

About FinantiaNet

FinantiaNet is an electronic banking platform associated with Banco Finantia's Private Banking service. Through it, you can quickly and safely access your assets, anywhere or when it is convenient for you, from your computer or through an installed App on your smartphone.

Available Operations

FinantiaNet aims to make your relationship with Banco Finantia even more agile, pleasant and productive. Currently, the operations and features available are:

Queries

- > Balances and integrated position
- > Movements
- > Documentation and PDF archives (extracts, supporting documents, among others)
- > Banco Finantia's contacts and branch network

Operations

- > National and international transfers
- > Registration of regular transfer Beneficiaries
- > Biometric validation of your identity on the App, for greater security on smartphones with this functionality
- > Configuring alerts and notifications

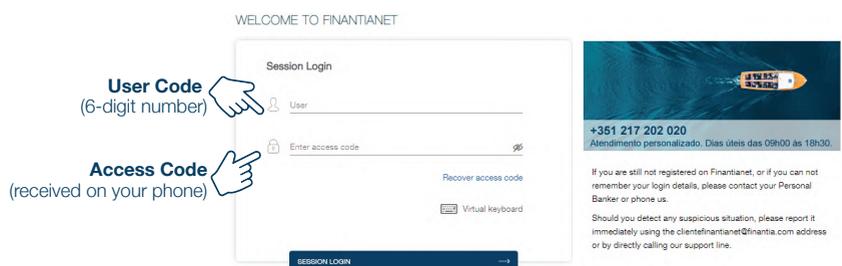
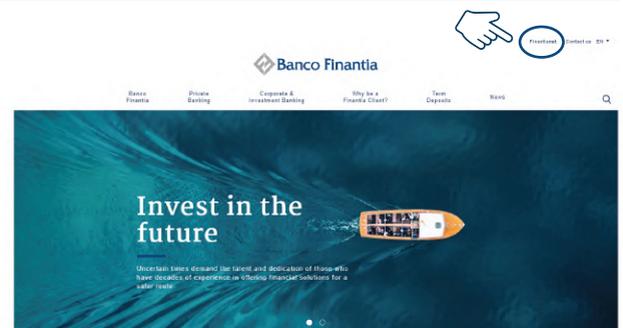
Whenever you want to perform a more complex operation, or if you prefer the personalized assistance we have already accustomed you to, your account manager will remain at your entire disposal, on business days from 9:00 am to 6:30 pm.

HOW TO USE FINANTIANET FOR THE FIRST TIME?

In your computer



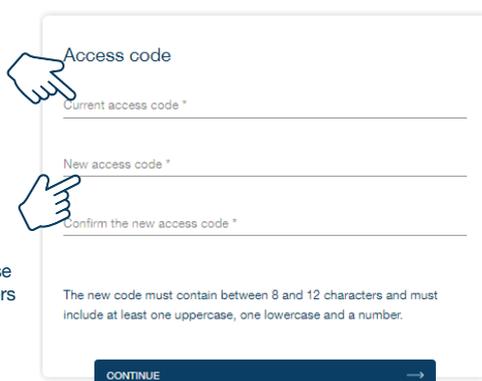
1. Visit www.finantianet.pt or click on the FinantiaNet upper right corner button of the website www.finantia.com
2. Enter the FinantiaNet **User Code** assigned by your account manager
3. Also enter the initial **Access Code** that you have received on your mobile phone in the meantime
4. During your first session, you will be asked to register a new **Access Code** of your authorship. You must enter what will become your permanent “password” from that moment on.



Current Access Code
(received on your phone by message)

New Access Code
(your password from here)

Your personal **Access Code** must contain at least one number, one uppercase and one lowercase letter (without other characters or symbols). It will always have to be different from the code automatically received by SMS.



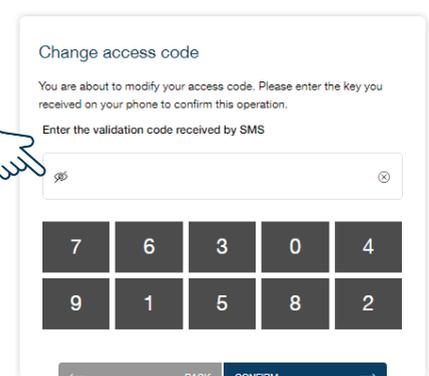
Step 1 Validate Access Code

Validation
(numeric code received by phone)

For your security, the system will send you a new SMS with a numeric code. You must fill it out using the virtual keyboard.

Once this process is completed, your **New Access Code** will be **validated and ready to use**.

You may use it from there on at FinantiaNet and FinantiaNet APP.

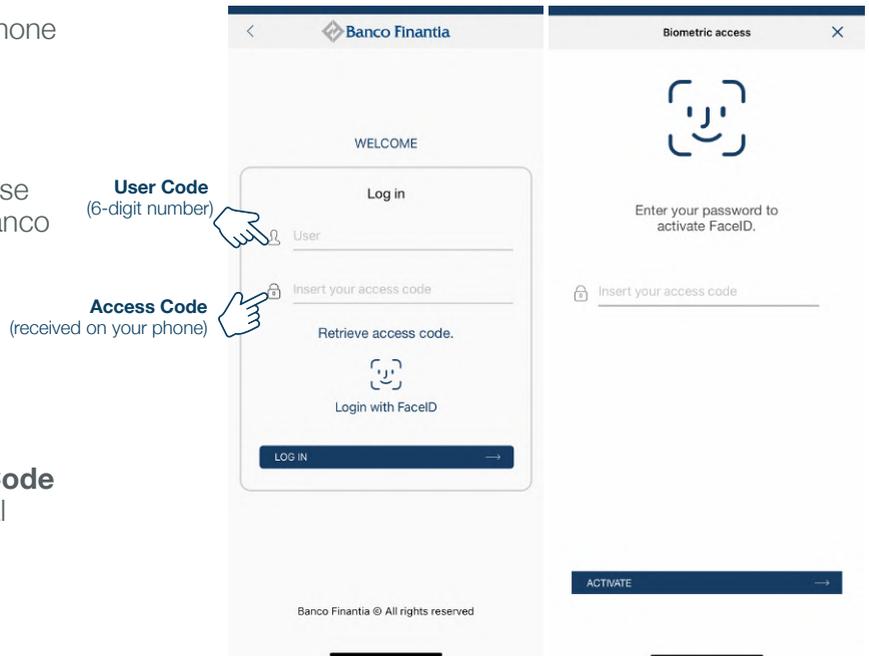


Step 2 Modify Access Code

On your smartphone



1. Visit the official store of your Android smartphone or iPhone operating system and follow the instructions.
2. Once the installation is complete, you must register for the first time. To do this, you must use the same credentials with which you access Banco Finantia's homebanking from your computer.
3. Enter your FinantiaNet **User Code** and **Access Code**. Then, click **Log In**.
4. From that moment on, the application will remember your identity. To enter, you only have to validate your login by entering the **Access Code** or using your biometric data (fingerprint or facial recognition, if available on your device).



Note that **you must use the codes you already use on the finantianet.pt portal**. We recommend that, for security reasons, you change your Access Codes regularly. However, you should consider that the registers are shared between the two platforms. That is, if you **create a new code in the APP**, for example, **you will have to start using it also on the computer**.

SECURITY

User Code For greater security, you will be assigned a specific individual code, replacing the traditional "username". This code will be provided by your account manager and cannot be modified directly by you.

Access Code This code is your "password". Before entering FinantiaNet for the first time, you will receive it directly on the mobile phone you indicated when opening your account.

Your account manager does not have access to this number, as the process is fully automated. This should take no more than a few moments, but it may take up to 30 minutes.

Your Access Code can be changed or updated whenever you want. We recommend, moreover, that you do it regularly. Register it in a safe place and never share it with others. Avoid "obvious" codes like phone numbers or dates of birth.

Browser It is the program that you use to access the internet. We recommend that you use Google Chrome, Microsoft Edge, Mozilla Firefox or iOS Safari (Apple computers). You should use the latest versions available, according to the updates recommended by your computer's operating system.



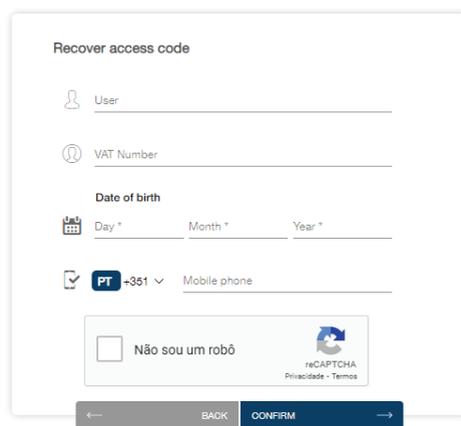
Bookmarks and Favorites It is not recommended to save the address of FinantiaNet (or any electronic banking application) in your browser's "favorites". The ideal will be direct access through www.finantianet.pt or the website www.finantia.com.

Never access through an email, message or external link or sent by a third party, even if it appears to be trustworthy. Be wary of any suspicious address, request or information. In doubt, you should immediately contact Banco Finantia.

FREQUENTLY ASKED QUESTIONS

What if I forget the access code? You can easily retrieve it by clicking on "Retrieve the access code" on the FinantiaNet login page. You will be asked for your VAT Number, the date of birth and the phone number you registered when opening the account. Validate the reCaptcha security form. If the data is confirmed, a new access code will be sent to you by SMS.

WELCOME TO FINANTIANET



How is confidentiality guaranteed? The communication between your smartphone and Banco Finantia is encrypted and made through secure channels in order to ensure the confidentiality of your data. In addition, all transactions that affect your assets will be subject to additional validation, with an SMS code being sent to you, so that you can confirm in real time the veracity of the transaction

How to recover a blocked access? After three failed login attempts, FinantiaNet will need to be unlocked by selecting the **Recover Access Code** option on the initial screen. If you need assistance, your account manager will be available to assist you. You may also request assistance by calling 217 202 020, on weekdays, from 9:00 am to 6:30 pm.

SPECIFICATIONS

FinantiaNet is ready to work on your Android smartphone or Apple iPhone. You should always download the application from its official source. To install it, complete the Registration process following the instructions on your device.

Android



Minimum requirements:
Android 5.0 Lollipop
or higher

Apple iOS

(Iphone Smartphones)



Minimum requirements:
iOS 10.3 or after

COSTS

FinantiaNet is a courtesy service for Banco Finantia customers, so its **use is completely free**. Except for any fees provided in the price list on interbank transfers and other financial transactions. For more information, see our Price List at <https://www.finantia.com/en/pricing/>

Connecting via mobile data networks may result in specific costs. Consult your operator's pricing.