+20%
Annual increase

Complaints made to CONDUSEF



+10%
Annual increase

Complaints resolved in the customer's favor



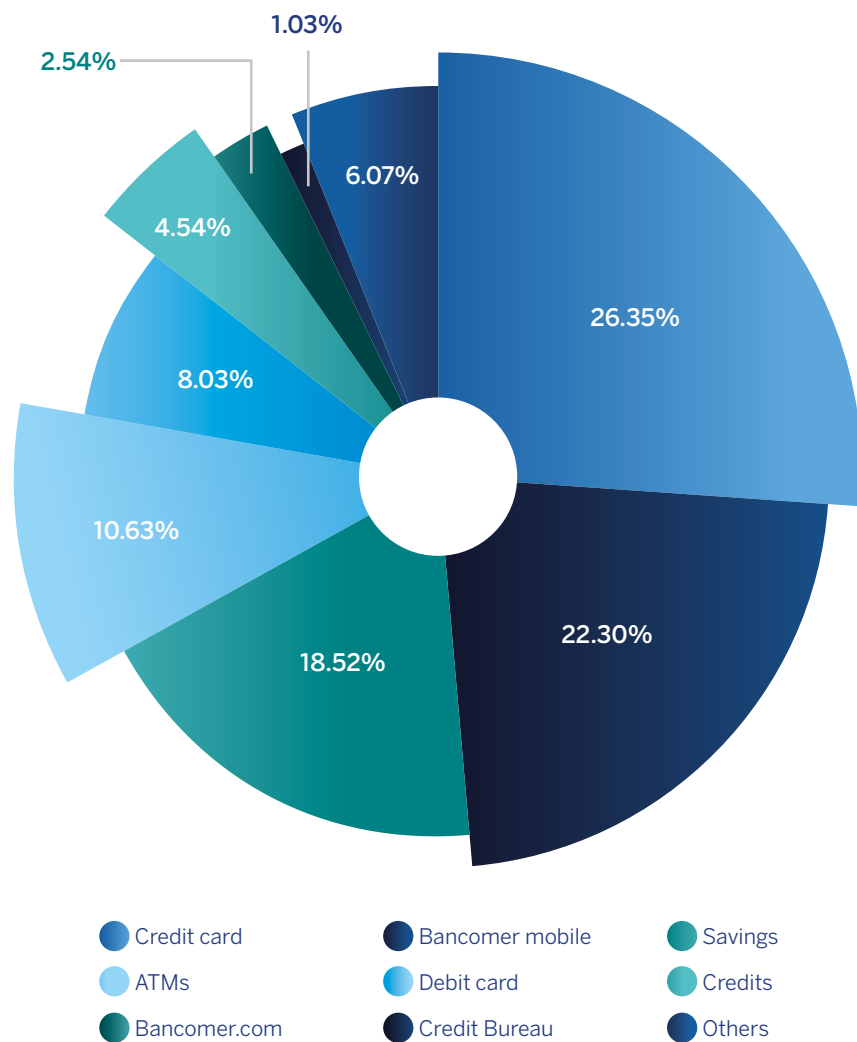
+14%
Annual increase

Average number of days to address a complaint



+37%
Annual increase

Breakdown of claims by service and by product in 2019



2019 actions

- To improve customer services, workshops were held to review cases in terms of the User Service Performance Rating (indicator measured by CONDUSEF, better known as IDATU) and weekly meetings were held to review extraordinary cases, ensuring a follow-up on the response to customer complaints.
- Thanks to the First Contact Resolution (created in 2018) the number of clarifications escalated from one level to another has been reduced, thus ensuring that customers receive a satisfactory response the first time they approach the BBVA Mexico Group.
- Proactive and mediating communication was established, informing customers of the reasonableness and resolution of their complaint, providing solutions to new requests.

In 2019, the UNE Promoter Score increased from -6.1 to 42.6, an improvement of 48.7 points.

2020 Goals

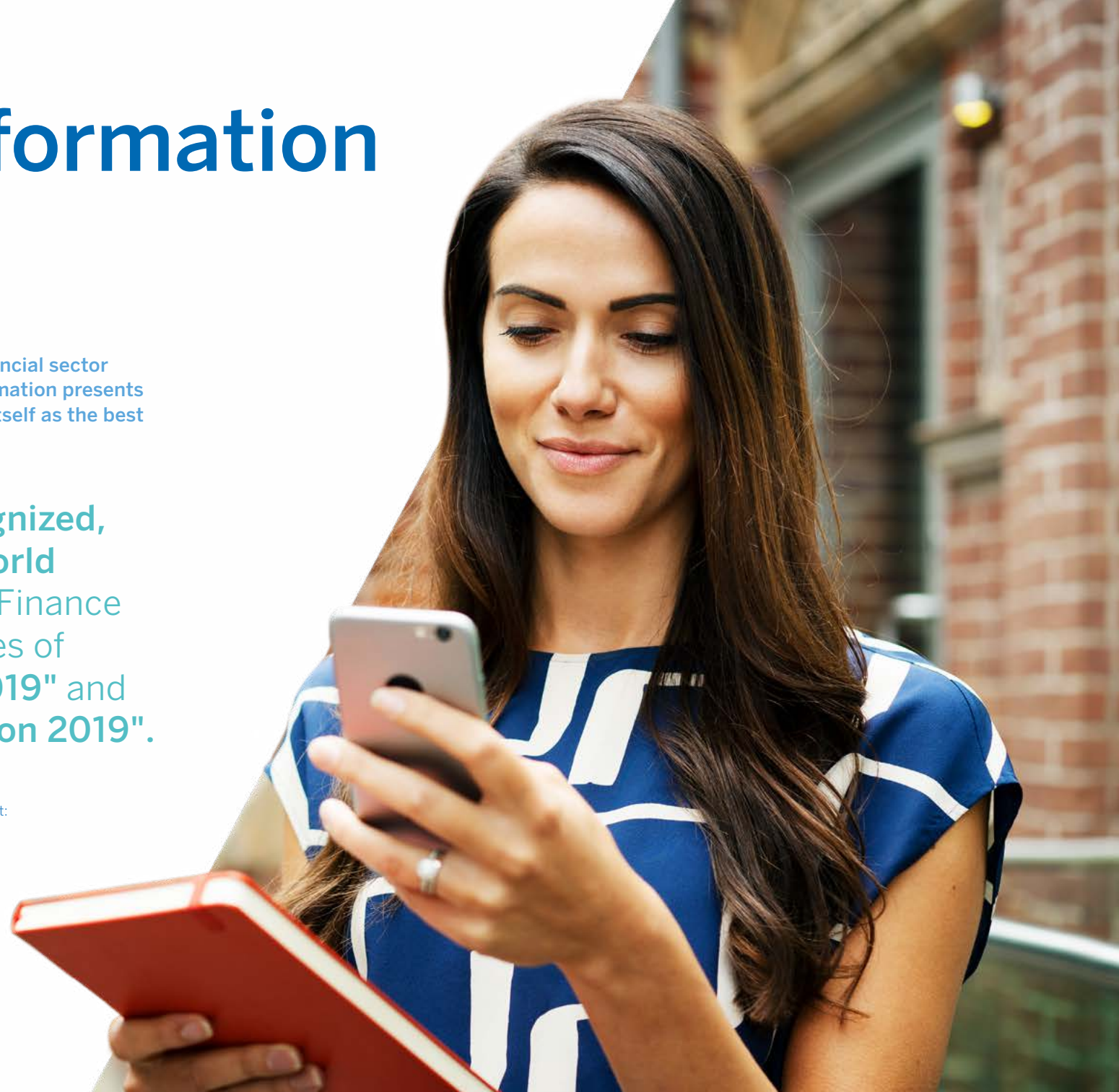
- Reduction in the volume of claims identifying root cause.
- Increase the Net Promoter Score.

Digital Transformation

The BBVA Mexico Group continues to transform the financial sector towards digitization. Year after year, the digital transformation presents new challenges for the BBVA Mexico Group to position itself as the best digital bank in the country.

The BBVA Mexico Group is **recognized, once again, by the specialist World Finance magazine in its "World Finance Banking Awards"** in the categories of **"Best Digital Bank in Mexico 2019"** and **"Best Mobile Banking Application 2019"**.

To discover all the digital opportunities that the BBVA Mexico Group has to offer, visit: <https://www.bbva.mx/personas/apps.html>.



BBVA Apps



Mexico BBVA

This represents the new form of mobile banking at the BBVA Mexico Group, through which customers can carry out their banking transactions from wherever they are, in addition to checking their transactions, turning their cards on and off and enjoying greater benefits.



BBVA Wallet

It represents a new way of managing cards, obtaining knowledge of exclusive promotions and making secure purchases online. Through the App, clients can:

- Manage their digital cards to make secure purchases online, with unique security codes for each transaction.
- Receive alerts and notifications whenever they make a purchase.
- Set a daily spending limit on their debit or credit cards.
- Temporarily turn off their cards to keep them safe and turn them back on in a matter of seconds.
- Easily block their cards in the event of theft or loss, without having to call Línea BBVA.



BBVA Plan

The App makes it possible to make savings on a daily basis, as it sends savings recommendations to users, allowing them to achieve their set savings goals in an easy and personalized way.



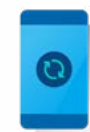
BBVA Send

Using this App, BBVA Mexico Group customers can order, receive and send money to their cell phone contacts without the need for account or card numbers, guaranteeing the total security of funds sent, withdraw cash without using their card, cancel transfers in case of mistakes, in addition to many other benefits.



Digital Mortgage

App available on the official BBVA Mexico Group website, allowing customers to obtain quotes, calculate their credit capacity and get a credit certificate for their mortgage.



Apartados

It is the best option for organizing and making payments efficiently. The client decides when and how much money they need to set aside for recurring expenses such as rent, tuition or utilities, in the form of "electronic envelopes". If, at any time, the customer wants to withdraw money, they can immediately return the money they have set aside to their available balance to cover any amounts they may owe by clicking on "Withdraw".



BBVA S.O.S.

Exclusive to BBVA Mexico Insurance customers, it allows them to report claims and request assistance in real time, 24 hours a day. It allows customers to take out car insurance within minutes.

The BBVA Mexico Group placed **10th** in the **"Best Place to Code"** survey.

Artificial Intelligence



The BBVA Mexico Group has consolidated its commitment to innovation, once again becoming the first bank in Mexico to place artificial intelligence solutions at the service of customers. The institution has a virtual assistant which provides customers with immediate advice about products and services, on WhatsApp (Tel: +52 55 5226 2663) or Facebook Messenger, 24 hours a day.

There is complete security in the processing of data. Users can head to "View contact" in WhatsApp to see that the security certificate shows a green tick. The BBVA Mexico Group NEVER requests personal or banking information via this app.

For more information visit: https://www.bbva.mx/personas/servicios-digitales/asistente-virtual.html?utm_pais=mexico.

In the 2019 edition of "The Innovators" by Global Finance magazine, **the BBVA Mexico Group's virtual assistant received an honorable mention.**

In 2019, the institution integrated Amazon's 'Alexa' into the virtual assistant service. To use the virtual assistant with 'Alexa', the "skill" must be activated in the Business and Finance category, before selecting BBVA. Users will then be able to obtain information to contract products, locate branches and ATMs, obtain the exchange rate and locate shops that are running promotions.

BBVA Open Summit

The Open Summit is a Fintech event to bring together innovators and investors dedicated to revolutionizing the future of the financial sector. In 2019, the third edition of Open Summit took place in Mexico, bringing together leading entrepreneurs and innovators from all over Latin America. For the BBVA Group, the collaboration with the Fintech ecosystem has become one of the fundamental pillars of its transformation strategy, making new products and services available to both the BBVA Group and its customers, and to contribute to the development of the Fintech ecosystem as a whole. The motto chosen for Open Summit 2019 was 'Money, Technology and Life'.

Social media

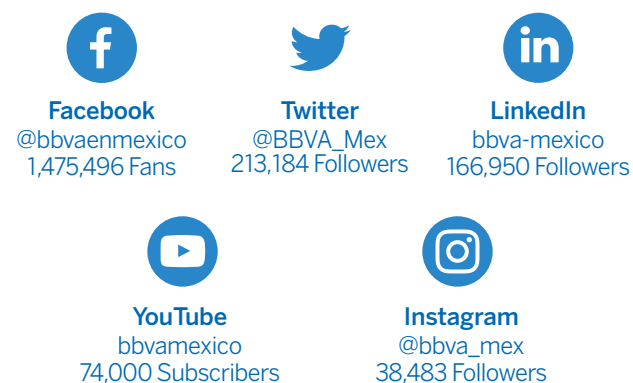
BBVA Mexico Group networks are an important communication channel for the institution and its stakeholders. This year they were consolidated as the finance coach channel of users, with 375,000 interactions (109% up on 2018). The best practices of the institution's different social networks demonstrate the innovation and creativity of the BBVA Mexico Group compared to the rest of the industry. Over the course of the year, topics and dynamics were established that allowed the Institution to participate in real time in 88 proactive activities.

In 2019, the BBVA Mexico Group's social networks were consolidated as the finance coach channel of users with 375,000 interactions, 109% up on the previous year.

During 2019, the BBVA Mexico Group paid particular attention to transforming the experience of its users on social media, with the institution reaching a service level of 97%, with 97 out of every 100 users served in just minutes.

During 2019, more than one million reviews were received, of which 88% were submitted exclusively via the virtual assistant (WhatsApp).

Total followers, broken down by social network



Payroll portability

Portability is the right of customers to switch salary payments to the bank of their choice. In 2019, the BBVA Mexico Group made available an option to change bank online, without having to visit a branch, offering an account and portability like no other bank in Mexico.

At year-end 2019, the **BBVA Mexico Group** accounted for **55%** of the approved portability market.

Re-attracting salaried customers

Many customers changed their payroll account for reasons beyond their control. Portability was the ideal choice for customers who decided to return their salary payments to the BBVA Mexico Group, with the main reasons for doing so including: the ATM and branch infrastructure, Apps, and their functions. At year-end 2019, up to 50% of companies that had switched banks, returned to the BBVA Mexico Group.





New payroll accounts in 2019

	2017	2018	2019
Branches	59%	30%	17%
Bcom	10%	1%	5%
Bmovil/ BBVA App	31%	69%	78%
Total	345 mil	385 mil	470 mil

In 2019, a portability net promoter score of 92 was achieved; 2 points up on the result in 2018 and 8 points up on the result in 2017.

Young people building the future

When the current Federal Government took office, it set out guidelines on supporting young people to provide them with adequate job training to meet the challenges of the future; as a result, in 2019 the Federal Government created the social program known as Young people building the future. The profile of the beneficiary is between 18 and 29 and entering the work force

through a Work Center with the aim of obtaining a training grant for young people for the sum of MXN 3,600 per month for one year; the goal of the program was to support 1,000,000 beneficiaries by the end of 2019.

In cooperation with the Secretary for Labor and Social Welfare (STPS), the BBVA Mexico Group accepted the challenge of supporting the federal initiative. In the first instance, the institution issued 3,700 physical debit cards.

The BBVA Mexico Group proposed a unique digital solution in Mexico's financial market to the STPS: "Massive Digital Account", in which the agency generates a level 2 bank account through BBVA Net Cash with just three pieces of data (CURP, cell number and email), while the beneficiary is responsible for enrolment on the BBVA Mexico APP from their cell phone, wherever they are in the country (if a physical debit card is required, they can visit a Commercial Branch).

Thanks to this product, the increase in service to beneficiaries was exponential: from 3,700 people in February, to 22,000 in March and 169,000 in April, achieving a total of 1,048,835 digital accounts by the end of 2019.

Young people building the future is the first digital social program in Mexico and, thanks to the results obtained, the BBVA Mexico Group has implemented a digital initiative to support students receiving scholarships in higher education and at university from the state governments of Hidalgo, accounting for 10,000 beneficiaries, and Guanajuato, accounting for 8,000 beneficiaries.



Payroll portability campaigns

The BBVA Mexico Group, in addition to continuing its digital media campaigns with information that is relevant to the general public, customers and non-customers; in relation to the right to payroll portability, process security, the corresponding channels and reporting on the myths around the procedure, this year performed a massive campaign to communicate the new fully digital flow for non-customers: opening an account from a cell phone and the option of changing their payroll account.

Target 2020

Remain the Bank through which most salaried customers prefer to receive their salary.

Transparent, Clear and Responsible (TCR) Communication

The BBVA Mexico Group continues to implement the Transparency, Clarity and Responsibility (TCR) guidelines that make it possible to generate strong links with its clients at the different points of contact with the client, such as:



Commercial documents



Public website



Banking



Customer service



Malware/
Phishing

The TCR guidelines are a framework that promotes transparent, clear and responsible relationships between the institution and its clients. This framework seeks to get customers to view BBVA Mexico Group as a transparent bank, that looks after their interests and helps them make informed decisions, thus creating a relationship of trust.

GRI 103-1, 103-2, 103-3, 417-1, 417-2 and 417-3

TCR principles

Transparency

- 1 Provide customers with all the relevant information.
- 2 Give the same visual relevance to advantages/benefits as you do to risks/costs/obligations.
- 3 Ensure that the main message is valid for most of the audience.
- 4 Remember that the relevant information varies according to the customer profile, the step in the process and the product.
- 5 Use the appropriate channel, so that the relevant information can be given.



Clarity

- 1 Use a good structure and visual images to facilitate understanding and navigation.
- 2 Ensure that the graphic elements provide a realistic and intuitive image.
- 3 Use clear language that is easy to understand.
- 4 It keeps the use of small print to a bare minimum (if it must be used, make sure it is clear).
- 5 Foster accessibility. For audiovisual productions, use subtitles and include only what actually matters.



Responsibility

- 1 Look after the customer's interests in the short, medium and long term.
- 2 Support the customer.
- 3 Champion financial health.
- 4 Give customers control over their relationship with the bank.
- 5 Use customers' personal information responsibly.



TCR product leaflets

These documents describe products and services, using clear language and presenting the relevant information that allows the customer to decide and confirm that they have chosen the appropriate product or service. These documents are available from branch executives throughout the Commercial Network and on the website.

TCR and the Financial Literacy division have worked together to launch tokens on the BBVA Mexico Group website with the same structure as the product data sheets. Clear language must be used at all times and the information must be structured so as to enable the customer to understand the benefits and costs of each product. This initiative incorporates financial information concepts: <https://www.bbva.mx/personas/productos/tarjetas-de-credito/platinum.html>.

At year-end, a total of 80 data sheets had been published for the main products and services marketed and sold by the Commercial Banking division.

TCR contracts

This initiative involves reworking current customer contracts and structuring them more intuitively with language that is easy to understand. The BBVA Mexico Group has now incorporated TCR principles into a contract intended for customers.

TCR indicators

The indicators measure the customer's perception of the transparency and clarity of the BBVA Mexico Group in relation to its competitors regarding the transparency and clarity of its main products and services. A new indicator was included in 2019 to see whether the client believes the institution is promoting their financial health.

Digital Projects

During 2019, work continued on more than 100 initiatives developed in the Digital Business Development and Business Banking Factory, with a view to applying TCR guidelines in digital solutions.

The BBVA Mexico Group ranks second in terms of the perception of transparency and clarity with respect to the competition. It ranks first in terms of the perception of the promotion of Financial Health.

Target 2020

Ensure that customers perceive the BBVA Mexico Group as the most transparent, clear and responsible bank in Mexico.



Customer security, privacy and protection

The BBVA Mexico Group has a specialized area to ensure the security of the information of all its customers and the development of strategies and policies in security, privacy and protection of their information. The following programs were rolled out in 2019:



Fingerprint biometrics in offices. The use of biometric authentication was rolled out across the BBVA Mexico Group's offices, making it possible to carry out various procedures, such as card delivery, reprinting of PINs, opening second accounts, cashier's checks, etc. This control prevents spoofing.



Fingerprint biometrics in automotive agencies. Used when formalizing an automotive loan, during the arrangement process.



Digital card. The use of digital cards in the Wallet app was promoted to facilitate purchases via e-commerce. This has strengthened the security of BBVA Mexico Group cards for this type of transaction.



GRI 103-1, 103-2 and 103-3

Personal data protection

The BBVA Mexico Group safeguards the personal data of individuals with absolute confidentiality and commitment, taking all the necessary measures in line with its legal obligations together with best practices within the institution. In this way, the BBVA Mexico Group implements and maintains the highest levels of security.



ARCO rights

A data subject has four rights relating to the use of their personal data:

1. Access: knowing what data is associated with and registered to them.
2. Rectification: updating their personal data.
3. Cancellation: deleting their personal data when they no longer have any active products or services.
4. Opposition: blocking the use of their data for purposes other than the contracting of products or services, for example, sending advertising and promotions.

For further details, visit:
<https://www.bbva.mx/personas/derechos-arco.html>.

Training course



In 2019, updates to the Personal Data Protection (PDP) course were completed, with 76% of employees enrolled in November 2019 successfully completing the new version of the course. In addition and pursuant to the needs of the internal areas at the BBVA Mexico Group, training in personal data protection issues has been imparted.

Awareness-raising campaigns

In 2019, two data protection campaigns were launched in a bid to raise awareness amongst all BBVA Mexico Group employees. The campaign emphasized the importance of caring for the personal data of customers, users, candidates and employees.

The topics addressed in the campaigns were:

1. The 2019 International Personal Data Protection Day (January 2019).
2. Second Personal Data Protection Awareness Campaign 2019 at BBVA (November-December 2019).

Postcards



Through the institution's different digital channels and for use by the branch network (Banca al Día, Red al Día, Wiki Network, CUC and email) the importance of the protection of personal data was emphasized. In 2019, periodic publications were produced to keep all branch staff up-to-date and trained.

Personal Data Protection (PDP) Mailbox



The PDP mailbox (protecciondedatospersonales.mx@bbva.com) is used to handle all complaints, comments and/or situations reported concerning data protection issues by customers and/or users of BBVA Mexico Group.

To view the Privacy Statement of the BBVA Mexico Group, please visit:
<https://www.bbva.mx/personas/aviso-de-privacidad.html>.
 To exercise your ARCO rights and to find out how to do so: <https://www.bbva.mx/personas/derechos-arco.html#presenta-tus-documentos>.