

Account No.
 Account No.

Branch
 Branch

Currency
 Currency

Reserved for the Bank

Standard Information Sheet

Title	Current Account
Eligibility	Companies
Type	Deposit account
Movement of Funds	Bank Transfer (EUR / USD)
Denomination Currency	EUR USD
Minimum Amount	Not applicable
Rate of Return	Not applicable
Calculation of interest	Not applicable
Payment of interest	Not applicable
Taxation	Tax on commissions and charges
Fees and Expenses	Account Maintenance Fee: €25.00/quarter €100.00/year, plus stamp duty at a rate of 4%. Applicable to accounts with a total portfolio value of less than EUR 50,000.00 (including deposits and financial assets) assessed at the end of the quarter. The fee is calculated based on the quarterly average account balance. Change of Account Holder: €5.00 plus stamp duty at a rate of 4% (per request / account). This fee does not apply where the change of account holder is requested under the terms of Article 3-C of Decree-Law No. 23/2010 of 5 January, as amended by Law No. 24/2023 of 29 May 2023. Heirs' Qualification Process: 10% of the Social Support Index (IAS), plus VAT at a rate of 23%. Information Provided to Client Auditors (upon client request): €125.00 plus VAT at a rate of 23%. Returned Cheque (charged to drawer): €50.00 plus stamp duty at a rate of 4%. Cheque Regularisation: €50.00 plus stamp duty at a rate of 4%. Cheque Revocation: €50.00 plus stamp duty at a rate of 4%. Collection of EUR Cheques Drawn on Foreign Banks: €75.00 plus stamp duty at a rate of 4%. Collection of USD Cheques: €100.00 plus stamp duty at a rate of 4%. SEPA+ Credit Transfers and SEPA Instant Credit Transfers: - Amounts up to €10,000.00: €5.00 if requested in branch or via internet (authorized e-mail) / €0.50 if requested via Net Mobile or App. - Amounts from €10,000.01 to €100,000.00: €10.00

Fees and Expenses	- Amounts from €10,000.01 to €100,000.00: €10.00 - Amounts exceeding €100,000.00: €20.00 All amounts subject to stamp duty at a rate of 4% USD Transfers: 0.25% (min. €40.00 / max. €115.00), plus stamp duty at a rate of 4%. Future updates to the amounts shown shall be consulted in the Banco Finantia, S.A. price list available at www.finantia.com.
Overdraft Facility	This service is available to legal entities, for which the Bank charges a commission of 2%. The Fees Information Document sets out the following overdraft facility commissions: i) Overdrafts up to €5,000 – 2% commission, with a minimum charge of €40; ii) Overdrafts exceeding €5,000 – 2% commission, with no minimum or maximum amount specified. Additionally, the Bank may charge an interest rate, to be agreed on a case-by-case basis, as set out in the pricing schedule.
Unauthorised Overdrafts	Annual Percentage Rate of Charge (APR), calculated based on a fixed nominal interest rate (TAN) of 12%, for a credit amount of €1,500 over a 3-month period. The APR includes all associated costs, including mandatory insurance, in accordance with Decree-Law No. 133/2009 and Instruction No. 13/2013 of the Bank of Portugal. Interest Calculation: Actual/360 — calculated on the basis of the actual number of days elapsed during the interest period and a 360-day year. Interest Rate Rounding: Rounded to the nearest thousandth, upwards if the fourth decimal is equal to or greater than 5, and downwards if less than 5. Stamp Duty on Capital Utilisation: Applied under Decree-Law No. 133/2009, at a rate of 0.141% per month or fraction thereof. Stamp Duty on Interest: Calculated at a rate of 4%.
Other Conditions	Not applicable
Deposit Guarantee Fund (Fundo de Garantia de Depósitos)	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 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.

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(2) If a deposit is completely unavailable owing to the credit institution being unable to meet its financial obligations, the depositors are reimbursed by means of a deposit guarantee system. The reimbursement

covers a maximum amount of €100,000 per credit institution. This means that all deposit accounts in the same credit institution are added together for the purposes of determining the level of cover. For example, if the depositor is the holder of a savings account with a balance of €90,000 and of a current account with a balance of €20,000, only €100,000 will be reimbursed. The balance of a foreign currency deposit account will be converted into euros at the foreign exchange rate on that day.

(3) In the case of joint accounts, the €100,000 limit applies to each depositor. However, deposits in an account to which two or more people have access in the capacity of members of a business partnership, association or other similar grouping, with no legal personality, are aggregated and these are treated as one single depositor for the purposes of calculating the €100,000 limit. Deposits of over €100,000 are protected in the cases listed in indents a), b) and c) of Article 166(2) of the General Framework for Credit Institutions and Financial Companies. For further information, please see www.fgd.pt

(4) Reimbursement - The responsible deposit guarantee system is:

Fundo de Garantia de Depósitos

Address: Fundo de Garantia de Depósitos, Av. da República, 57 - 8º - 1050-189 Lisbon - Portugal

Telephone: +351 21 313 01 99 / Telefax: +351 21 310 78 45 / E-mail: geral@fgd.pt

The above mentioned entity will repay your deposits up to EUR 100.000 within seven (7) working days. If you have not received reimbursement within these time limits, please contact the Deposit Guarantee Fund, since the time limit for claiming the reimbursement may be limited. Further information, is available at www.fgd.pt.

Other important information

In general, individual and corporate depositors are covered by the deposit guarantee system. The exceptions for certain deposits are given on the Deposit Guarantee Fund website. Banco Finantia, S.A. will also inform you, upon request, whether or not certain products are covered. If the deposits are covered, Banco Finantia, S.A. will confirm the cover in the account statements

***Requires** the signature(s) of all Client(s) and of all Representative(s) authorised to operate the account

In the case of digital signatures, only qualified electronic signatures (e.g. using a Digital Mobile Key) are accepted.