



## Price List

**BANCO FINANTIA, SA**

SEE THE LEAFLET OF FEES AND EXPENSES

**Date of Entry into force: 12-Sep-2022**

SEE THE LEAFLET OF INTEREST RATES

**Date of Entry into force: 24-Apr-2023**

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](http://www.finantia.com).

The Leaflet of Fees and Expenses may also be consulted on the Banking Client Portal, at [www.clientebancario.bportugal.pt](http://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.

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Leaflet of Fees and Expenses

<a href="#">GENERAL INFORMATION</a>		<a href="#">Complaints</a> <a href="#">Deposit Guarantee Fund</a>	
<a href="#">ADDITIONAL INFORMATION</a>		<a href="#">Value Dates</a>	
NATURAL PERSON		OTHER CLIENTS	
1	<a href="#">DEPOSIT ACCOUNTS</a> <a href="#">1.1. Current Accounts</a>	9	<a href="#">DEPOSIT ACCOUNTS</a> <a href="#">9.1. Current Accounts</a>
4	<a href="#">CHEQUES</a> <a href="#">4.1. Request and delivery of cheque modules</a> <a href="#">4.2. Other cheque services</a>	10	<a href="#">CREDIT OPERATIONS</a> <a href="#">10.2. Bank Overdrafts</a>
5	<a href="#">TRANSFERS</a> <a href="#">5.1. Transfer orders</a>	12	<a href="#">CHEQUES</a> <a href="#">12.1. Request and delivery of cheque modules</a> <a href="#">12.2. Other cheque services</a>
		13	<a href="#">TRANSFERS</a> <a href="#">13.1. Transfer orders</a>
		15	<a href="#">PAYMENT OF SERVICES</a> <a href="#">15.3. Other services</a>

[SEE PART II. INTEREST RATES LEAFLET](#)

**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](mailto: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](http://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 and until the limit of €100.000,00. The counting is 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](http://www.clientebancario.bportugal.pt) and [www.fgd.pt](http://www.fgd.pt)

ADDITIONAL INFORMATION

[\(CONTENTS\)](#)

Value Dates

Banking Operations		Value Date	Availability Date	Observations
Deposits				
Cash	Branch	D	Immediate	
	ATM with automatic checking	N/A	N.A.	
	- on a business day	N/A	N.A.	
Cheques and other securities	Branch	D	Immediate	
	- on this institution	D	Immediate	
	- on another institution (Certified)	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		
Cheques and other securities	Branch	N/A	N.A.	
	- on this institution	D+1	Next business day	
	- on another institution (Certified)	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	Immediate	
	National interbank	D	Immediate	Note (3)
	- urgent	D+1	Next business day	
	Cross-border			
	SEPA Countries	D+1	Next business day	Note (4)
	- EUR	D+1	Next business day	
	- Foreign currency	D+1	Next business day	
	Non-SEPA Countries			
	- EUR	D+1	Next business day	
	- Foreign currency	D+1	Next business day	
Deposit Account Operations				
	Opening / Increase	D	Immediate	
	Early reimbursement	D	Immediate	
	Reimbursement on maturity	D	Immediate	
	Payment of remuneratory interest	D	Immediate	
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

ADDITIONAL INFORMATION

[\(CONTENTS\)](#)

Value Dates (continued)

Duty of Information
<p>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:</p> <p><b>Value Date:</b> 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.</p> <p><b>Availability Date:</b> 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.</p> <p><b>Business Day:</b> A day on which the institution is open to the public with a normal operating timetable (from 8:30 to 15:00).</p>

1.1. Current Accounts

	Fees		Plus Tax	Other Conditions		
	Euros (Min/Max)	Annual Value				
<u>Current Accounts</u>						
Fees during the term of the contract						
1. Account Holder change	5,00 €	N.A.	Stamp - 4%	(by request / account)		
2. Issue of 2nd copy of statement (at customer´s request)	25,00 €	N.A.	Stamp - 4%			
3. Information Provided to Auditors (at customer´s request)	125,00 €	N.A.	VAT - 23%			
4. Handling of Certificate of Inheritance	125,00 €	N.A.	VAT - 23%			
<u>Other Associated Expenses</u>						
N.A.						

4. CHEQUES (INDIVIDUALS)

[\(CONTENTS\)](#)

4.1. Request and delivery of cheque modules

Request	Branch		On-Line (Internet)		Other Conditions
Delivery	Counter	Post	Counter	Post	
1. Crossed Cheque					
1.1 At sight					
- With/Without date of validity					
No. of modules: of 5 cheques	20,00 €	20,00 €	20,00 €	20,00 €	Note (1)
1.2 Not at sight					
- With/Without date of validity					
No. of modules: of 5 cheques	20,00 €	20,00 €	20,00 €	20,00 €	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
Delivery	Counter	Post	Counter	Post	
1. Non-crossed Cheque					
1.1 At sight					
- With/Without date of validity					
No. of modules: of 5 cheques	20,00 €	20,00 €	20,00 €	20,00 €	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 3.00€ by way of expediency fee.  
This fee is subject to VAT of 23%.

4. CHEQUES (INDIVIDUALS)

[\(CONTENTS\)](#)

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

Request	Branch		On-Line (Internet)		Other Conditions
Delivery	Counter	Post	Counter	Post	
3. Other types of cheques					
3.1. Counter cheque	5,00 €	5,00 €	5,00 €	5,00 €	Note (1)
3.2. Bank Cheque	25,00 €	N.A.	25,00 €	N.A.	
3.3. Certified Cheque	50,00 €	N.A.	50,00 €	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

**Note (1)** In the case of sending by post, the fee will be increased by 3.00€ by way of expediency fee.  
This fee is subject to VAT of 23%.

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	--	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.		
3. Bank/Certified cheque cancellation	--	20,00 €	Stamp - 4%	
Charge for cheques				
1. Charge for cheque EUR on foreign banks	N.A.	75,00 €	Stamp - 4%	
2. Charge for cheque USD	N.A.	100,00 €	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. Added third party expenses.



## 5. TRANSFERS (INDIVIDUALS)

[\(CONTENTS\)](#)

## 5.1. Transfer orders

		Levels	Channel for receipt of the transfer order					Other Conditions
			Branch	Telephone		On-Line (Internet); Net Mobile and APP	ATM	
				With operator	without operator			
1. Internal/National Transfers								
1.1 - Intrabank Credit Transfer								
- with the same sender and beneficiary								
Type of transfer: Single/Repeated	N.A.	free	--	--	free	--		
- with different sender and beneficiary								
Type of transfer: Single/Repeated	N.A.	free	--	--	free	--		
1.2 - SEPA + Credit Transfer (to account domiciled in another credit institution)								
- Normal								
- With IBAN indicated								
Type of transfer: Single/Repeated	Up to 3.000,00 €	5,00 €	N.A.	N.A.	0,50 €	N.A.		
	> 3.000,01 € to 10.000,00 €	5,00 €	N.A.	N.A.	5,00 €	N.A.		
	> 10.000,01 € to 100.000,00 €	10,00 €	N.A.	N.A.	10,00 €	N.A.		
	> 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	N.A.		
- urgent								
- With IBAN								
Type of transfer: Single/Repeated	Up to 3.000,00 €	20,00 €	N.A.	N.A.	15,00 €	N.A.		
	> 3.000,01 € to 10.000,00 €	20,00 €	N.A.	N.A.	20,00 €	N.A.		
	> 10.000,01 € to 100.000,00 €	20,00 €	N.A.	N.A.	20,00 €	N.A.		
	> 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	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 (Reg. EC 924/2009)								
Cumulative requirements:								
- Countries: Germany, Andorra, Austria, Belgium, Bulgaria, Cyprus, Croatia, 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.								
- normal								
- With IBAN								
Type of transfer: Single/Repeated	Up to 3.000,00 €	5,00 €	N.A.	N.A.	0,50 €	N.A.		
	> 3.000,01 € to 10.000,00 €	5,00 €	N.A.	N.A.	5,00 €	N.A.		
	> 10.000,01 € to 100.000,00 €	10,00 €	N.A.	N.A.	10,00 €	N.A.		
	> 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	N.A.		
- urgent								
- With IBAN								
Type of transfer: Single/Repeated	Up to 3.000,00 €	20,00 €	N.A.	N.A.	15,00 €	N.A.		
	> 3.000,01 € to 10.000,00 €	20,00 €	N.A.	N.A.	20,00 €	N.A.		
	> 10.000,01 € to 100.000,00 €	20,00 €	N.A.	N.A.	20,00 €	N.A.		
	> 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	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); Net Mobile and APP	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 €	0.25% (min 25,00€ / max 100,00 €)	N.A.	N.A.	0.25% (min 25,00€ / max 100,00 €)	N.A.		
	> 50.000,00 €		N.A.	N.A.		N.A.		
- urgent								
- With IBAN	Up to 50.000,00 €	0.25% (min 40,00€ / max 115,00 €)	N.A.	N.A.	0.25% (min 40,00€ / max 115,00 €)	N.A.		
	> 50.000,00 €		N.A.	N.A.		N.A.		
2.3 - Transfer of other currencies								
- USD	Up to 50.000,00 \$	0.25% (min 40,00 \$ / max 115,00 \$)	N.A.	N.A.	0.25% (min 40,00 \$ / max 115,00 \$)	N.A.		
	> 50.000,00 \$		N.A.	N.A.		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**

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

## 9. DEPOSIT ACCOUNTS (OTHER CLIENTS)

[\(CONTENTS\)](#)

## 9.1. Current Accounts

		Fees		Plus Tax	Other Conditions
		Euros (Min/Max)	Annual Value		
Current Accounts					
Fees during the term of the contract					
1. Overdraft fees	<a href="#">See Section 10.2. Bank Overdrafts</a>				
2. Account Maintenance	-- / 1%	-	Stamp - 4%	Notes (1) (2)	
3. Escrow Account					
Initial fees					
3.1 Account opening fees	1%	(Min / Máx) €2,500 / €10,000	Stamp - 4%	Note (3)	
Fees during the term of the contract					
3.2 Management fees	1%	Quarterly Min €500 / -	Stamp - 4%	Note (4)	
Other Associated Expenses					
N.A.					

- Note (1)** Fee applicable to financial institutional clients. Fee calculated daily on the total financial assets deposited at Banco Finantia. To calculate the financial assets, the amounts deposited on demand and in term are accounted for, whenever these considered together are  $\geq$  €1,000,000.00. Fee is charged monthly, at the beginning of the following month.
- Note (2)** Fee to cover the costs incurred by Banco Finantia with the maintenance of deposits with the ECB, which cannot be higher than the deposit facility interest rate plus 0,1%. The fee is only applicable if Banco Finantia is charged.
- Note (3)** Value focuses on the value of the amount of the deposit.
- Note (4)** 1% per year, calculated and charged quarterly on the average value of assets deposited, with a minimum value of €500 per quarter.

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(CONTENTS\)](#)

10.2. Bank Overdrafts

	Fees			Plus Tax	Other Conditions
	As a %	Euros (Min/Max)	Annual Value		
Overdrafts for Deposit Accounts					
1. Fees for overdraft facility					
Fee for overdraft (Up to 5.000,00 €)	2,00%	40.00 € / -	--	Stamp-4%	
Fee for overdraft (> to 5.000,00 €)	2,00%	--	--		
2. Fees for Exceeding overdraft limit	2,00%	N.A.	--	Stamp-4%	
Other Associated Expenses					
N.A.					

**12. CHEQUES (OTHER CLIENTS)**[\(CONTENTS\)](#)**12.1. Request and delivery of cheque modules**

Request	Branch		On-Line (Internet)		Other Conditions
Delivery	Counter	Post	Counter	Post	
1. Crossed Cheque					
1.1 At sight					
- With/Without date of validity					
No. of modules: 5 cheques	20,00 €	20,00 €	20,00 €	20,00 €	Note (1)
1.2 Not at sight					
- With/Without date of validity					
No. of modules: 5 cheques	20,00 €	20,00 €	20,00 €	20,00 €	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
Delivery	Counter	Post	Counter	Post	
1. Non-crossed Cheque					
1.1 At sight					
- With/Without date of validity					
No. of modules: of 5 cheques	20,00 €	20,00 €	20,00 €	20,00 €	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
Delivery	Counter	Post	Counter	Post	
3. Other types of cheques					
3.1. Counter cheque	5,00 €	5,00 €	5,00 €	5,00 €	
3.2. Bank Cheque	25,00 €	N.A.	25,00 €	N.A.	
3.3. Certified Cheque	50,00 €	N.A.	50,00 €	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)		
<u>High-risk users</u>				
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.		
<u>Other services</u>				
1. Revocation of cheque	N.A.	N.A.		
2. Cheque paid from an account with insufficient balance	N.A.	N.A.		
3. Bank/Certified cheque cancellation	--	20,00 €		
<u>Charge for cheques</u>				
1. Charge for cheque EUR on foreign banks	N.A.	75,00 €	Stamp - 4%	
2. Charge for cheque USD	N.A.	100,00 €	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. Added third party expenses.

## 13. TRANSFERS (OTHER CLIENTS)

[\(CONTENTS\)](#)

## 13.1. Transfer orders

	Levels	Channel for receipt of the transfer order					Other Conditions
		Branch	Telephone		On-Line (Internet); Net Mobile and APP	ATM	
			With operator	without operator			
1. Internal/National Transfers							
1.1 - Intrabank Credit Transfer							
- with the same sender and beneficiary							
Type of transfer: Single/Repeated	N.A.	free	N.A.	N.A.	free	N.A.	
- with different sender and beneficiary							
Type of transfer: Single/Repeated	N.A.	free	N.A.	N.A.	free	N.A.	
1.2 - SEPA + Credit Transfer (to account domiciled in another credit institution)							
- Normal							
- With IBAN							
Type of transfer: Single/Repeated	Up to 3.000,00	5,00 €	N.A.	N.A.	0,50 €	N.A.	
	> 3.000,01 € to 10.000,00 €	5,00 €	N.A.	N.A.	5,00 €	N.A.	
	> 10.000,01 € to 100.000,00 €	10,00 €	N.A.	N.A.	10,00 €	N.A.	
	> 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	N.A.	
- Urgent							
- With IBAN							
Type of transfer: Single/Repeated	Up to 3.000,00 €	20,00 €	N.A.	N.A.	15,00 €	N.A.	
	From 3.001,00 € to 10.000,00 €	20,00 €	N.A.	N.A.	20,00 €	N.A.	
	> 10.001,00 € to 100.000,00 €	20,00 €	N.A.	N.A.	20,00 €	N.A.	
	> 100.001,00 €	20,00 €	N.A.	N.A.	20,00 €	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, Croatia, 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.							
- Normal							
- With IBAN							
Type of transfer: Single/Repeated	Up to 3.000,00 €	5,00 €	N.A.	N.A.	0,50 €	N.A.	
	> 3.000,01 € to 10.000,00 €	5,00 €	N.A.	N.A.	5,00 €	N.A.	
	> 10.000,01 € to 100.000,00 €	10,00 €	N.A.	N.A.	10,00 €	N.A.	
	> 100.001,00 €	20,00 €	N.A.	N.A.	20,00 €	N.A.	
- Urgent							
- With IBAN							
Type of transfer: Single/Repeated	Up to 3.000,00 €	20,00 €	N.A.	N.A.	15,00 €	N.A.	
	> 3.000,01 € to 10.000,00 €	20,00 €	N.A.	N.A.	20,00 €	N.A.	
	> 10.000,01 € to 100.000,00 €	20,00 €	N.A.	N.A.	20,00 €	N.A.	
	> 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	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); Net Mobile and APP	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 €	0,25% (min 25,00 € / max 100,00 €)	N.A.	N.A.	0,25% (min 25,00 € / max 100,00 €)	N.A.	
	> 50.000,00 €		N.A.	N.A.		N.A.	
- Urgent							
- With IBAN	Up to 50.000,00 €	0,25% (min 40,00 € / max 115,00 €)	N.A.	N.A.	0,25% (min 40,00 € / max 115,00 €)	N.A.	
	> 50.000,00 €		N.A.	N.A.		N.A.	
2.3 - Transfer of other currencies							
- USD	Up to 50.000,00 \$	0,25% (min 40,00 \$ / max 115,00 \$)	N.A.	N.A.	0,25% (min 40,00 \$ / max 115,00 \$)	N.A.	
	> 50.000,00 \$		N.A.	N.A.		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							
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



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 (at customer's request)	--	125,00 €	23% VAT	

Other Associated Expenses				
1. Issue of Authorisation of Residency for Investment Activity declarations	--	250,00 €	23% VAT	

**Interest Rates Leaflet**

NATURAL PERSON		OTHER CLIENTS	
17	<b><u>DEPOSIT ACCOUNTS</u></b> <u>17.1. Current Accounts</u> <u>17.2. Term Deposits</u> <u>17.3. Other Deposit Types</u>	19	<b><u>DEPOSIT ACCOUNTS</u></b> <u>19.1. Current Accounts</u> <u>19.3. Other Deposit Types</u>
18	<b><u>CREDIT OPERATIONS</u></b> <u>18.5. Bank Overdrafts</u>	20	<b><u>CREDIT OPERATIONS</u></b> <u>20.2. Bank Overdrafts</u>

See Part 1. Leaflet of Fees and Expenses

## 17. DEPOSIT ACCOUNTS (INDIVIDUALS)

[\(CONTENTS\)](#)

## 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		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.
3 months	0,10%		
6 months	0,10%		
9 months	0,10%		
From €100.000,00 to €250.000,00		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. The early reimbursement of the deposit implies the application of a penalty over the total amount of interest on the capital paid.
24 months	3,30%		
From €50.000,00 to €500.000,00			
06 months	2,50%		
12 months	2,75%		
18 months	2,90%		
24 months	3,00%		
From €50.000,00 to €500.000,00			
12 months	3,00%		Does not allow early partial reimbursement.
18 months	3,15%		
24 months	3,25%		

**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
<b>Fixed Rate Deposits</b>			
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	3,25%		
24 months	3,25%		
36 months	3,25%		
<b>"Deposits Deposit Solutions"</b>			
6 months	0,50%	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 ZinsPilot Platform. Allows early partial or total reimbursement, with penalty amounting to the total interest.
12 months	0,80%		

**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
<u>Overdrafts for Deposit Accounts</u>			
Exceeding overdraft limit	12,0%	N.A.	<a href="#">see (1a)</a>

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

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

TAEГ 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).

**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.  
 Use of credit stamp duty, in the terms of DL 133/2009, at the rate of 0,2115%, per month or fraction.  
 Stamp duty calculated on interest at a rate of 4%.

## 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](#)

## 19.3. Other Deposit Types

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
<u>Term Deposits</u>			
1. USD: from \$500.000,00			
12 months	2,75%	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
24 months	2,75%		
2. EUR: from €500.000,00			
12 months	2,25%		
24 months	2,50%		

**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%	<a href="#">see (1a)</a>

**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%

Stamp duty calculated on interest at a rate of 4%.