



Price List

BANCO FINANTIA, SA

SEE THE LEAFLET OF FEES AND EXPENSES

Date of Entry into force: 01-Jul-2019

SEE THE LEAFLET OF INTEREST RATES

Date of Entry into force: 01-Apr-2020

The complete Price List of Banco Finantia, S.A., contains the Leaflet of Fees and Expenses (which includes the maximum values of all the Fees, as well as the indicative value of the main expenses) and the Leaflet of Interest Rates (which contains information relating to the representative interest rates).

The Price List may be consulted at the branches and public service points of Banco Finantia, S.A., and at www.finantia.com.

The Leaflet of Fees and Expenses may also be consulted on the Banking Client Portal, at www.clientebancario.bportugal.pt.

Price List drawn up in compliance with the provisions of Aviso no. 8/2009.

Information on the conditions for carrying out credit operations is provided for under Decreto-Lei no. 220/94, of 23 August.

Leaflet of Fees and Expenses**GENERAL INFORMATION**[Complaints](#)
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Complaints

For reception and resolution of complaints, contact:

(Complaints and customer service)

Customer Service Office

Rua General Firmino Miguel, 5 - 1º andar, 1600-100 Lisboa

Telephone (351) 21 720 20 00, fax (351) 21 720 10 68

gabinete.apoio.cliente@finantia.com

Any complaint may be sent to the Banking Supervision Department of the Banco de Portugal:

Banco de Portugal

Banco de Portugal

Apartado 2240

1106-001 LISBOA

www.clientebancario.bportugal.pt

Deposit Guarantee Fund

Deposits made to Banco Finantia S.A. benefit from the reimbursement guarantee provided by the Deposit Guarantee Fund whenever the deposits become unavailable due to reasons directly related to its financial situation.

The Deposit Guarantee Fund guarantees reimbursement up to a maximum value of €100,000.00 for each depositor, whether or not the depositors are resident in Portugal and the deposits are expressed in national or foreign currency.

To calculate the value of the deposits of each depositor, the value is considered to be the total of the deposit accounts on the date on which the payment by the Institution is found to be unavailable, including interest; the balance of deposits in foreign currency is for the purposes converted into euros, at the exchange rate on the aforementioned fixing date of the European Central Bank.

The reimbursement must take place within a maximum of (i) of seven days, for a tranche of €10.000,00 of all the deposits covered, and (ii) fifteen working days, for the remaining, counted from the date on which the deposits become unavailable, in accordance with applicable legislation. This term may be extended in absolutely exceptional circumstances and on an individual basis, for a period not exceeding ten working days.

For further information, visit www.clientebancario.bportugal.pt and www.fgd.pt

ADDITIONAL INFORMATION

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Value Dates

Banking Operations		Value Date	Availability Date	Observations
Deposits				
Cash	Branch	D	D	
	ATM with automatic checking			
	- on a business day	N/A	N/A	
	- not on a business day	N/A	N/A	
Cheques and other securities	Branch			
	- on this institution	D	D	
	- on another institution (Certified)	D	D	
	- on another institution	D+1	D+1	Note (2)
	ATM with automatic checking	N/A	N/A	
Delivery for Deposit Note (1)				
Cash	Branch	N/A	N/A	
	ATM without automatic checking	N/A	N/A	
Cheques and other securities	Branch			
	- on this institution	N/A	N/A	
	- on another institution (Certified)	D+1	D+1	
	- on another institution	N/A	N/A	
	ATM without automatic checking	N/A	N/A	
Payment operations (including transfers and payment instruments)				
	Internal (between accounts at the same institution)	D	D	
	National interbank			
	- urgent Note (4)	D	D	
	- normal	D+1	D+1	
	Cross-border			
	SEPA Countries			
	- EUR	D+1	D+1	Note (3)
	- Foreign currency	D+1	D+1	
	Non-SEPA Countries			
	- EUR	D+1	D+1	
	- Foreign currency	D+1	D+1	
Deposit Account Operations				
	Opening / Increase	D	D	
	Early reimbursement	D	D	
	Reimbursement on maturity	D	D	
	Payment of remuneratory interest	D	D	
Discount operations				
		N/A	N/A	

Key: D: Day of carrying out the transaction / **ATM:** Automatic terminal

Note (1) Are not considered bank deposits the deliveries of sums, at the branch, ATMs without instant checking facility, or day or night safety deposit boxes, where the person delivering the sums waives against the instant inspection by the depository, or also the collection of sums from Customers and other deliveries in which the depository does not make a prompt checking. In these cases, the deliveries or collection of sums shall be considered deposits after checking and certification by the CI, which must check and certify the deliveries or collection of sums as soon as possible, within a period not greater than twenty-four hours, except in exceptional circumstances.

Note (2) In the case of a charge for a cheque on a foreign bank, the date from which the deposit shall be effective shall be the date of receipt of the funds by Banco Finantia.

Note (3) For transactions commenced until 15:00 of the same day. If the transaction is commenced later, the value date shall be one working day later. If Banco Finantia is the originator's bank, the credit value date and the availability date must be considered the most probable dates, since the Bank cannot commit to the credit and availability dates to be attributed by the beneficiary bank.

Note (4) Urgent transfers are subject to authorisation

Value Dates (continued)**Duty of Information**

Pursuant to Decreto-Lei no. 18/2007, Aviso 3/2007 of the Banco de Portugal and Decreto-Lei no. 91/2018, you are informed that:

Value Date: the date from which the transfer or deposit become effective, capable of being moved by the beneficiary and any calculation of interest from the credit or debit balances of the deposit accounts commences.

Availability Date: The moment from which the holder may freely move the funds deposited in their deposit account, without being subject to the payment of interest for movement of these funds.

Business Day: A day on which the institution is open to the public with a normal operating timetable (from 8:30 to 15:00).

1. DEPOSIT ACCOUNTS (INDIVIDUALS)

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1.1. Current Accounts

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
<u>Current Accounts</u>					
Fees during the term of the contract					
1. Overdraft fees	see Section 2.5. Bank Overdrafts				
2. Fees on high balance accounts (amount ≥ €1.000.000)	Note (1)	Note (2)	-	Stamp - 4%	-
Other Associated Expenses					
N/A					

Note (1) Fee to cover the charges paid by Banco Finantia to keep the deposits overnight with the ECB calculated based on the interest rate of the permanent deposit facility plus 0.1%. The fee is only applicable if Banco Finantia is charged and will never exceed 1%. At this date the applicable fee is 0.5% p.a.

Note (2) Fees are calculated daily on the total balance, whenever the amount is ≥ €1.000.000.

2. CREDIT OPERATIONS (INDIVIDUALS)

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2.2. Personal Credit

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
Personal Credit (Product not being marketed. Applied only to contracts in force)					
Fees during the term of the contract					
2. Annual management fee AutoCash and Collateral Credit			€ 19.23	Stamp-4%	The 1st debit will take place in the 6th month after commencement of the contract
3. Fee for partial early reimbursement AutoCash and Collateral Credit - Decreto-Lei 133/09 of 02/06 Fixed rate regime and early reimbursement less than 1 year from the expiry of the contract Fixed rate regime and early reimbursement more than 1 year from the expiry of the contract Variable rate regime - Decreto-Lei 359/91 of 21/09 reimbursement before 1/4 of the total term of the contract has elapsed reimbursement after 1/4 of the total term of the contract has elapsed	 0.25% 0.50% 0% Note (2) Note (3)			 Stamp - 4% Stamp - 4% Stamp - 4% Stamp - 4%	 Minimum advance notice of 30 days required Note (1) Note (1) Free Minimum advance notice of 15 days required
4. Fee for processing payment/income and fee/expenses for transfer AutoCash and Collateral Credit		3,00 € (Monthly)		Stamp - 4%	For each payment
5. Fees related to management of contracts with sums in debt AutoCash and Collateral Credit - Fee for debt recovery	 4%	12,00 €/150,00 €	--	Stamp - 4%	Applicable to all sums due and not paid from 4 September 2013

2. CREDIT OPERATIONS (INDIVIDUALS)

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2.2. Personal Credit (continued)

	Fees			Plus Tax	Other Conditions	
	As a %	Euros (Min/Max)	Annual Value			
6. Fees relating to contractual amendments						
AutoCash e Credit Colateral						
- With amendment to the contract						
- Transfer of contractual position		450,00	--	Stamp - 4%	Includes endorsement fee. Applicable to the transferee.	
- Vehicle exchange addendum		400,00	--	Stamp - 4%	Includes endorsement fee. Note (4)	
- With amendment to the financial conditions						
- Amendment to payment due date		50,00	--	Stamp - 4%	Note (4)	
- Amendment to interest rate regime		100,00	--	Stamp - 4%	Note (4)	
- Amendment to banking address		10,00	--	Stamp - 4%	Note (4)	
- Extension of term or early termination		50,00	--	Stamp - 4%	Note (4)	
7. Fees relating to administrative acts						
Autocash						
- Driver identification		25,00		VAT - 23%	Optional declaration to be requested by the Customer.	
- Debt reimbursement declaration		62,50€		VAT - 23%		
- 2nd copy car doc. (sale declaration, cancellation of reserve, etc.)		62,50€		VAT - 23%		
- Copy of financing or insurance contract		25,00 €		VAT - 23%		
- Territorial extension - declaration		41,67€		VAT - 23%		
- Territorial extension - insurance		20,83€		VAT - 23%		
- Cancellation of insurance		25,00		VAT - 23%		
- Sending of receipted invoice		2,08€		VAT - 23%		Per document sent
- Sending of green letter		2,5 €		VAT - 23%		Per document sent
- Sending of 2nd copy receipted invoice in paper format		5,00		VAT - 23%		Per document sent
- Sending of financial plan		0,00 €			Free	
- Sending of 2nd copy financial plan		25,00 €		VAT -23%	Per document sent	
- Sending of various declarations		25,00 €		VAT -23%	Per document sent	
- Sending of photocopy of contractual doc. - Authenticated		75,00 €		VAT -23%		
- Substitution of guarantees		50,00 €		VAT -23%	Note (4)	
- Documentation home delivery service		50,00 €		VAT -23%		
- IUC payment service (Single Circulation Tax)		25,00 €		VAT -23%	Per document sent	

2. CREDIT OPERATIONS (INDIVIDUALS)

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2.2. Personal Credit (continued)

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
- Monthly file fee		3,00€ (Monthly)		VAT - 23%	Added to each payment. Not cumulative with the fee at point 4 above. Corresponds to what were previously known as 'Portes' (fees).
Fees during the term of the contract					
8. Fee for total early reimbursement					
AutoCash and Collateral Credit					Minimum advance notice of 30 days required
- Decreto-Lei 133/09 of 02/06					
Fixed rate regime and early reimbursement less than 1 year from the expiry of the contract	0.25%			Stamp - 4%	Note (6)
Fixed rate regime and early reimbursement more than 1 year from the expiry of the contract	0.50%			Stamp - 4%	Note (6)
Variable rate regime	0%				Free
-Decreto-Lei 359/91 of 21/09					Minimum advance notice of 15 days required
reimbursement before 1/4 of the total term of the contract has elapsed		Note (7)		Stamp - 4%	
reimbursement after 1/4 of the total term of the contract has elapsed		Note (8)		Stamp - 4%	
Early reimbursement charge		0,00 €			
10. Fees relating to administrative acts					
AutoCash and Collateral Credit					
- Debt reimbursement declaration		62,50€		VAT - 23%	
- 2nd copies car doc. (sale declaration, cancellation of reserve, etc.)		62,50€		VAT - 23%	
- Copy of financing or insurance contract		25,00 €		VAT - 23%	
- Issue and sending of document to cancel reserve/loan or form 2 of sale		50,00€		VAT - 23%	Not applicable in the event of early reimbursement
- Sending of financial plan		0,00 €			Free
- Processing of car documentation by external company		150,00 €	--		Only charged when the customer requests the service
11. Legalisation after financing		133,33 €		VAT - 23%	Optional service plus expenses. Not applicable in the event of early reimbursement.

2. CREDIT OPERATIONS (INDIVIDUALS)

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2.2. Personal Credit (continued)

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
Other Associated Expenses					
1. Endorsement at the start or during the term of the contract in accordance with the Price Table of the CRA (Automotive Registry Office) in force					
- Issue of 2nd copy of single document		30,00 €			Charge may be amended (depending on no. of registrations, fines and other paid acts), in accordance with the Automotive Registry Office Pricing Table in force.
- Endorsement of vehicle with reserve		162,50 €			
- Endorsement of new owner - transfer of contractual position of reserve		195,00 €			
2. Single Circulation Tax					
- Variable depending on the characteristics of the vehicle, in accordance with the Single Circulation Tax table in force.					

Note on VAT: Continent - 23%; Autonomous Region of Madeira - 22%; Autonomous Region of the Azores - 18%.

Note (1) Fee incurred on the amount of capital repaid early

Note (2) Amount of the reimbursement results from the total income/payments until 1/4 of the term has passed, plus income/payments outstanding from this period, updated to 90% of the contractual rate and other expenses.

Note (3) Amount of reimbursement results from the updating of the income/payments outstanding at 90% of the contract rate and other expenses paid to third parties by virtue of the contract, provided that these are duly evidenced.

Note (4) Not applicable to contracts included in PARI or PERSI, i.e., provided that this is due to situations of risk of breach or delay in the obligations arising from credit contracts, within the scope of application of Decreto-Lei no. 227/2012, of 25 October (art. 8). May result in amendment to the interest rate in accordance with the conditions in force.

Note (5) Plus insurance company expenses, variable depending on destination and period of travel.

Note (6) Fee incurred on the amount of capital repaid early

Note (7) Amount of the reimbursement results from the total of income/payments until 1/4 of the term has passed, plus income/payments outstanding from this period, updated to 90% of the contractual rate and other expenses.

Note (8) Amount of the reimbursement results from the updating of the income/payments outstanding at 90% of the contract rate and other expenses paid to third parties by virtue of the contract, provided that these are duly evidenced.

Note (9) Not applicable in cases of early performance. Not applicable if the customer, when paying on the date initially anticipated for the contract to end, has not committed any breaches or late payments.

Note (10) Only applicable to contracts already terminated.

2. CREDIT OPERATIONS (INDIVIDUALS)

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2.3. Car Credit

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
<u>Car Credit, Lease (Product not being marketed. Only applicable to contracts in force)</u>					
Fees during the term of the contract					
2. Annual management fee					
Credit			19,23 €	Stamp-4%	The 1st debit takes place during the 6th month after commencement of the
Leasing			20,00 €	VAT - 23%	The 1st debit takes place during the 6th month after commencement of the
3. Fee for partial early reimbursement					Minimum advance notice of 30 days required
- Decreto-Lei 133/09 of 02/06					
Fixed rate regime and early reimbursement less than 1 year from the					
Credit	0.25%			Stamp - 4%	Note (1)
Leasing	0.25%			VAT - 23%	Note (1)
Fixed rate regime and early reimbursement more than 1 year from the expiry of the contract					
Credit	0.50%			Stamp - 4%	Note (1)
Leasing	0.50%			VAT - 23%	Note (1)
Variable rate regime					
Credit	0.00%	0,00 €			Free
Leasing	0.00%	0,00 €			Free
- Decreto-Lei 359/91 of 21/09					
reimbursement before 1/4 of the total term of the contract has elapsed					
Credit	Note (2)	0,00 €		Stamp - 4%	Minimum advance notice of 15 days required
Leasing	Note (2)	0,00 €		VAT - 23%	
reimbursement after 1/4 of the total term of the contract has elapsed					
Credit	Note (3)	0,00 €		Stamp - 4%	
Leasing	Note (3)	0,00 €		VAT - 23%	
4. Fee for processing of payment/income and transfer fee/expenses					
Credit		3,00 € (Monthly)		Stamp - 4%	For each payment
Leasing		3,00 € (Monthly)		VAT - 23%	For each payment
5. Fees related to the management of contracts with amounts in debt					
- Fee for recovery of sums due	4%	12,00 €/150,00 €	--	Stamp - 4%	Applicable to all payments due and not paid from 4 September 2013

2. CREDIT OPERATIONS (INDIVIDUALS)

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2.3. Car Credit (continued)

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
6. Fees related to contractual amendments					
- With amendment to the contract					
Transfer of contractual position					
Credit		450,00 €	-	Stamp - 4%	Includes endorsement fee. Applicable to the transferee.
Leasing		400,00 €	-	VAT - 23%	Includes endorsement fee. Applicable to the transferee.
Vehicle exchange addendum					
Credit		400,00 €	-	Stamp - 4%	Includes endorsement fee. Note (4)
- With amendment to the financial conditions					
Amendment to payment due date or income					
Credit		50,00 €	-	Stamp - 4%	Note (4)
Leasing		50,00 €	-	VAT - 23%	
Amendment to interest rate regime					
Credit		100,00 €	-	Stamp - 4%	Note (4)
Leasing		100,00 €	-	VAT - 23%	May entail amendment to the interest rate in accordance with the conditions in force
Amendment to banking address					
Credit		10,00 €	-	Stamp - 4%	Note (4)
Leasing		10,00 €	-	VAT - 23%	
Extension of term or early termination					
Credit		50,00 €	-	Stamp - 4%	Note (4)
Leasing		158,33	-	VAT - 23%	May entail amendment to the interest rate in accordance with the conditions in force. Includes endorsement costs.
7. Fees relating to administrative acts					
- Driver identification		25,00 €		VAT - 23%	Applicable to all products
- Debt reimbursement declaration		62,50 €		VAT - 23%	Applicable to all products. Optional declaration to be requested by the Customer.
- 2nd copies car doc. (sale declaration, termination agreement, cancellation of reserve, etc.)		62,50 €		VAT - 23%	Applicable to all products
- Copy of financing or insurance contract		25,00 €		VAT - 23%	Applicable to all products
- Territorial extension - declaration		41,67 €		VAT - 23%	Applicable to all products
- Territorial extension - insurance		20,83 €		VAT - 23%	Note (5)
- Cancellation of insurance		25,00 €		VAT - 23%	

2. CREDIT OPERATIONS (INDIVIDUALS)

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2.3. Car Credit (continued)

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
- Sending of receipted invoice		2,08 €	24.96 €	VAT - 23%	Per document sent
- Sending of green letter		2,50 €		VAT - 23%	Per document sent
- Sending of 2nd copy receipted invoice in paper format		5,00 €		VAT - 23%	Per document sent
- Sending of financial plan		0,00 €			Free
- Sending of 2nd copy of financial plan		25,00 €			Per document sent
- Sending of various declarations		25,00 €		VAT - 23%	Per document sent
- Sending of photocopy of contractual doc. - Authenticated		75,00 €		VAT - 23%	Per document sent
- Substitution of guarantees		50,00 €		VAT - 23%	Note (4)
- Documentation home delivery service		50,00 €		VAT - 23%	
- IUC payment service (Single Circulation Tax)		25,00 5		VAT - 23%	Per document sent
- Monthly file fee					
Credit		3,00 € (Monthly)		VAT - 23%	Added to each payment/income debited. Not cumulative with the fee at point 4 above. Corresponds to what were previously known as 'Portes' (fees).
Fees during the term of the contract					
8. Fee for total early reimbursement					
- Decreto-Lei 133/09 of 02/06					
Fixed rate regime and early reimbursement less than 1 year from the expiry of the contract					Minimum advance notice of 30 days required
Credit	0.25%			Stamp - 4%	Note (6)
Fixed rate regime and early reimbursement more than 1 year from the expiry of the contract					
Credit	0.50%			Stamp - 4%	Note (6)
Leasing	0.50%			VAT - 23%	Note (6)
Variable rate regime					
Credit	0.00%				Free
Leasing	0.00%				Free
- Decreto-Lei 359/91 of 21/09					
reimbursement before 1/4 of the total term of the contract has elapsed					Minimum advance notice of 15 days required
Credit		Note (7)		Stamp - 4%	
Leasing		Note (7)		VAT - 23%	
Early reimbursement charge		0,00 €			Applicable to Credit and Leasing
reimbursement after 1/4 of the total term of the contract has elapsed					
Credit		Note (8)		Stamp - 4%	
Leasing		Note (8)		VAT - 23%	
Early reimbursement charge		0,00 €			Applicable to Credit and Leasing
10. Fees relating to administrative acts					
- Driver identification		25,00 €		VAT - 23%	Applicable to all products
- Debt reimbursement declaration		62,50 €		VAT - 23%	Applicable to all products
- 2nd copies car doc. (sale declaration, termination agreement, cancellation of reserve, etc.)		62,50 €		VAT - 23%	Applicable to all products

2. CREDIT OPERATIONS (INDIVIDUALS)

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2.3. Car Credit (continued)

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
- Copy of financing or insurance contract		25,00 €		VAT - 23%	Applicable to all products
Issue and sending of document to cancel reserve/loan or sale form 'Modelo 2'		50,00 €		VAT - 23%	Not applicable in the event of early reimbursement
- Sending of financial plan		0,00 €			Free
- Processing of car documentation by external company		150,00 €	--		Only charged when the customer requests the service
11. Legalisation after financing		133,33 €		VAT - 23%	Optional service plus expenses. Not applicable in the event of early reimbursement.

Other Associated Expenses**1. Endorsement in the contract in accordance with the Price Table of the CRA (Automotive Registry Office) in force**

- Issue of 2nd copy of single document		30,00 €			Charge may be amended (depending on no. of registrations, fines and other paid acts), In accordance with the Automotive Registry Office table in force
- Endorsement of vehicle with Reserve		162,50 €			
- Endorsement of new owner - transfer of contractual position of reserve		195,00 €			

2. Single Circulation Tax

- Variable depending on the characteristics of the vehicle, in accordance with the Single Circulation Tax table in force.

Note on VAT: Continent - 23%; Autonomous Region of Madeira - 22%; Autonomous Region of the Azores - 18%.**Note (1)** Fee incurred on the amount of capital repaid early.**Note (2)** Amount of the reimbursement results from the total of income/payments until 1/4 of the term has passed, plus income/payments outstanding from this period, updated to 90% of the contractual rate and other expenses.**Note (3)** Amount of the reimbursement results from the updating of the income/payments outstanding at 90% of the contract rate and other expenses paid to third parties by virtue of the contract, provided that these are duly evidenced.**Note (4)** Not applicable to contracts included in PARI or PERSI, i.e., provided that this is due to situations of risk of breach or delay in the obligations arising from credit contracts, within the scope of application of Decreto-Lei no. 227/2012, of 25 October (art. 8). May entail amendment to the interest rate in accordance with the conditions in force.**Note (5)** Plus insurance company expenses, variable depending on destination and period of travel.**Note (6)** Fee incurred on the amount of capital repaid early.**Note (7)** Amount of the reimbursement results from the updating of the income/payments until 1/4 of the term has passed, plus income/payments outstanding from this period, updated to 90% of the contractual rate and other expenses and charges.**Note (8)** Amount of the reimbursement results from the updating of the income/payments outstanding at 90% of the contractual rate and other expenses paid to third parties by virtue of the contract, provided that these are duly evidenced.**Note (9)** Not applicable in cases of early performance. Not applicable if the customer, when paying on the date initially anticipated for the contract to end, has not committed any breaches or late payments.**Note (10)** Only applicable to contracts already terminated.

2. CREDIT OPERATIONS (INDIVIDUALS)

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2.5. Bank Overdrafts

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
Deposit account Overdrafts					
1. Fees relating to overdraft facility					
Fee for overdraft	2.00%	- / 100,00 €	--	Stamp - 4%	Note (1)
Other Associated Expenses					
N/A					

Note (1) For amounts less than or equal to 5.000 € a maximum fee of 100,00 € will be applied. For amounts greater than 5.000 € a maximum percentage of 2% shall be applied.

4. CHEQUES (INDIVIDUALS)

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4.1. Request and delivery of cheque modules

Request	Branch		On-Line (Internet)		Other Conditions
	Counter	Post	Counter	Post	
Delivery					
1. Crossed Cheque					
1.1 At sight					
- With/Without date of validity					
No. of modules: of 5 cheques	2.50	2.50	2.50	2.50	Note (1)
1.2 Not at sight					
- With/Without date of validity					
No. of modules: of 5 cheques	2.50	2.50	2.50	2.50	Note (1)
Plus Tax	Stamp Duty at €0,05 for each cheque issued				
	Stamp Duty at the rate of 4% on the fee payable				

Request	Branch		On-Line (Internet)		Other Conditions
	Counter	Post	Counter	Post	
Delivery					
1. Non-crossed Cheque					
1.1 At sight					
- With/Without date of validity					
No. of modules: of 5 cheques	2.50	2.50	2.50	2.50	Note (1)
Plus Tax	Stamp Duty at €0,05 for each cheque issued				
	Stamp Duty at the rate of 4% on the fee payable				

Note (1): In the case of sending by post, the fee will be increased by €3 by way of expediency fee
This fee is subject to VAT of 23%.

4. CHEQUES (INDIVIDUALS)

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4.1. Request and delivery of cheque modules (cont.)

Request	Branch		On-Line (Internet)		Other Conditions
	Counter	Post	Counter	Post	
Delivery					
3. Other types of cheques					
3.1. Counter cheque	0.50	0.50	0.50	0.50	
3.2. Bank Cheque	20,00	N/A	20.00	N/A	
3.3. Certified Cheque	30.00	N/A	30.00	N/A	
Plus Tax	Stamp Duty at €0,05 for each cheque issued				
	Stamp Duty at the rate of 4% on the fee payable				

Other Associated Expenses

N/A

4.2. Other cheque services

	Fees		Plus Tax	Other Conditions
	As a %	Euros (Min/Max)		
High-risk users				
1. Return of Cheque - payable by the depositor	N/A	N/A		
2. Return of Cheque - payable by the drawer	N/A	50,00	Stamp - 4%	
3. Notification for settlement of cheque	N/A	N/A		
4. Settlement of cheque	N/A	N/A		
5. Notification of termination of cheque agreement	N/A	N/A		
6. Request for Removal/Deletion from the list of high-risk users	N/A	N/A		
7. Request to enter into a new cheque agreement	N/A	N/A		
Other services				
1. Revocation of cheque	N/A	N/A		
2. Cheque paid from an account with insufficient balance	N/A	N/A		
Charge for cheques				
1. Charge for cheque EUR on foreign banks	N/A	75,00	Stamp - 4%	
2. Charge for cheque USD	N/A	74,06	Stamp - 4%	Note (1)
3. Payment of cheques with a value equal to or greater than €100.000	N/A	20,00	Stamp - 4%	

Other Associated Expenses

N/A

Note (1)

The amount charged for this service shall be USD 100, the corresponding sum being indicated in euros at the fixing rate of the European Central Bank of operation day.

5. TRANSFERS (INDIVIDUALS)

[\(CONTENTS\)](#)

5.1. Transfer orders

	Levels	Channel for receipt of the transfer order					Other Conditions
		Branch	Telephone		On-Line (Internet)	ATM	
			With operator	without operator			
1. Internal/National Transfers							
1.1 - To an account at this Credit Institution							
<u>- with the same sender and beneficiary</u>							
Type of transfer: Single/Repeated	N/A	free	N/A	N/A	free	N/A	
<u>- with different sender and beneficiary</u>							
Type of transfer: Single/Repeated	N/A	free	N/A	N/A	free	N/A	
1.2 - To an account at another Credit Institution							
<u>- Normal</u>							
<u>- With IBAN indicated</u>							
Type of transfer: Single/Repeated	Up to 10.000,00	1,00	N/A	N/A	1,00	N/A	
	>10.000,00 up to 100.000,00	10,00	N/A	N/A	10,00	N/A	
	> 100.000,00	15,00	N/A	N/A	15,00	N/A	
<u>- urgent</u>							
<u>- With IBAN</u>							
Type of transfer: Single/Repeated	Up to 10.000,00	2,00	N/A	N/A	2,00	N/A	
	>10.000,00 up to 100.000,00	20,00	N/A	N/A	20,00	N/A	
	> 100.000,00	30,00	N/A	N/A	30,00	N/A	
Plus Tax		Stamp Duty at the rate of 4%					
2. Cross-border / International Transfers							
- to an account domiciled abroad							
2.1 - SEPA Countries and Reg. EC 924/2009							
Cumulative requirements:							
- Countries: Germany, Andorra, Austria, Belgium, Bulgaria, Cyprus, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Italy, Ireland, Latvia, Lithuania, Luxembourg, Malta, Monaco, Poland, Portugal, United Kingdom, Czech Republic, Sweden, Romania, Iceland, Liechtenstein, Norway, Switzerland, Vatican City State;							
- BIC and IBAN indicated;							
- Currencies Euro, Swedish krona and Romanian leu, regardless of the amount to be transferred;							
- Regime exclusive of charges: Shared Charges (SHA), split between the sender and the beneficiary.							
The payment of all elements necessary for processing the transfers is the responsibility of the customer							
In the event of incorrect data, the customer shall bear the cost of additional charges.							
<u>- normal</u>							
<u>- With IBAN</u>							
Type of transfer: Single/Repeated	Up to 10.000,00	1,00	N/A	N/A	1,00	N/A	
	>10.000,00 up to 100.000,00	10,00	N/A	N/A	10,00	N/A	
	>100.000,00	15,00	N/A	N/A	15,00	N/A	
<u>- urgent</u>							
<u>- With IBAN</u>							
Type of transfer: Single/Repeated	Up to 10.000,00	2,00	N/A	N/A	2,00	N/A	
	>10.000,00 up to 100.000,00	20,00	N/A	N/A	20,00	N/A	
	>100.000,00	30,00	N/A	N/A	30,00	N/A	
Plus Tax		Stamp Duty at the rate of 4%					

5. TRANSFERS (INDIVIDUALS)

[\(CONTENTS\)](#)

5.1. Transfer orders (cont.)

	Levels	Channel for receipt of the transfer order					Other Conditions
		Branch	Telephone		On-Line (Internet)	ATM	
			With operator	without operator			
2. Cross-border / International Transfers (cont.)							
2.2 - Outside of Reg. EC 924/2009, Non-SEPA Countries or currencies other than euros, Swedish krona and Romanian leu.							
- normal							
- With IBAN	Up to 50.000,00 > 50.000,00	10,00	N/A	N/A	10,00	N/A	
		25,00	N/A	N/A	25,00	N/A	
- urgent							
- With IBAN	Up to 50.000,00 > 50.000,00	20,00	N/A	N/A	20,00	N/A	
		50,00	N/A	N/A	50,00	N/A	
2.3 - Transfer of other currencies							
- USD	N/A	37,03	N/A	N/A	37,03	N/A	Note (1)
- Other currencies	N/A	- / 35,00	N/A	N/A	- / 35,00	N/A	Note (2)
Plus Tax	Stamp Duty at the rate of 4%						

Other Associated Expenses

Plus correspondent bank fees, depending on the bank used, and VAT at a rate of 23%.

Key SEPA - Single Euro Payments Area. Covers all countries of the European Union, Andorra, Iceland, Liechtenstein, Monaco, Norway, Switzerland and Vatican City State.

BIC - SWIFT Bank Identification Code / IBAN - International Bank Account Number

Note (1) The amount charged for this service shall be USD 50, the corresponding sum being indicated in euros at the fixing rate of the European Central Bank of operation day.

Note (2) The amount charged for this service shall be the equivalent in the applicable currency, at the fixing rate of the European Central Bank on the day of the transfer.

9. DEPOSIT ACCOUNTS (OTHER CLIENTS)

[\(CONTENTS\)](#)

9.1. Current Accounts

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
Current Accounts					
Fees during the term of the contract					
1. Overdraft fees	See Section 10.2. Bank Overdrafts				
2. Fee on accounts with high balance (amount ≥ €1.000.000)	Note (1)	Note (2)	-	Stamp - 4%	-

Other Associated Expenses
N/A

Note (1) Fee to cover the charges paid by Banco Finantia to keep the deposits overnight with the ECB calculated based on the interest rate of the permanent deposit facility plus 0.1%. The fee is only applicable if Banco Finantia is charged and will never exceed 1%. At this date the applicable fee is 0.5% p.a.

Note (2) Fee calculated daily on the total balance, provided that the amount is ≥ €1.000.000.

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(CONTENTS\)](#)

10.2. Bank Overdrafts

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
<u>Overdrafts for Deposit Accounts</u>					
1. Fees for overdraft facility					
Fee for overdraft	2.00%	- / 100,00	--	Stamp-4%	Note (1)
2. Fees for Exceeding overdraft limit					
	2.00%	N/A	--	Stamp-4%	

Other Associated Expenses

N/A

Note (1) For amounts less than or equal to €5.000 a maximum fee of €100,00 shall be applied. For amounts greater than €5.000 a maximum percentage of 2.00% shall be applied.

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(CONTENTS\)](#)

10.3. Other Credit

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
Credit, Leasing, LeaseBack, Lease, AutoCash and Collateral Credit (Product not being marketed. Only applicable to contracts in force)					
Fees during the term of the contract					
2. Annual management fee					
Credit, AutoCash and Collateral Credit			19,23 €	Stamp - 4%	The 1st debit takes place during the 6th month after commencement of the contract
Leasing, Lease and LeaseBack			20,00 €	VAT - 23%	The 1st debit takes place during the 6th month after commencement of the contract
3. Fee for partial early reimbursement					
Credit, AutoCash and Collateral Credit	75%			Stamp - 4%	Minimum advance notice of 30 days required Note (1)
Leasing, Lease and LeaseBack	75%			VAT - 23%	Note (1)
4. Fee for processing of payment/income and transfer fee/expenses					
Credit, AutoCash and Collateral Credit		3,00 € (Monthly)		Stamp - 4%	For each payment
Leasing, Lease and LeaseBack		3,00 € (Monthly)		VAT - 23%	For each payment
5. Fees related to the management of contracts with amounts in debt					
- Fee for recovery of sums due					
Credit, AutoCash and Collateral Credit	4%	12,00 €/150,00€	--	Stamp - 4%	Applicable to all payments due and not paid from 4 September 2013
Leasing, Lease and LeaseBack	4%	12,00 €/150,00€	--	VAT - 23%	

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(CONTENTS\)](#)

10.3. Other Credit (continued)

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
6. Fees relating to contractual amendments					
- With amendment to the contract					
Transfer of contractual position					
Credit and AutoCash		450,00 €	--	Stamp - 4%	Includes cost of registration. Applicable to the transferee. N/A
Leasing, Lease and LeaseBack		166,67 €	--	VAT - 23%	
- Vehicle exchange addendum					
Credit, AutoCash and Collateral Credit		400,00 €		Stamp - 4%	Includes endorsement fee
Other products		N/A			
- With amendment to the conditions					
Amendment to payment due date					
Credit, AutoCash and Collateral Credit		50,00 €	--	Stamp - 4%	
Other products		50,00 €	--	VAT - 23%	
- Amendment to interest rate regime					
Credit, AutoCash and Collateral Credit		100,00 €	--	Stamp - 4%	May entail amendment to the interest rate in accordance with the conditions in force
Other products		100,00 €		VAT - 23%	May entail amendment to the interest rate in accordance with the conditions in force
- Amendment to banking address					
Credit, AutoCash and Collateral Credit		10,00 €	--	Stamp - 4%	
Other products		10,00 €	--	VAT - 23%	
- Extension of term or early termination					
Credit, AutoCash and Collateral Credit		50,00 €	--	Stamp - 4%	May entail amendment to the interest rate in accordance with the conditions in force
Leasing, Lease and LeaseBack		158,33 5	--	VAT - 23%	May entail amendment to the interest rate in accordance with the conditions in force. Includes endorsement fee in the case of Leasing
7. Fees relating to administrative acts					
- Driver identification		25,00 €		VAT - 23%	Applicable to all products
- Debt reimbursement declaration		62,50 €		VAT - 23%	Applicable to all products. Optional declaration to be requested by the Customer
- 2nd copies car doc. (sale declaration, termination agreement, cancellation of reserve, etc.)		62,50 €		VAT - 23%	Applicable to all products
- Copy of financing or insurance contract		25,00 €		VAT - 23%	Applicable to all products
- Territorial extension - declaration		41.67 €		VAT - 23%	Applicable to all products
- Territorial extension - insurance		20.83 €		VAT - 23%	Note (3)
- Cancellation of insurance		25,00 €		VAT - 23%	
- Sending of receipted invoice		2,08 €		VAT - 23%	For each payment
- Sending of green letter		2,50 €		VAT - 23%	Per document sent
- Sending of 2nd copy receipted invoice in paper format		5,00 €		VAT - 23%	Per document sent
- Sending of financial plan		0,00 €			Free
- Sending of 2nd copy of financial plan		25,00 €		VAT - 23%	Per document sent
- Sending of various declarations		25,00 €		VAT -23%	Per document sent

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(CONTENTS\)](#)

10.3. Other Credit (continued)

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
- Sending of photocopy of contractual doc. - Authenticated		75,00 €		VAT -23%	Per document sent
- Information provided to external auditors		80,00 €		VAT -23%	
- Substitution of guarantees		50,00 €		VAT -23%	
- Documentation home delivery service		50,00 €		VAT -23%	
- IUC payment service (Single Circulation Tax)		25,00 €		VAT -23%	Per document sent
- Legalisation out of term (forms with expired recognition)		50,00 €		VAT -23%	for each form received
- Monthly file fee					
Credit, AutoCash and Collateral Credit		3,00€ (Monthly)		VAT - 23%	Added to each payment/income debited. Not cumulative with the fee at point 4 above. Corresponds to what were previously known as 'Portes' (fees).
Fees during the term of the contract					
8. Fee for total early reimbursement					Minimum advance notice of 30 days required
Credit,AutoCash and Collateral Credit	75%			Stamp - 4%	Note (4)
Leasing, Lease and LeaseBack	75%			VAT - 23%	Note (4)
10. Fees relating to administrative acts					
- Driver identification		25,00 €		VAT - 23%	Applicable to all products
- Debt reimbursement declaration		62,50 €		VAT - 23%	Applicable to all products
- 2nd copies car doc. (sale declaration, termination agreement, cancellation of reserve, etc.)		62,50 €		VAT - 23%	Applicable to all products
- Copy of financing or insurance contract		25,00 €		VAT - 23%	Applicable to all products
Issue and sending of document to cancel reserve/loan or sale form 'Modelo 2'		50,00 €		VAT - 23%	Only applicable to contracts from 01-07-2009.
- Sending of financial plan		0,00 €			Free
- Processing of car documentation by external company		150,00 €			Only charged when the customer requests the service
11. Legalisation after financing		133,33 €		VAT - 23%	Optional service plus expenses.

Note on VAT: Continent - 23%; Autonomous Region of Madeira - 22%; Autonomous Region of the Azores - 18%.

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(CONTENTS\)](#)

10.3. Other Credit (continued)

	Fees		Plus Tax	Other Conditions
	As a %	Euros (Min/Max)		
Other Associated Expenses				
1. Endorsement in the contract in accordance with the Price Table of the CRA (Automotive Registry Office) in force				
- Issue of 2nd copy of single document		30,00 €		Charge may be amended (depending on no. of registrations, fines and other paid acts), In accordance with the Automotive Registry Office table in force
- Endorsement of vehicle with Reserve/Loan or lease (per vehicle)		162,50 €		
- Endorsement of vehicle with Reserve/Loan or lease (per vehicle)		65,00 €		
- Endorsement of new owner - transfer of contractual position of reserve/Loan or lease (per vehicle)		195,00 €		
2. Single Circulation Tax				
- Variable depending on the characteristics of the vehicle, in accordance with the Single Circulation Tax table in force.				

Note (1) reimbursement fee on interest due, to which is added the capital due at the moment of reimbursement.

Note (2) Only applicable to contracts already terminated

Note (3) Plus insurance company expenses, variable depending on destination and period of travel.

Note (4) reimbursement fee on interest due, to which is added the capital due at the moment of reimbursement.

12. CHEQUES (OTHER CLIENTS)

[\(CONTENTS\)](#)

12.1. Request and delivery of cheque modules

Request	Branch		On-Line (Internet)		Other Conditions
	Counter	Post	Counter	Post	
Delivery					
1. Crossed Cheque					
1.1 At sight					
- With/Without date of validity					
No. of modules: 5 cheques	2.50	2.50	2.50	2.50	Note (1)
1.2 Not at sight					
- With/Without date of validity					
No. of modules: 5 cheques	2.50	2.50	2.50	2.50	Note (1)
Plus Tax	Stamp Duty at €0,05 for each cheque issued				
	Stamp Duty at the rate of 4% on the fee payable				

Request	Branch		On-Line (Internet)		Other Conditions
	Counter	Post	Counter	Post	
Delivery					
1. Non-crossed Cheque					
1.1 At sight					
- With/Without date of validity					
No. of modules: of 5 cheques	2.50	2.50	2.50	2.50	Note (1)
Plus Tax	Stamp Duty at €0,05 for each cheque issued				
	Stamp Duty at the rate of 4% on the fee payable				

Note (1): In the case of sending by post, the fee will be increased by €3 by way of expediency fee
This fee is subject to VAT at 23%.

12. CHEQUES (OTHER CLIENTS)

[\(CONTENTS\)](#)

12.1. Request and delivery of cheque modules (cont.)

Request	Branch		On-Line (Internet)		Other Conditions
	Counter	Post	Counter	Post	
Delivery					
3. Other types of cheques					
3.1. Counter cheque	0.50	0.50	0.50	0.50	
3.2. Bank Cheque	20.00	N/A	20.00	N/A	
3.3. Certified Cheque	30.00	N/A	30.00	N/A	
Plus Tax	Stamp Duty at €0,05 for each cheque issued				
	Stamp Duty at the rate of 4% on the fee payable				

Other Associated Expenses

N/A

12.2. Other cheque services

	Fees		Plus Tax	Other Conditions
	As a %	Euros (Min/Max)		
High-risk users				
1. Return of Cheque - payable by the depositor	N/A	N/A		
2. Return of Cheque - payable by the drawer	N/A	50.00	Stamp - 4%	
3. Notification for settlement of cheque	N/A	N/A		
4. Settlement of cheque	N/A	N/A		
5. Notification of termination of cheque agreement	N/A	N/A		
6. Request for Removal/Deletion from the list of high-risk users	N/A	N/A		
7. Request to enter into a new cheque agreement	N/A	N/A		
Other services				
1. Revocation of cheque	N/A	N/A		
2. Cheque paid from an account with insufficient balance	N/A	N/A		
Charge for cheques				
1. Charge for cheque EUR on foreign banks	N/A	75.00	Stamp - 4%	
2. Charge for cheque USD	N/A	74.06	Stamp - 4%	Note (1)
3. Payment of cheques with a value equal to or greater than €100.000	N/A	20.00	Stamp - 4%	

Other Associated Expenses

N/A

Note (1) The amount charged for this service shall be USD 100, the corresponding sum being indicated in euros at the fixing rate of the European Central Bank of operation day.

13. TRANSFERS (OTHER CLIENTS)

[\(CONTENTS\)](#)

13.1. Transfer orders

	Levels	Channel for receipt of the transfer order					Other Conditions
		Branch	Telephone		On-Line (Internet)	ATM	
			With operator	without operator			
1. Internal/National Transfers							
1.1 - To an account at this Credit Institution							
<u>- with the same sender and beneficiary</u>							
Type of transfer: Single/Repeated	N/A	free	N/A	N/A	free	N/A	
<u>- with different sender and beneficiary</u>							
Type of transfer: Single/Repeated	N/A	free	N/A	N/A	free	N/A	
1.2 - To an account at another Credit Institution							
<u>- Normal</u>							
<u>- With IBAN</u>							
Type of transfer: Single/Repeated	Up to 10.000,00	1,00	N/A	N/A	1.00	N/A	
	> 10.000,00						
	up to 100.000,00	10,00	N/A	N/A	10.00	N/A	
	> 100.000,00	15,00	N/A	N/A	15.00	N/A	
<u>- Urgent</u>							
<u>- With IBAN</u>							
Type of transfer: Single/Repeated	Up to 10.000,00	2,00	N/A	N/A	2.00	N/A	
	> 10.000,00 up to 100.000,00	20,00	N/A	N/A	20.00	N/A	
	> 100.000,00	30,00	N/A	N/A	30.00	N/A	
Plus Tax		Stamp Duty at the rate of 4%					
2. Cross-border / International Transfers - to an account domiciled abroad							
2.1 - SEPA Countries and Reg. EC 924/2009							
Cumulative requirements:							
- Countries: Germany, Andorra, Austria, Belgium, Bulgaria, Cyprus, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Italy, Ireland, Latvia, Lithuania, Luxembourg, Malta, Monaco, Poland, Portugal, United Kingdom, Czech Republic, Sweden, Romania, Iceland, Liechtenstein, Norway, Switzerland, Vatican City State;							
- BIC and IBAN indicated;							
- Currencies Euro, Swedish krona and Romanian leu, regardless of the amount to be transferred;							
- Regime exclusive of charges: Shared Charges (SHA), split between the sender and the beneficiary.							
The payment of all elements necessary for processing the transfers is the responsibility of the customer							
In the event of incorrect data, the customer shall bear the cost of additional charges.							
<u>- Normal</u>							
<u>- With IBAN</u>							
Type of transfer: Single/Repeated	Up to 10.000,00	1,00	N/A	N/A	1.00	N/A	
	> 10.000,00 up to 100.000,00	10,00	N/A	N/A	10.00	N/A	
	> 100.000,00	15,00	N/A	N/A	15.00	N/A	
<u>- Urgent</u>							
<u>- With IBAN</u>							
Type of transfer: Single/Repeated	Up to 10.000,00	2,00	N/A	N/A	2.00	N/A	
	> 10.000,00 up to 100.000,00	20,00	N/A	N/A	20.00	N/A	
	> 100.000,00	30,00	N/A	N/A	30.00	N/A	
Plus Tax		Stamp Duty at the rate of 4%					

13. TRANSFERS (OTHER CLIENTS)

[\(CONTENTS\)](#)

13.1. Transfer orders (cont.)

Levels	Channel for receipt of the transfer order					Other Conditions
	Branch	Telephone		On-Line (Internet)	ATM	
		With operator	Without operator			
2. Cross-border / International Transfers (cont.)						
2.2 - Outside of Reg. EC 924/2009, Non-SEPA Countries or currencies other than euros, Swedish krona and Romanian leu.						
- Normal						
- With IBAN	Up to 50.000,00 > 50.000,00	10.00 25.00	N/A N/A	N/A N/A	10.00 25.00	N/A N/A
- Urgent						
- With IBAN	Up to 50.000,00 > 50.000,00	20,00 50,00	N/A N/A	N/A N/A	20.00 50.00	N/A N/A
2.3 - Transfer of other currencies						
- USD	N/A	3,03	N/A	N/A	37.03	N/A
- Other currencies	N/A	- / 35,00	N/A	N/A	- / 35,00	N/A
Plus Tax	Stamp Duty at the rate of 4%					
Other Associated Expenses						
N/A						

Key SEPA - Single Euro Payments Area. Covers all countries of the European Union, Andorra, Iceland, Liechtenstein, Monaco, Norway, Switzerland and Vatican City State.

BIC - SWIFT Bank Identification Code / IBAN - International Bank Account Number

Note (1) The amount charged for this service shall be USD 50, the corresponding sum being indicated in euros at the fixing rate of the European Central Bank of operation day.

Note (2) The amount charged for this service shall be the equivalent in the applicable currency, at the fixing rate of the European Central Bank on the day of the transfer.

15. PAYMENT FOR SERVICES (OTHER CLIENTS)

[\(CONTENTS\)](#)

15.3. Other services

	Fees		Plus Tax	Other Conditions
	As a %	Euros (Min/Max)		
Information provided to auditors				
1. Information provided to auditors of the customer	N/A	100,00	23% VAT	

Other Associated Expenses				
1. Issue of Authorisation of Residency for Investment Activity declarations	N/A	250,00	23% VAT	

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OTHER CLIENTS

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[See Part 1. Leaflet of Fees and Expenses](#)

17. DEPOSIT ACCOUNTS (INDIVIDUALS)

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17.1. Current Accounts

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
<u>Current Accounts</u>			
Current Account	N/A	N/A	

Note (1) Interest rate rounding: N/A
Calculation of interest: N/A

Note (2) Overdraft Rates: [See Subsection 18.5. Bank Overdrafts](#)

17.2. Term Deposits

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
<u>Fixed Rate Deposits</u>			
Up to €50.000,00			
3 months	0.10%	IRS Retention at Source: rate of 28%, discharging / IRC Retention at Source: rate of 25% as payment on account.	Allows early partial or total reimbursement. The early reimbursement of the deposit implies the application of a penalty over the total amount of interest on the capital paid.
6 months	0.10%		
9 months	0.10%		
From €50.000,00 to €500.000,00			
6 months	0.40%	IRS Retention at Source: rate of 28%, discharging / IRC Retention at Source: rate of 25% as payment on account.	Allows early partial or total reimbursement. The early reimbursement of the deposit implies the application of a penalty over the total amount of interest on the capital paid.
12 months	0.60%		
24 months	0.70%		
36 months	0.80%		Allows early partial or total reimbursement. If the withdrawal occurs in the first 180 days, total interest penalty on the capital withdrawn will be applied. From that date, the penalty will be 50% on the capital withdrawn.

Note (1) Interest rate rounding: The thousandth immediately below.
Calculation of interest: Actual / 360.

17. DEPOSIT ACCOUNTS (INDIVIDUALS)

[\(CONTENTS\)](#)

17.3. Other Deposit Types

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
Fixed Rate Deposits			
From USD 50,000.00 to USD 500,000.00		IRS Retention at Source: rate of 28% discharging / IRC Retention at Source: rate of 25% as payment on account.	Allows early partial or total reimbursement, with penalty amounting to the total interest on the part paid.
12 months	1.40%		
24 months	1.50%		
36 months	1.70%		

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
"Depósitos Savedo"			
		IRS Retention at Source: rate of 28% discharging / IRC Retention at Source: rate of 25% as payment on account.	Exclusive for deposits marketed through the Savedo Platform. Allows early partial or total reimbursement, with penalty amounting to the total interest.
12 months	0.60%		
24 months	0.70%		
36 months	0.80%		
48 months	0.90%		

Note (1) Interest rate rounding: The thousandth immediately below.
 Calculation of interest: Actual / 360.

18. CREDIT OPERATIONS (INDIVIDUALS)

[\(CONTENTS\)](#)

18.5. Bank Overdrafts

	Nominal Annual Rate (TAN)	Annual Effective Rate Global (AERG)	Other Conditions
Overdrafts for Deposit Accounts			
Credit Facility	5.83%	15.8%	
Exceeding overdraft limit	12.0%	N/A	see (1a)

Note (1) The rates shown are representative

Note (1a) TAEG calculated based on the TAN presented, for credit usage of 1500 euros at 3 months.

TAEG calculated with all charges included, particularly compulsory insurance (In accordance with Decreto-Lei no. 133/2009 and Instruction 11/2009 of the Bank of Portugal).

Fees per overdraft: consult

[Section 2.5. Bank Overdrafts](#)

Note (2) Interest rate rounding: The thousandth above (when the 4th decimal point is equal to or greater than 5) or below (when the 4th decimal point is less than 5) .

Calculation of interest: Actual/360, corresponding to the number of days elapsed during the period to which the deposit interest calculation refers and to a year of 360 days.

Tax Regime applicable: Stamp Duty at 0.04%.

19. DEPOSIT ACCOUNTS (OTHER CLIENTS)

[\(CONTENTS\)](#)

19.1. Current Accounts

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
<u>Current Account</u>			
Current Account	N/A	N/A	

Note (1) Interest rate rounding: N/A
Calculation of interest: N/A

Note (2) Overdraft Rates: [See Subsection 20.2. Bank Overdrafts](#)

19.2. Term Deposits

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
<u>Fixed Rate Deposits</u>			
From €500.000,00			
6 months	0%	IRS Retention at Source: rate of 28%, discharging / IRC Retention at Source: rate of 25% as payment on account.	Early withdrawal of funds not permitted
12 months	0.05%		

Note (1) Interest rate rounding: The thousandth immediately below
Calculation of interest: Actual / 360

19. DEPOSIT ACCOUNTS (OTHER CLIENTS)

[\(CONTENTS\)](#)

19.3. Other Deposit Types

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
Term Deposit at 6 months USD			
From USD 500.000,00			
6 months	0.50%	IRS Retention at Source: rate of 28%, discharging / IRC Retention at Source: rate of 25% as payment on account.	Early withdrawal of funds not permitted
12 months	0.50%		

Note (1) Interest rate rounding: The thousandth immediately below.
Calculation of interest: Actual / 360.

20. CREDIT OPERATIONS (OTHER CLIENTS)

[\(CONTENTS\)](#)

20.2. Bank Overdrafts

	Nominal Annual Rate (TAN)	Annual Effective Rate (AER)	Other Conditions
<u>Overdrafts for Deposit Accounts</u>			
Credit Facility	Agreed on a case-by-case basis	Agreed on a case-by-case basis	
Exceeding overdraft limit	12.000%	22.265%	see (1a)

Note (1)**The rates shown are representative****Note (1a)**

TAE calculated based on the TAN presented, for credit usage of € 1.500 at 3 months

TAE are calculated with all charges included, particularly compulsory insurance (In accordance with Decreto-Lei no. 220/94)

Fees per overdraft: consult

[10.2. Bank Overdrafts](#)

Calculation of interest: Actual/360, corresponding to the number of days elapsed during the period to which the Deposit interest calculation refers and to a year of 360 days.

Tax Regime applicable: Stamp Duty at 0.04%