



Price List

BANCO FINANTIA, SA

SEE THE LEAFLET OF FEES AND EXPENSES

Date of Entry into force: 21-Jan-2026

SEE THE LEAFLET OF INTEREST RATES

Date of Entry into force: 12-Feb-2026

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.

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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

Deposit accounts at Banco Finantia, S.A. are covered by the reimbursement guarantee fund provided by the Deposit Guarantee Fund in the event that the deposits become unavailable for reasons directly related to its financial situation. The Deposit Guarantee Fund guarantees reimbursement of up to a maximum amount of €100,000.00 per depositor (account holder), taking into account the set of deposit account balances on the date the payment unavailability occurs, including interest, while foreign currency deposit balances are converted into euros at the exchange rate on that date. Further information is available at www.fgd.pt and in the Depositor Information Sheet signed by the client.

ADDITIONAL INFORMATION

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Value Dates

Banking Operations		Value Date	Availability Date	Observations
Deposits				
Cash	Branch ATM with automatic checking - on a business day - not on a business day	D N/A N/A	Immediate N.A. N.A.	
Cheques and other securities	Branch - on this institution - on another institution (Certified) - on another institution ATM with automatic checking	D D D+1 N/A	Immediate Immediate D+1 N.A.	Note (2)
Delivery for Deposit Note (1)				
Cash	Branch ATM without automatic checking	N/A N/A	N.A.	
Cheques and other securities	Branch - on this institution - on another institution (Certified) - on another institution ATM without automatic checking	N/A D+1 N/A N/A	N.A. Next business day N.A. N.A.	
Payment operations (including transfers and payment instruments)				
Internal (between accounts at the same institution)		D	Immediate	
National interbank - normal		D+1	Next business day	
- urgent		D	D	
- instant		D	Immediate	Note (3) Note (4)
Cross-border				
SEPA Countries - EUR: - normal		D+1	Next business day	
- instant		D	Immediate	
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 Withdrawal		D+1	Next business day	
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

Note (5)

Valid for term deposits made from October 8, 2025. For deposits made on an earlier date, the value date remains D - Immediate.

ADDITIONAL INFORMATION[\(CONTENTS\)](#)**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 9:00 to 18:30).

1. DEPOSIT ACCOUNTS (INDIVIDUALS)[\(CONTENTS\)](#)**1.1. Current Accounts**

	Fees		Plus Tax	Other Conditions
	Euros (Min/Max)	Annual Value		
Current Accounts				
Fees during the term of the contract				
1. Account Holder change	5,00 €	N.A.	Stamp - 4%	Note (1)
2. Account maintenance	25,00 € / Quarterly	100,00 €	Stamp - 4%	Note (2)

Other Associated Expenses

N.A.

Note (1) By request / account. This fee does not apply when the change of ownership is requested under the terms of article 3 - C of Decree-Law no. 23/2010, of 5 January, added by Law no. 24/2023, of 29 May 2023.

Note (2) Applicable to accounts with total assets below EUR 50.000,00 (includes deposits and all other assets). The fee is calculated based on the average quarterly value of the account.

4. CHEQUES (INDIVIDUALS)

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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.	50,00 €	Stamp - 4%
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.	
Other services			
1. Revocation of cheque	N.A.	50,00 €	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	Branch	Channel for receipt of the transfer order					Other Conditions		
		Telephone	With operator	Without operator	Online	Internet (authorized Email)			
1. Internal/National Transfers									
1.1 - Intrabank Credit Transfer									
- with the same sender and beneficiary									
Type of transfer: Single/Repeated/Instant	N.A.	free	N.A.	N.A.	free	free	N.A.		
- with different sender and beneficiary									
Type of transfer: Single/Repeated/Instant	N.A.	free	N.A.	N.A.	free	free	N.A.		
1.2 - SEPA + Credit Transfer (to account domiciled in another credit institution)									
- Normal / Instant									
- With IBAN indicated									
Type of transfer: Single/Repeated/Instant	Up to 10.000,00 €	5,00 €	N.A.	N.A.	5,00 €	0,50 €	N.A.		
	10.000,01 € to 100.000,00 €	10,00 €	N.A.	N.A.	10,00 €	10,00 €	N.A.		
	From 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	20,00 €	N.A.		
- urgent									
- With IBAN									
Type of transfer: Single/Repeated	Up to 10.000,00 €	20,00 €	N.A.	N.A.	20,00 €	15,00 €	N.A.		
	From 10.000,01 €	20,00 €	N.A.	N.A.	20,00 €	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 / Instant									
- With IBAN									
Type of transfer: Single/Repeated/Instant	Up to 10.000,00 €	5,00 €	N.A.	N.A.	5,00 €	0,50 €	N.A.		
	10.000,01 € to 100.000,00 €	10,00 €	N.A.	N.A.	10,00 €	10,00 €	N.A.		
	From 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	20,00 €	N.A.		
- urgent									
- With IBAN									
Type of transfer: Single/Repeated	Up to 10.000,00 €	20,00 €	N.A.	N.A.	20,00 €	15,00 €	N.A.		
	From 10.000,01 €	20,00 €	N.A.	N.A.	20,00 €	20,00 €	N.A.		
Plus Tax									
Stamp Duty at the rate of 4%									

5. TRANSFERS (INDIVIDUALS)

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5.1. Transfer orders (cont.)

Levels	Branch	Channel for receipt of the transfer order				ATM	Other Conditions
		Telephone	With operator	Without operator	Online		

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.	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.	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.	N.A.
	> 50.000,00 \$		N.A.	N.A.			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

Note(1)

Instant transfers are subject to a daily individual limit of €20.000,00. The client may request a change to this limit, which may be subject to a Cooling off period of up to 12 (twelve) hours. For detailed information regarding the instant transfer service, please refer to the General Terms and Conditions for Account Opening.

7. PAYMENT FOR SERVICES (INDIVIDUALS)

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7.3. Other services

	Fees		Plus Tax	Other Conditions
	As a %	Euros (Min/Max)		
Information provided to auditors				
1. Handling of Certificate of Inheritance	10%	N.A.	23% VAT	10% Social Support Reference Rate (SSRR)
2. Information provided to auditors of the customer (at customer's request)	N.A.	125,00 €	23% VAT	

9. DEPOSIT ACCOUNTS (OTHER CLIENTS)

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9.1. Current Accounts

Fees		Plus Tax		Other Conditions		
Euros (Min/Max)		Annual Value				
1. Current Accounts						
Fees during the term of the contract						
1.1 Account Holder change	5,00 €	N.A	Stamp - 4%	Note (1)		
1.2 Account maintenance	25,00 € / Quarterly	100,00 €	Stamp - 4%	Note (2)		
2. Current Accounts (Institutional customers of a financial nature)						
Fees during the term of the contract						
2.1 Overdraft fees	See Section 10.2. Bank Overdrafts					
2.2 Account Maintenance	-- / 1%	N.A.	Stamp - 4%	Notes (3) (4)		
3. Escrow Account						
Initial fees						
3.1 Account opening fees	1%	(Min / Máx) €2,500 / €10,000	Stamp - 4%	Note (5)		
Fees during the term of the contract						
3.2 Management fees	1%	Quarterly €500 / N.A	Min Stamp - 4%	Note (6)		

Other Associated Expenses

N.A.

Note (1) By request / account. This fee does not apply when the change of ownership is requested under the terms of article 3 - C of Decree-Law no. 23/2010, of 5 January, added by Law no. 24/2023, of 29 May 2023.

Note (2) Applies to all Legal Entities, except for institutional clients of a financial nature. It covers accounts with total assets of less than EUR 50,000.00 (including deposits and financial assets), observed at the end of the quarter. The fee is calculated taking into account the average quarterly value of the account.

Note (3) 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 ≥ €1,000,000.00. Fee is charged monthly, at the beginning of the following month.

Note (4) 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 (5) Value focuses on the value of the amount of the deposit.

Note (6) 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)

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10.2. Bank Overdrafts

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

12. CHEQUES (OTHER CLIENTS)

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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.	50,00 €	Stamp - 4%	
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.		
Other services				
1. Revocation of cheque	N.A.	50,00 €	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.

13. TRANSFERS (OTHER CLIENTS)

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13.1. Transfer orders

Levels	Channel for receipt of the transfer order							Other Conditions	
	Branch	Telephone		Online		Internet (authorized Email)	Net Mobile and APP		
		With operator	without operator						
1. Internal/National Transfers									

1.1 - Intrabank Credit Transfer

- with the same sender and beneficiary

Type of transfer: Single/Repeated/Instant	N.A.	free	N.A.	N.A.	free	free	N.A.	Note(1)
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- with different sender and beneficiary

Type of transfer: Single/Repeated/Instant	N.A.	free	N.A.	N.A.	free	free	N.A.	Note(1)
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1.2 - SEPA + Credit Transfer (to account domiciled in another credit institution)

- Normal / Instant

- With IBAN

Type of transfer: Single/Repeated/Instant	Up to 10.000,00	5,00 €	N.A.	N.A.	5,00 €	0,50 €	N.A.	Note(1)
	10.000,01 € to 100.000,00 €	10,00 €	N.A.	N.A.	10,00 €	10,00 €	N.A.	
	From 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	20,00 €	N.A.	

- Urgent

- With IBAN

Type of transfer: Single/Repeated	Up to 10.000,00 €	20,00 €	N.A.	N.A.	20,00 €	15,00 €	N.A.	Note(1)
	From 10.000,01 €	20,00 €	N.A.	N.A.	20,00 €	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 / Instant

- With IBAN

Type of transfer: Single/Repeated/Instant	Up to 10.000,00 €	5,00 €	N.A.	N.A.	5,00 €	0,50 €	N.A.	Note(1)
	10.000,01 € to 100.000,00 €	10,00 €	N.A.	N.A.	10,00 €	10,00 €	N.A.	
	From 100.000,01 €	20,00 €	N.A.	N.A.	20,00 €	20,00 €	N.A.	

- Urgent

- With IBAN

Type of transfer: Single/Repeated	Up to 10.000,00 €	20,00 €	N.A.	N.A.	20,00 €	15,00 €	N.A.	Note(1)
	From 10.000,01 €	20,00 €	N.A.	N.A.	20,00 €	20,00 €	N.A.	

Plus Tax

Stamp Duty at the rate of 4%

13. TRANSFERS (OTHER CLIENTS)

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13.1. Transfer orders (cont.)

Levels	Channel for receipt of the transfer order					Other Conditions	
	Branch	Telephone		Online			
		With operator	Without operator	Internet (authorized Email)	Net Mobile and APP		

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.	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 25,00 € / max 100,00 €)	N.A.	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.	N.A.	
	> 50.000,00 \$		N.A.	N.A.			N.A.	
- Other currencies	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	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

Note(1)

Instant transfers are subject to a daily individual limit of €20.000,00. The cliente may request a change to this limit, which may be subject to a reflection period of up to 12 (twelve) hours. For detailed information regarding the instant transfer service, please refer to the General Terms and Conditions for Account Opening.

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)	N.A.	125,00 €	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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Interest Rates Leaflet

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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
Current Accounts			
Current Account	N.A.	N.A.	Notes (1) and (2)

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
Fixed Rate Deposits			
Up to €50.000,00			
3 months	0,10%	IRS Retention at Source: rate of 28%, discharging /	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%	IRC Retention at Source: rate of 25% as payment on account.	Note (1)
9 months	0,10%		
From €50.000,00 to €500.000,00			
06 months	2,00%	IRS Retention at Source: rate of 28%, discharging /	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	2,05%	IRC Retention at Source: rate of 25% as payment on account.	Note (1)
24 months	2,15%		
From €50.000,00 to €500.000,00			
06 months	2,20%	IRS Retention at Source: rate of 25% as payment on account.	Does not allow early partial reimbursement.
12 months	2,20%		Note (1)
24 months	2,30%		
06 months (New amounts)	2,50%		Note (2)
12 months (New amounts)	2,50%		Note (2)
24 months (New amounts)	2,50%		Note (3)

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

Note (2) 06 months or 12 months deposit 2.50% (TANB): exclusively for new amounts deposited at Banco Finantia,SA from new or current customers, which correspond to equity increases compared to the position on 12/02/2026.

Note (3) 24 months deposit 2.50% (TANB): exclusively for new amounts deposited at Banco Finantia,SA from new or current customers, which correspond to equity increases compared to the position on 27/01/2026.

17. DEPOSIT ACCOUNTS (INDIVIDUALS)

[\(CONTENTS\)](#)

from new or current customers, which correspond to equity increases compared to the position on 11/09/2025.

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
Fixed Rate Deposits			
From USD 50,000.00 to USD 500,000.00			
06 months	3,70%	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. Note (1)
12 months	3,50%		
06 months	3,90%		Does not allows early partial or total reimbursement. Note (1)
12 months	3,70%		

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
"Deposits Deposit Solutions"			
06 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. Note (1)
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
Overdrafts for Deposit Accounts			
Exceeding overdraft limit	N.A	N.A	

19. DEPOSIT ACCOUNTS (OTHER CLIENTS)

[\(CONTENTS\)](#)

19.1. Current Accounts

	Gross Annual Nominal Rate (TANB)	Tax Regime	Other Conditions
Current Account			
Current Account	N.A.	N.A.	Notes (1) and (2)

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
Term Deposits			
1. USD: from \$500.000,00			
06 months	3,50%	IRS Retention at Source: rate of 28%, discharging /	
12 months	3,20%	IRC Retention at Source: rate of 25% as payment on account.	
2. EUR: from €500.000,00			Early withdrawal of funds not permitted. Note (1)
06 months	1,50%		
12 months	1,75%		

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
Overdrafts for Deposit Accounts			
Credit Facility	N.A.	N.A.	
Exceeding overdraft limit	N.A.	N.A.	