

Account No.

Branch

Currency

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General Conditions of the Account Opening agreement

Reserved for the Bank

Part A.

GENERAL CONDITIONS

1. Terms and conditions

1.1. The opening, execution of transactions and closing of any deposit accounts with Banco Finantia, S.A., registered before the Commercial Registry of Lisbon under the sole number 501.897.020, with registered offices at Rua General Firmino Miguel, 5, 1.º floor, 1600-100 Lisbon, with the share capital of EUR 150.000.000, registered before the Bank of Portugal under the number 48 and before the Portuguese Securities Market Commission ("CMVM") under the number 109 (hereinafter the "Bank"), shall be subject to the present General Conditions, over which shall prevail any additional provisions agreed to in writing between the Bank and the Client who is identified in the Account Holder Identification Form, and the terms set forth in the Standard Information Sheet attached herewith which is applicable to the elected type(s) of deposit(s). In the event of omission, of the Bank's internal regulations, standard banking practice and general legislation and regulation on the matter shall apply.

1.2. The registered offices of the above mentioned regulatory authorities are presently located at Rua do Ouro, n.º 27, 1100-150 Lisboa and at Rua Laura Alves, n.º 4, 1050-138 Lisboa, respectively and concerned parties may also use the contacts mentioned on their websites at www.bportugal.pt and www.cmvm.pt respectively.

1.3. Under the present General Conditions, the Bank may render the Client the following Payment Services associated with the Account: a) Deposit and Cash Withdrawals; b) Execution of transfers of funds on a payment account or such other services that the Bank may offer from time to time.

2. Account Opening and Identification

2.1 A deposit account is opened after: (i) approval by the Bank, based on the verification of compliance with all applicable legal and regulatory provisions and delivery of all required documentation, containing the identification and signatures of all the Holders of the relevant Account, as well as the identification of their representatives and of all persons entitled to execute transactions in the Account; and (ii) signing by the Client, its Representatives and/or Attorneys of the terms set forth in the Standard Information Sheet and in the Account Holder Identification Form attached herewith which is applicable to the elected type(s) of deposit(s). For the purposes of opening an Account via videoconference, the initial deposit must be made by means of a transfer from a bank account held by the Client, and cannot be made by any other means.

2.2. The signatures found in the Account Holder Identification Form and the respective transaction execution conditions are valid for all other accounts opened with the Bank with the same Holders, unless otherwise foreseen in a document signed by the Bank and the Client.

2.3. The Client is obliged to communicate to the Bank any change on the identification elements or any other elements indicated on the Account Holder Identification Form or after given in the update procedures.

2.4. The Bank shall attribute to each Account a unique identifier which shall be noticed to the Client.

2.5. The Client shall be noticed also in case any change occurs to the unique identifier.

3. Account Holders, execution of transactions therein and Client's Representatives

3.1. Deposit Accounts held with the Bank may be individual or joint accounts. Transactions may be executed therein according to the terms here below.

3.2. Withdrawals and debits from individual Accounts may be made by the Holder of the Account or by his

duly authorised Representative(s).

3.3. Withdrawals and debits from joint Accounts may be made:

- a) by any Holder or respective duly authorised Representative(s), in the case of single signature accounts;
- b) by all the Holders jointly or their respective duly authorised Representatives, in the case of joint signature Accounts;
- c) by one or more of the Holders or their respective duly authorised Representatives, in the case of other types of joint Accounts.

3.4. Deposits in the Accounts may be made by any person, regardless of whether or not he is a Holder.

3.5. Legal persons and similar entities are represented in their relations with the Bank, namely in respect of the opening of Accounts, of making withdrawals and debits from the Accounts, as well as in respect of adhering to any services, by natural persons that under the law, statute, by-laws or resolutions taken by its corporate bodies, have powers to such effect whether such persons are included in the relevant organic structure of such entities or whether they are third persons in respect of which such legal persons or similar entity have issued powers of attorney.

3.6. The set out in sub paragraph 3.5 above shall not apply to entities treated as legal entities that have a natural person as their substract (such as limited liability individual undertakings ("EIRL"), sole traders), cases in which the Holder of the Account shall be such person, who may grant representation authority to third parties through a power of attorney.

3.7. If any of the holders of a collective Account is deceased, the balance corresponding to such holder's share is blocked in proportion to the number of co-holders, rounded up, assuming that they are co-participants in equal parts.

3.8. Transfer Limits: The Particular Conditions of the Account establish a daily amount limit for transfers, including instant transfers. This limit is individual, regardless of the accounts the Client has access to, but it may be changed by the Client as follows. If the Client sets or modifies a per-transaction limit, the current daily limit will no longer apply until a new daily limit is set again.

3.8.1. Limit changes via digital channels (Online Banking/App): A request to change the limit from the pre-established limit in the Particular Conditions is subject to strong customer authentication. For security reasons, any request to increase the limit will only take effect after the reflection period defined in the Particular Conditions has elapsed. The increase and the period during which it will remain in effect will be communicated to the Client. A request to decrease the limit to an amount lower than the one pre-established (or already reduced) is not subject to a reflection period and takes immediate effect, replacing the previously applicable limit.

3.8.2. Limit increase in person or through other means: A request to increase the limit beyond the pre-established amount may also be made through the account manager or in person at a bank branch using the appropriate form. An audio recording of the instruction may also be collected when justified for security reasons. The change becomes effective immediately. This method is only available on business days during the Bank's customer service hours.

3.8.3. Changes to the reflection period: The Client may modify or eliminate the reflection period, and such modification or elimination may also be subject to the pre-established reflection period.

4. Interest rates and fees

4.1. Interest shall or shall not be paid on monies deposited in the Client's Account in accordance with the terms set forth in the Standard Information Sheet attached herewith which is applicable to the elected type(s) of deposit(s).

4.2. The services rendered by the Bank under these General Conditions are subject to the legally applicable taxes and levies, as well as to the legally applicable fees, expenses and commissions established according to the Pricing Schedule that is in force at each time.

4.3. The Bank reserves the right to alter the interest, the fees or other agreed charges duly foreseen in the Pricing Schedule, namely in the event of changes to the relevant law or the respective market conditions.

4.4. Notwithstanding sub paragraph 4.5 below, the changes referred to in the preceding sub paragraph will be made according to paragraph 10 below.

4.5. In derogation of paragraph 10 below, the parties agree that the Bank may (i) immediately and without notice, apply any changes to any applicable reference interest rates or exchange rates. Any such changes shall be communicated afterwards to the Client through its account statement or any other legally admitted manner, as well as (ii) amend, by its own initiative, the Fee Schedule upon notice to the Client according to the applicable law in force at such time and by any of the means mentioned in sub paragraph 11.1. below.

5. Payment order reception date

5.1 A payment order shall be deemed received when a) the Bank receives it during a business day and within the schedule defined for such business day (please see Pricing Schedule and Charges in force), or b) the moment agreed between the parties on which the order is considered received.

5.2 The payment orders received during a day that it is not a business day or receive out a business day schedule shall be deemed to have been received on the following business day.

6. Refusal of payment orders

6.1 In case all the terms and conditions set out in this agreement are met, the Bank may not refuse the execution of a duly authorised payment order, unless otherwise provided by law.

6.2 In case all the terms and conditions set out in this agreement are not fulfilled, any refusal and, if possible, the reasons for it as well as the procedure for correcting any factual mistakes that led to such refusal shall be notified to the Client, unless otherwise provided by law.

6.3 The Bank shall provide or make available to the Client the notification of refusal in an agreed manner at the earliest opportunity, and in any case, within the periods herein specified.

6.4 The BANK may charge for such a notification if the refusal is objectively justified, according to the applicable Fee Schedule.

6.5 A payment order of which execution has been refused shall be deemed not to have been received.

7. Irrevocability of a payment order

7.1 Except as provided below, the Client may not revoke a payment order once it has been received by the Bank, unless otherwise provided by law.

7.2 Where the payment transaction is initiated by the Payee or through him, the Client may not revoke the payment order after transmitting the payment order to the Payee or giving his consent to execute the payment transaction.

7.3 However, in the case of a direct debit and without prejudice to refund rights the Client may revoke the payment order at the latest by the end of the business day before the day agreed for debiting the funds.

7.4 In case that, under sub paragraphs 5.1 (b) and 5.2 of paragraph 5 of Part A of the General Conditions, the parties agree that the payment order is considered received at a certain moment, the Client may revoke a payment order at the latest by the end of the business day preceding the agreed day.

7.5 The Bank may charge for revocations of payment orders, according to the applicable Pricing Schedule.

8. Execution time and value date

The execution and value dates of payment orders are foreseen in the Pricing Schedule, available at the BANK desks, and at www.finantia.com.

9. Banking secrecy

The Bank hereby undertakes to maintain strictly secret all informations pertaining to facts or elements in respect of the relations with the Client, under the terms of the law and without prejudice to the exceptions foreseen in the law.

10. Amendment of General Conditions

10.1. Without prejudice to paragraph 4 above, these General Conditions may be amended at any time by the Bank, by written notice to the Client in paper or in any other durable medium with at least 60 (sixty) days prior notice in respect of the date of entry into force of any such amendments, which shall be considered to have been accepted by the Client in case the Client does not object to the same by written notice to the Bank received up until the respective proposed date of entry into force. The Client has the right to terminate this agreement at any time, without any additional payments, before such amendments enter into force, except that in the cases of collective Accounts, the objection to the proposed amendments or the termination of this agreement by the Client must be signed by all Holders.

10.2. It is hereby agreed that any amendments to these General Conditions may be notified to the Client through e-mail messages and that an updated version of the General Conditions shall be permanently available in durable medium in the reserved area of the Homebanking Service with reference to the date of entry into force of the last amendments, without prejudice to the Holder's rights under sub paragraph 12.1 below of Part A of these General Conditions.

11. Notices and instructions

11.1. Notices from the Bank to the Holder shall be made, unless instructions are given to the contrary, by any of the following means: i) in paper support, through regular mail, to the Holder's addresses indicated at the time of the opening of the Account or such substitute address as subsequently indicated by the Holder; ii) by e-mail message to the Holder's e-mail address indicated by the Holder at the time of the opening of the Account or such substitute e-mail address as subsequently indicated by the Holder; or iii) by any other mean stipulated by the parties hereto.

11.2. Any information sent to the Holder by means of a message included in the Account statement which is delivered in paper support is considered to be made under sub paragraph 11.2 i) above.

11.3. Without prejudice of the communication of the address in respect of the Account, the Holder may also declare, by written notice in paper delivered to the Bank, another address to receive mail, although any such additional addresses shall not restrict the Bank from delivering information by any of the means foreseen in sub paragraph 11.1 above.

11.4. It is the Client's responsibility to inform the Bank of any change to the address in respect of the Account, as well as of any other contact details.

11.5. Account statements shall be sent with the frequency agreed between the Bank and the Client, and the latter shall challenge any sums which he does not accept within 15 (fifteen) days of dispatch of the respective statement, and at the end of such period any such Account statements shall be considered final, without any possibility of amendment.

11.6. Besides the information that the Bank has to provide to the Holder under these General Conditions or by law, the Bank is hereby authorised to, considering a long lasting banking relationship with the Holder, communicate with the Holder to the Account address, to the email address, to the mobile or land telephone or to any other means of contact notified by the Client at the time of the opening of the Account or at any later stage, namely by security reasons, but as well to promote any products and services of the Bank under paragraph 21 of Part A of the General Conditions.

11.7. In case of telephone communications between the parties hereto, the Bank is hereby authorised to record such communications under sub paragraph 21.5 of Part A of these General Conditions.

11.8. All communications and informations that, under these General Conditions or applicable law, the Holder must provide in writing to the Bank may be rendered: i) in paper format, by mail to the Bank; ii) by e-mail, sent from the e-mail address notified by the Holder at the time of opening of the Account or at any later stage, expressly to such effect, to the Bank's e-mail address notified by the Bank at the time of opening of the Account or at any later stage.

11.9. In all that concerns any instructions delivered to the Bank in respect of financial instruments, namely securities, fund participation units, options, futures, swaps and any derivatives contracts, the conditions foreseen in the Orders Execution Policy available at www.finantia.pt shall prevail over these General Conditions.

11.10. Any instructions transmitted to the Bank by the Client by means of distance communication that require an account debit, may only be delivered under the terms of sub paragraph 11.8 above of Party A of these General Conditions and if i) the Account to be credited has been previously identified by the Client to the Bank or the Client demonstrates that he is the holder of such account or if ii) the Client, by separate agreement signed with the Bank, authorizes the Bank to credit other accounts and expressly assumes the risk of using any such means of distance communication.

11.11. The Client may also provide instructions to the Bank verbally, in which case the risk of any errors or misunderstandings shall be borne by the Client. The Bank, however, reserves the right to require the Client to confirm any instructions in writing.

11.12. The Bank shall not be held responsible for any delay in carrying out instructions when caused by difficulties regarding the means of communication used by the Client, nor does it accept any responsibility for any damage resulting from the use of postal services, e-mail, fax, SWIFT or any other means of communication, namely for damages resulting from loss, delay, misunderstanding or damages of notices sent.

12. Accessibility of information

12.1. At any time during the contractual relationship the Client shall have a right to receive, on request, the contractual terms of the framework contract as well as the applicable information and conditions on paper or on another durable medium.

12.2. On Client request, the Bank shall provide on paper, on a monthly basis, without any further costs, the following information:

- a) A reference that allows the Client to identify each payment transaction and, if applicable, information regarding the Payee;
- b) The amount of the payment transaction in the currency in which the Client account is debited or in the currency used for the payment order;
- c) The amount of any charges for the payment transaction and, where applicable, a breakdown thereof, or the interest payable by the Client;
- d) Where applicable, the exchange rate used in the payment transaction by the Bank, and the amount of the payment transaction after that currency conversion; and
- e) The debit value date or the date of receipt of the payment order.

13. Unauthorised or incorrectly executed payment transactions and rectification right

13.1. The Client shall obtain rectification from the Bank if on becoming aware of any unauthorised or incorrectly executed payment transactions giving rise to a claim, notifies the Bank no later than 13 months after the debit date, in cases where the Client is a Consumer, or 2 months after the debit date in all other cases, to the following contacts:

Address: Rua General Firmino Miguel, 5, 1600-100 Lisboa

Client Support Telephone Number: 707 780 80 80 (business days from 9:00 to 18:00, Lisbon time)

E-mail: privatebanking@finantia.com

13.2. If the Bank has failed to provide or make available the information on that payment transaction this

period limitation shall not be applicable.

13.3. In case of the execution of a non-authorised payment transaction, the Bank shall without undue delay refund the Client in the amount of the non-executed or defective payment transaction and, where applicable, restore the debited payment account to the state in which it would have been had the defective payment transaction not taken place.

13.4. If the Client is not immediately refunded by the Bank, are due default interest counted from the date where the Client has denied the execution of the payment transaction until the Client refund, calculated at the legal interest rate accrued of 10 percentage points, without prejudice of the right to further compensation that may be due.

14. Responsibility of the Payer Client for unauthorised Payment Transactions

14.1. In cases of unauthorised payment transactions resulting from the use of a lost or stolen Payment Instrument or the abusive use of a Payment Instrument or, where the Payer Client has failed to keep the personalised security features safe, from the misappropriation of a Payment Instrument, the Payer Client, if a Consumer, shall be liable for any losses in respect of any of such transactions but only up to the amounts that are within the available balance in the respective Account or line of credit associated with the Account or with the Payment Instrument, which shall not exceed €50, except in the cases foreseen in the following sub paragraphs below.

14.2. In derogation of the previous sub paragraph, the Payer Client shall bear any and all losses relating to any unauthorised payment transactions if he incurred them by acting fraudulently or by failing to fulfil one or more of his obligations under paragraph 3 of Part D of these General Conditions which are related to the security of personalised security features, with intent or gross negligence.

14.3. In cases where the Payer Client has acted with gross negligence, and taking into account, in particular, the nature of the personalised security features of the Payment Instrument and the circumstances under which it was lost, stolen or misappropriated, the Payer Client shall be liable for any losses resulting from such unauthorised Payment Transactions but only up to the amounts that are within the available balance in the respective Account or line of credit associated with the Account or with the Payment Instrument, even if these exceed €50.

14.4. The Payer Client shall not bear any financial consequences resulting from use of the lost, stolen or misappropriated Payment Instrument after notification in accordance with sub paragraph 3.4. of Part D of these General Conditions, except where he has acted fraudulently, and as long as he requests the rectification of the unauthorised Payment Transactions on the terms and deadlines foreseen in paragraph 13 of Part A of these General Conditions.

15. Refunds for Payment Transactions initiated by or through a Payee Client

15.1. The Payer Client that is also a Consumer may request in writing to the Bank's contact details mentioned in sub paragraph 13.1 of Part A of these General Conditions, a refund of an authorised Payment Transaction which has already been executed, initiated by the respective Payee, if the following conditions are met:

- (a) the authorisation did not specify the exact amount of the Payment Transaction when the authorisation was made;
- (b) the amount of the Payment Transaction exceeded the amount the Payer Client could reasonably have expected taking into account his previous spending pattern and relevant circumstances of the case; and
- (c) The refund is presented in writing within 8 (eight) weeks as from the date when the funds were debited.

15.2. Even if all conditions mentioned in sub paragraph 13.1. above have been met, the Payer Client has no right to a refund if:

- (a) he has given his consent to execute the Payment Transaction directly to the Bank; or
- (b) where applicable, the Bank of the Payee has made available to the Payer Client informations on the

future Payment Transaction, in the agreed form, at least 4 (four) weeks before the execution date.

15.3. The Payer Client shall provide the Bank, promptly upon request, any factual elements necessary to check the conditions specified in the preceding sub paragraphs of this paragraph.

15.4. Within 10 (ten) business days from the reception of a refund request, the Bank shall either refund the full amount of the Payment Transaction or provide justification for refusing the refund, indicating the bodies to which the Payer Client may refer the matter if he does not accept the justification provided.

16. Reversal

The Bank is hereby authorised to reverse any incorrect entries which may be made in error, such reversal being made with the value date of the respective transaction.

17. Set-off and retainage

The Bank may debit any deposit account of which the Client is holder or joint holder, or retain any monies or values which belong to him, in order to pay any debts held by the Client, regardless of whether or not the legal set-off requisites have been fulfilled.

18. Account Blocking

18.1. The Bank reserves itself the right to block the payment instrument(s) for objectively justified reasons related with:

- a) The security of the payment instrument(s);
- b) The suspicion of unauthorised or fraudulent use of the payment instrument(s);
- c) A significantly increased risk that the Client may be unable to fulfil his liability to pay, in the case of payment instrument(s) with a credit line,

18.2. In such cases the Bank shall inform the Client of the blocking of the account(s) and the reasons for it in an agreed manner, where possible, before the payment instrument is blocked and at the latest immediately thereafter, unless giving such information would compromise objectively justified security reasons or is prohibited by law.

18.3. The Bank shall unblock the payment instrument(s) once the reasons for blocking no longer exist.

19. Bank's liability for the non-execution or defective execution

19.1. The Bank shall be liable for the execution or transmission, as applicable, of a payment order issued by the Client and as well as for the execution of the payment service, without prejudice of paragraphs 13 and 20 of Part A of these General Conditions.

19.2. If the Bank, as payment services provider, is deemed liable according to the sub paragraph 19.1 above, the Client shall have the right to be reimbursed for the amount of the non-executed transaction or for the defective execution by the Bank, which shall keep the account as it would be if such non-execution or defective execution have not occurred.

19.3. In the cases described in the previous sub paragraph, if the Bank shows that the payee's service provider received the amount of the payment operation, the correct execution of the payment operation is the payee's service provider responsibility.

19.4. If the Bank, as payment services provider, is deemed liable according to sub paragraph 19.1 above, shall immediately re-transmit such payment order to the payment service provider of the payer.

19.5. Following the cases foreseen in the previous sub paragraph of the present clause, the Client shall provide the Bank all the information requested.

19.6. The Bank shall also be liable before the Client for any charges for which he is responsible, and for any interest to which the Client is subject as a consequence of non-execution or defective execution of the payment transaction.

19.7. Regardless the Bank liability, upon the Client solicitation the Bank shall make immediate efforts to trace the payment transaction and notify the Client of the outcome.

19.8 The Bank shall charge the Client for the recovery of funds following a payment transaction executed due to the incorrect unique identifier provided by the Client.

20. Limits to the BANK's liability

20.1. If a payment order is executed in accordance with the unique identifier, the payment order shall be deemed to have been executed correctly with regard to the payee specified by the unique identifier.

20.2. The Bank shall only be liable for the execution of the payment transactions in accordance with the unique identifier provided by the Client.

20.3. If the unique identifier provided by the Client is incorrect, the Bank shall not be held liable for the non-execution or for the defective execution of the payment order.

20.4. However the Bank shall make reasonable efforts to recover the funds involved in the payment transaction and may charge the Client for such recover, according to the applicable Pricing Schedule.

20.5. Unless otherwise provided by this agreement, the Bank shall only be held liable in situations of gross fault, and shall in any case be held harmless for any damages caused by:

- a) the legal incapacity of the Client or his duly authorised Attorneys;
- b) lack of authorisation of the Client's representatives, corporate bodies and representatives, representatives of companies in insolvency proceedings, undergoing reorganisation proceedings, in judicial liquidation or subject to other special management measures provided for by law;
- c) delays in carrying out the orders of the Client, unless the order contains a deadline for execution, in which case the BANK shall at most be liable for interest lost as a result of such delay.

20.6. The Bank shall not be liable in cases of abnormal and unforeseeable circumstances beyond the control of the party pleading for the application of those circumstances, if the consequences of such circumstances would have been unavoidable despite all efforts to the contrary, or where the Bank is bound by other legal obligations, namely money laundering or terrorism finance duties.

21. Personal Data Processing

21.1. The Data Subject hereby acknowledges that the Bank, as Data Controller, collects and automatically processes any personal data supplied in respect of this agreement and the Account opening procedure, as well as resulting from accessing, consulting, orders, instructions and any other records pertaining to this agreement or the Homebanking Service.

21.2. The Account Opening Form mentions all mandatory data without which this agreement cannot be concluded. Any omission, inaccuracy or falseness of the collected data is of the sole responsibility of the Data Subject.

21.3. The personal data shall be processed by the Bank for the purposes of (i) allowing the Bank the management of the business relationship with the Data Subject, including for purposes of conducting or managing ancillary activities, the compliance with any and all applicable legal and regulatory obligations and carrying out the Bank's activity, namely and without prejudice, the ability to ensure service quality, prevention of money laundering and the exercise of any rights and obligations emerging from this agreement, (ii) conducting statistical analyses to the clients satisfaction levels, (iii) evaluate the economic situation, personal preferences, interests, reliability and behaviour of the clients, with a view to improve our products and services (iv) to identify products and services which may be of their interest and its respective promotion through marketing actions.

21.4. Data Subjects may access information regarding themselves and request its correction, completion or cancellation in person or in writing before the Bank, notwithstanding sub paragraph 2.3 of part A of these General Conditions. Data Subjects also have the right to oppose the processing of their personal data and

to the portability of such personal data. In the context of any automated individual decision-making process, the Data Subject may request human intervention so as to express his or her point of view and to contest the decision. To facilitate the exercise of their rights, the Data Subject may reach us through the Data Protection Officer at the following email dadospessoais@finantia.com.

21.5. By the execution of the present agreement, the Data Subject hereby authorizes the consultation of the personal data included in this form by the Group Finantia companies, to other financial entities for purposes of enabling the processing of income and transfers, as well as to insurance companies with which the Bank has established protocols for the distribution of insurance products, or, to the extent legally necessary, to the Bank of Portugal and/or the competent judicial and administrative entities. For the purposes of enabling such transfer request, the personal data will automatically be processed by SIBS Forward Payment Solutions, S.A. and SWIFT SCRL (Belgium) which may imply the transmission of personal data to SWIFT's operational center in the United States of America, which is subject to north American legislation which may not be as robust as the European. The Data Subject authorizes that the personal data and the Account information may, under applicable law, be collected and transmitted to the Portuguese Tax Authorities and to the United States Tax Authorities according to the Financial Information Disclosure Act.

21.6. The Data Subject expressly authorizes the Bank to tape, record and keep in computerized, magnetic or any other suitable support, all instructions and communications with the Data Subject, namely those in respect of telephone conversations, electronic means (e-mail, app or the online service), SMS and any other form of communications which may in the future be offered by the Bank, for purposes of internal records and confirmation of operations and instructions and to be used as proof in court, if necessary.

22. Law and Jurisdiction

Any claims resulting from the application or interpretation of these General Conditions shall be regulated by the laws of Portugal and, in the absence of an amicable settlement, shall be brought before the courts of Lisbon, and the parties expressly waive recourse to any other court to the extent the applicable law so authorizes.

23. Out-of-court redress and claim procedures

23.1. Regardless of the access to the appropriate legal proceedings, in case of claims and compensations regarding the breach of the Bank of any contractual obligation or law regarding the payment services provided, for a value under the jurisdiction of the first instance court, the Bank shall grant, to the extent the Client is deemed a Consumer, the access to, at least, two extrajudicial dispute resolution entities at the Bank's choice, which are currently the arbitration centers of Centro de Arbitragem de Conflitos de Consumo de Lisboa (<http://www.centroarbitragemlisboa.pt>) and Centro de Arbitragem da Universidade Autónoma de Lisboa (<https://arbitragem.autonoma.pt>). The Bank also informs that in case of consumer disputes related with other products and services provided by the Bank, the Client that is a Consumer may have the faculty to appeal to all the other alternative dispute resolution entities within the list provided by the Consumer General Directorate – “Direção Geral do Consumidor” accessible through the site www.consumidor.com.

23.2. In case of cross-border disputes, the Bank shall forward the dispute to the Dispute Mediation of the Securities Market Commission - “Serviço de Mediação de Conflitos da Comissão do Mercado de Valores Mobiliários”.

23.3. Regardless of the access to the appropriate legal proceedings, the Client may file claims (i) directly before the Bank of Portugal (Banco de Portugal) based on the breach by the Bank of contractual obligations or laws regarding the duties of information of payment services, as well as the rights and obligations regarding the providing and use of payment services, as provided by law; (ii) depending on the subject under discussion, before the Portuguese Securities Market Commission (Comissão do Mercado de Valores Mobiliários) or Supervisory Authority for Insurance and Pension Funds (Autoridade de Supervisão de Seguros e Fundos de Pensões).

23.4. Regardless of the presentation of a claim in the Complaints Book or in the terms of the previous subparagraphs, the Client can present a claim directly to the Bank, through the Client Support Office, by a

registered letter sent to the Bank head office, by an email sent to gabinete.apoio.cliente@finantia.com or by Banks' website (<https://www.finantia.com/en/complaints-and-alternative-litigation-resolution>).

23.5. Complaints received in the terms of the previous subparagraph are object of analysis, decision and communication to the Client as soon as possible. The reply will occur within 15 working days, which can only be exceeded if the object of the complaint or the complexity of its' resolution so determine, being that when the complaint regards payment services the maximum period for treatment is 35 working days.

24. Agreement and amendments language

This agreement and any future amendments shall be made in English as per the request of the Client.

25. Duration and termination

25.1. The present agreement is entered into for an undetermined period of time, regardless the possibility of termination upon notice, revocation or resolution according with the applicable legal or contractual terms.

25.2. Any of the parties may terminate upon notice the agreement within a notice period of:

- a) one month if terminated by the Client;
- b) two months if terminated by the Bank.

25.3. Whenever the Client is a consumer or a microenterprise, the termination upon notice shall be exempt of any costs.

25.4. Regardless the situations foreseen above, the costs of termination upon notice are duly established in the Pricing Schedule.

25.5. The costs for the payment services duly invoiced shall only be due by the Client in a pro rata basis for the period of time occurred until the date of resolution of the agreement; if such payments have been prepaid, they shall be reimbursed concerning the period of time that did not occurred

25.6. Without prejudice to any other provision in this agreement, the termination of the General Conditions by any party hereto, shall imply: (i) the cancellation of the Account, as well as of any other associated accounts; (ii) the immediate payment of any outstanding balances in the Account and any associated accounts; and (iii) the immediate repayment of any term deposits.

26. Right of Termination of an Agreement concluded at distance

26.1. A Consumer Client shall have a period of fourteen (14) days to withdraw from this agreement, without giving any reason, to the extent this agreement has been concluded exclusively through means of distance communication and as long as the Client has not used or asked for the use of any services in respect of financial instruments and for this effect the Client should notify the Bank by means of a registered mail with acknowledgement of receipt to the following address: Rua General Firmino Miguel, 5, 1600-100 Lisbon Portugal.

26.2. The exercise of the withdrawal right mentioned in the sub paragraph above shall be at no cost to the Consumer Client, except for the amounts that the Bank has suffered and without prejudice to sub paragraph 26.3 below, but shall require the reciprocal restitution of any amounts and/or assets that may have been delivered by the Client to the Bank or vice-versa within 30 (thirty) days.

26.3. If the Consumer Client asked the Bank to render any services before the end of the deadline mentioned at the end of sub paragraph 26.2 above, the Client must promptly pay the Bank, the amounts corresponding to the services effectively rendered under the terms of the Pricing Schedule in force, as well as any expenses that the Bank may have incurred.

26.4. The non-exercise of the withdrawal right under the terms and deadlines mentioned in this paragraph shall mean the termination of such right, and shall have as a consequence the full effectiveness of this agreement since the date of its conclusion.

27. Money Laundering Prevention

According to applicable law, the Bank may refuse or suspend the execution of Payment Transactions requested by the Client, as well as terminate the business relationship with immediate effects, whenever it becomes aware or suspects that any Payment Transaction is related with the practice of the crimes of money laundering or terrorist financing, as well as when the Holder doesn't provide any legally required information, namely information pertaining the source and destiny of the funds.

28. Deposit Guarantee Scheme

28.1. The Bank is a member of the Deposit Guarantee Scheme and of the Investors Compensation System,

28.2. For more detailed informations in respect of such guarantee schemes, please visit the respective websites at www.fgd.pt and www.cmvm.pt.

29. Defined Terms

Under these General Conditions, the following terms whenever initiated with capitalized terms, and except if the context does not otherwise suggest, shall have the following meaning:

Account: means an account held in the name of the Client, which is a payment account through which one or more payment service users execute payment transactions, and is identified in the Account Holder Identification Form;

Account Holder Identification Form: Form made available by the Bank containing the identification and signature of all Account Holders, as well as the identification of their representatives and other persons entitled to credit and debit the Account;

Ancillary investment services and activities or Ancillary Services: Ancillary investment services and activities are: (i) The registration and deposit of financial instruments and, additionally, services related with custodianship, such as cash/collateral management, except for management services for securities centralised registration systems; (ii) Granting credits, including securities loans, for carrying out transactions on financial instruments wherein the entity granting the credit is involved; (iii) Drawing up investment research, financial analysis or other general recommendations relating to transactions in financial instruments; (iv) Advice on capital structure, industrial strategy and related areas as well as on mergers and acquisitions; (v) Assistance relating to public securities offers; and (vi) Foreign exchange services and rental of safety deposit boxes linked to the rendering of investment services; **Bank Transfer:** means a Payment Transaction initiated by the Payer through a payment services provider for the purpose of making available cash amounts to a Payee (which may also be the Payer) through which monies are transferred from a deposit account to another deposit account.

Cash Deposit: means a payment Service that consists of receiving cash or metallic coins with legal tender in Portugal, to credit its respective amount in a deposit account;

Cash Withdrawal: Payment Service that consists of delivering to the Client of notes or metallic coins with legal tender in Portugal by debiting their deposit account;

Client or Holder: means a natural or legal person who is identified as such in the Account Holder Identification Form;

Consumer: Any Client that is a natural person who, in this agreement, is acting for purposes other than his trade, business or profession;

Data Subject: means any natural person who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person. The following are Data Subjects for the purposes of this agreement: the Client as well as its Representative and Attorneys and in the case of companies, their representatives and attorneys that, in each case, give their personal data for the purposes of this agreement.

Deposit Guarantee Scheme: Legal entity owned by the Portuguese State that operates within the Bank of Portugal and whose purpose is to guarantee the reimbursement of deposits made with credit institutions that participate in such entity and who are authorized to receive deposits from the public.

Financial Information Disclosure Act: means the legal statute created by article 239.º of Law nr. 82-B/2014, of 31st December or in any succeeding legislation, that establishes the duties of financial institutions in respect of the identification of certain accounts and communication of informations to the competent authorities in relation to the Convention between the Portuguese Republic and the United States of America to avoid double taxation and prevent tax evasion in matters of income taxes and the Foreign Account Tax Compliance Act (FATCA);

Financial Instruments: Investment instruments that include Securities, derivative financial instruments, money market instruments as well as any others considered as such by the Markets and Financial Instruments Directive.

Financial Instruments Account: The account for the registration and / or deposit of Financial Instruments, associated with the Client's Account.

Financial Intermediation Activities: Means (i) Financial Instruments Investment Services and Activities; and (ii) Auxiliary Services to Investment Services and Activities.

Investment Services and Activities: Investment Services and Activities in financial instruments are: (i) reception and transmission of order on a third party's behalf; (ii) execution of orders on a third party's behalf; (iii) portfolio management on a third party's behalf; (iv) underwriting and placing on a firm commitment basis; (v) Placing without a firm commitment basis; (vi) Dealing for own account; (vii) investment advice; (viii) multilateral trading system management; and (vix) organized trading platform management.

Investor Compensation Scheme: Legal entity owned by the Portuguese State that operates within the Portuguese Securities Market Commission ("CMVM") and whose purpose is to protect small investors should the participant financial intermediaries lack the ability to reimburse the monies or the financial instruments belonging to such small investors.

Markets in Financial Instruments Directive: Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments.

Payee: means a natural or legal person who is the intended recipient of funds which have been the subject of a Payment Transaction;

Payee Client: The Client as a Payee;

Payer: means a natural or legal person who holds a payment account and allows a payment order from that payment account, or, where there is no payment account, a natural or legal person who gives a payment order;

Payer Client: The Client as a Payer;

Payment Instrument: means any personalised device(s) and/ or set of procedures agreed between the Client and the Bank and used by the Client in order to initiate a payment order;

Payment Service: mean any service defined as such by law, namely: (a) services enabling cash to be placed on, or withdrawals made from, a payment account as well as all the operations required for operating a payment account; (b) the execution of Payment Transactions, including transfers of funds on a payment account with the Bank or with another payment service provider: (i) execution of direct debits, including one-off direct debits, (ii) execution of Payment Transactions through a Payment Instrument, (iii) execution of credit transfers, including standing orders; (c) Issuing and/or acquiring of Payment Instruments; (d) Money remittance; and (e) execution of Payment Transactions where the consent of the Payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of the goods and services.

Payment Transaction: means an act, initiated by the Payer or by the Payee, of placing, transferring or withdrawing funds, irrespective of any underlying obligations between the Payer and the Payee;

Pricing Schedule: Set of permanently updated information, in respect of the cost of financial products and

services rendered by the Bank, attached hereto and available to be viewed, printed and downloaded from the public area of the website www.finantia.com. The Client may always receive upon request and at any time, a copy of the Pricing Schedule, in paper or any other durable medium.

Representative /Attorney: Any representative(s) of minors, of those in respect of which a Court of Law has declared incapacity due to mental illness or medical condition or court appointed guardians and any duly appointed attorneys of the Client.

Securities: Titles representing similar legal situations, standardized, fungible with each other, provided they are market tradeable. In addition to any others qualified as such by the Law, the following are considered securities: (i) Shares; (ii) Bonds; (iii) Equity instruments; (iv) Units in collective investment undertakings; (v) Covered warrants; (vi) Rights detached from the securities described in subparagraphs (i) to (iv) provided that this detachment applies either to the entire issue/series or is duly described in the issue conditions; (vii) Other titles representing similar legal situations provided they are market tradeable.

Standard Information Sheet: Sheet containing all legally required information in respect of the deposit account and that is an integral part of the General and Particular Conditions of the Account;

Part B.

CURRENT ACCOUNTS

1. Credits to the account

1.1. Cheques and any other values, except cash, shall only be credited to current accounts when duly collected.

1.2. The Bank may cancel the credit of any values should any irregularity or anomaly be subsequently discovered.

2. Debits from accounts

2.1. The current accounts may be debited by banker's order or any other legal means accepted by the Bank.

2.2. In the event the current account has insufficient funds to cover the debit of any payment, or in the case there is an overdraft facility and such debit exceeds the limit for such a facility, the Bank may debit the respective sum from any other account held individually or jointly by the Client, or authorise such payment, in which case the Client shall be obliged to make immediate provision for any overdraft caused thereby, on which shall be payable interest at the highest daily lending rate charged by the BANK for active transactions, plus a surcharge for late payment at the legal rate, stamp duty and other applicable charges according to the applicable Pricing Schedule attached.

2.3. The BANK is hereby authorised to offset overdrafts on current accounts by drawing on any other accounts held individually or jointly by the Client with the Bank, including term deposit accounts in which case the Bank may make such transfer in advance.

2.4. The Bank is hereby authorised to debit from the account any taxes, postage, expenses, rates and commissions related to the account, or due for services rendered by the Bank in accordance with the instructions of the Client.

3. Checks

3.1. The Bank shall not issue check books to the holders of the account.

3.2. Any Check books already in possession of Client are not usable and shall be delivered at the branch where the account is held.

3.3. The Client shall notify the Bank forthwith by telephone of the loss or theft of any checks to the extent still in Client possession, such notice being subsequently confirmed in writing.

4. Interest

4.1. Interest on the account and the frequency of crediting the same shall be agreed between the Client and the Bank, under the terms set forth in the Standard Information Sheet attached herewith which is applicable to the elected type(s) of deposit(s).

4.2. The Client hereby authorises the Bank to debit or credit his account for certain specific purposes, under the terms set forth in the Standard Information Sheet attached herewith which is applicable to the elected type(s) of deposit(s).

5. Cancellation of account

5.1. The Bank may at any time cancel the current deposit account, and shall to this end serve the Client with eight days written notice to return all payment instruments in his possession, as well as to make good forthwith any overdraft which may exist and to withdraw the monies deposited, in the case of a positive balance.

5.2. Should the Client fail to withdraw the monies deposited, the Bank will send a check by post in said value to the Client address in the Bank's registry.

5.3. Should the check be returned, the amount which the Client is entitled to, will be transferred to the Bank's special purpose account. The Client may make a single withdrawal of the entire amount at a branch of the Bank. A monthly fee will be discounted from said amount, according to the Pricing Schedule in force.

5.4. As soon as the period referred in sub-paragraph 5.1 above has elapsed, the Bank will return all drawn checks presented for withdrawal from the closed account and will further turn down any transfer orders it may receive.

5.5. Should the balance of the account to be closed be inferior to the established minimum, as displayed at the Bank, the latter reserves the right to debit from the account a maintenance or closing commission, in an amount equal to the account balance, according to the applicable Pricing Schedule.

5.6. The Client undertakes to return all unused checks and any other payment instruments in his possession. The Bank is not responsible for the non-compliance with this provision.

5.7. The Client may at any time cancel the account, and shall to this end serve the Bank with thirty (30) days written notice, make good forthwith any overdraft which may exist and return all payment instruments in his possession.

5.8. After the account has been cancelled, the Bank shall refuse to honor any checks or other documents presented for payment.

5.9. Without prejudice to sub paragraph 5.1 of this paragraph, the current deposit Account shall be automatically closed (i) should the Client fail to make available within 30 (thirty) days from the Account opening day any documentation that has been requested, although such documentation was not absolutely required to initiate this business relation or (ii) in cases where there is a legal impediment to the opening of the Account.

Part C.

TERM DEPOSIT ACCOUNTS

1. Term and renewal

Term deposits are made by transfer from the Client's deposit Account, for the period of time and under the terms set forth in the Standard Information Sheet attached herewith which is applicable to the elected type(s) of deposit(s).

2. Interest rates and charges

2.1. Interest at the rate agreed with the Bank regarding term deposits, unless otherwise instructed in writing, will be credited in the current deposit account indicated by the Client, with the periodicity and under the other

conditions set forth in the Standard Information Sheet attached herewith which is applicable to the elected type(s) of deposit(s).

2.2. When so requested in writing by the Client, the interest on monies deposited in the term deposit may be capitalised in the time deposit account.

3. Cancellation and early withdrawal

3.1. The Bank may cancel term deposits on their maturity date, or at any other time, in order to set-off any overdraft of the Client.

3.2. Unless otherwise specified in writing and signed by the Bank and the Client, early withdrawal of term deposits by the Client shall result in the loss of all interest agreed.

4. Deposit certificate

The Bank shall issue a nominative certificate representing the time deposit made by the Client, which shall set forth the essential details of the same.

Part D.

TERMS AND CONDITIONS OF THE HOMEBANKING SERVICE

1. Identification of the Homebanking Service

1.1. The Homebanking Service is the homebanking service made available by the Bank that allows its clients with online access to the Bank's website at www.finantianet.pt to view and subscribe to banking services and products.

1.2. The cast of such services, views and operations allowed by the Homebanking Service shall be updated by the Bank from time to time.

1.3. The Bank may at any time change the cast of the services, views and operations allowed by the Homebanking Service, as well as the technical conditions required to access and operate it.

1.4. The Homebanking Service allows the Client to access all individual Accounts of which he is a Holder as well as all joint Accounts of which he is a joint-Holder and in respect of which is entitled to on his own, and without restrictions, debit and credit such Accounts and all those powers may be used through this channel.

2. Access to the Homebanking Service

2.1 Access to the Homebanking Service is made by typing the personalised security features defined by the Bank "User" and "Login" and the Bank may require other access elements. The Login provided by the Bank must be changed on the first utilization by the Client.

2.2. The personalised security features are provided to the Client on adherence to the Homebanking Service or, whenever the Bank deems fit, any time after that.

2.3 The Client has a limit of three failed login attempts to access the Homebanking Service before it is blocked. Whenever the access is blocked, paragraph 7 of Part D of the General Conditions shall apply.

2.4. The Client may at any time change the Login at www.finantianet.pt.

2.5. Without prejudice to the preceding sub paragraphs, in some cases, some transactions, depending on their type and amount, may require the entry of additional security features, to be defined by the Bank.

2.6. Any such additional security features shall be given to the Client upon adherence to the Homebanking Service or whenever the Bank deems fit, any time after that.

2.7. The Bank shall inform the Client in writing how to use the additional security features.

2.8. Any and all transactions made through the Homebanking Service using the personalized security features mentioned in sub paragraph 2.1 of Part D of the General Conditions or, if required by the Bank, any additional security features, are considered to have been authorized by the Holder, except if the Holder has

previously notified the Bank that a third party gained access to such security features.

3. Safe keeping of the personalized security features

3.1. The personalised security features are personal and non-transferable, and the Client must keep at all times the User and Login in secret.

3.2. The Bank undertakes to keep at all times the User and Login in secret.

3.3. In order to avoid fraud in using the Homebanking Service, the Client shall take the following preemptive actions: a) keep the Login secret; b) not allow any third party, including its representatives, to use its Login; c) memorise the Login and not writing it down; d) Under no circumstances, keeping or noting the Login in a way that may perceptible or in a place that may be accessed by any third party.

3.4. Should the personalized security features "Login" or "User Name" be lost, stolen or misplaced, the Client must promptly inform the Bank without undue delay, of such fact as soon as the Client becomes aware of it and the Client may then request new personalized security features. The Bank shall only assume responsibility for any damages occurred after receiving this communication under the terms of paragraph 14 of Part A of these General Conditions.

3.5. If, in any event, the Client has reasons to assume that third parties are aware of its Login, the Client must immediately contact the Bank so that such Login is immediately blocked.

3.6. The Bank may at any time, without incurring any responsibility towards the Client, refuse to process any transactions, whenever the Bank believes that is the appropriate course of action to protect the Client or the payments authorization system.

4. Processing Transactions through the Homebanking Service

4.1. Without prejudice to Part A of the se General Conditions, the Bank shall comply with any orders correctly received from the Client trough the Homebanking Service, under its precise terms, and the computer records of such transactions shall be used as evidence of the reception of the Client's orders.

4.2. The Bank reserves the right not to execute transactions and not to provide services and/or products requested by the Client whenever: a) the Account in respect of which the requested transaction would occur does not have sufficient balance, considering such Account may not reach negative amounts unless an overdraft facility has been agreed; b) there are reasonable doubts in respect of the Clients identification; c) the security of communications or the security of the system is at stake.

4.3. The Bank may also a) not execute any transaction whenever the Clients identification information is not correct; b) not execute any transaction whenever there are reasonable doubts in respect of the identification of the person transmitting the order; c) not execute any transaction after a certain number of failed login attempts to the system, as determined by the Bank, whether these are in writing or depending on the typing of personalized security features; d) not allow or establish limitations to the making of any sort of transactions, whenever that is determined or recommended by virtue of the law then in force in the territory or state of residence/nationality of the Client.

4.4. The instructions and orders given by the Client to the Bank trough the Homebanking Service have full legal effect and the Client may not claim the lack of any hand signature in order not to comply with any obligations assumed by the Client in respect of any such instruction or order.

4.5. Except if otherwise agreed in writing, any order may not be revoked after being received by the Bank under the terms of paragraph 7 of Part A of these General Conditions.

4.6. Any debits or credits from the Account made by the Bank based on orders or instructions received from the Client trough the Homebanking Service shall be identified in the Clients statement of account.

4.7. The Bank may establish expense limits to the payment transactions executed through the Homebanking Service.

5. Notices under the Homebanking Service

By adhering to the Homebanking Service, the Client is accepting that all notices sent to the Client by the Bank may be sent exclusively to the Client's e-mail address or, if the Bank so chooses, to the Homebanking Service's own mailbox.

6. No Responsibility of the Bank

6.1. The Bank shall not, in any event, be responsible for any losses derived from transmission errors, technical fails, interferences or logouts that occur in respect of the communication systems used to logon on to the Homebanking Service, unless such event is due to the Bank's own fault or omission.

6.2. The Bank shall not be responsible for any delay, interruption, error, or any other inconveniences that originate in factors outside of its control, namely deficiencies caused by the communications network, by the Client's computer system, by modems, by software, by the electric current or by the internet.

6.3. The Client acknowledges and accepts that the internet is an open network and, as such, except for gross negligence or willful default, the Bank may not be held responsible for any damages resulting from using the same, namely whenever the contents of any Clients orders are changed by the unauthorized intervention of third parties.

7. Blocking and Termination of the Homebanking Service

7.1. The Bank reserves the right to block the Clients access to the Homebanking Service whenever that is required for reasons of: a) Client protection; b) the Client not complying with the Homebanking Services terms of use; c) related to the operating system of the Homebanking Service; d) originated in the suspicion of unauthorized or fraudulent usage of the Homebanking System.

7.2. Whenever the Clients access is blocked under the preceding sub paragraph, the Bank shall inform the Client verbally or in writing of such fact and its reasons, if possible before the block becomes effective or, at the latest, immediately after such block, except if such information cannot reasonably be given for security reasons or unless it is prohibited by any legal provisions.

7.3. Whenever the access is blocked, the Login and User name are automatically cancelled. Such block may only be removed by a new adherence process.

7.4. The Bank and the Client may at any time terminate the Homebanking Service by 2 (two) or 30 (thirty) days prior notice, respectively.

7.5. In case of block or termination of the Homebanking Service, any outstanding transactions shall be executed under the agreed terms and conditions. Any scheduled transactions that have not yet begun being executed shall be cancelled.

8. Operation

8.1. The Bank does not guarantee the permanent operation of the Homebanking Service and therefore cannot be held accountable by it not being available at all times.

8.2. The Bank shall not be liable for any errors or deficiencies derived from the Clients choice of access to the system.

8.3. The Bank does not guarantee that the Homebanking Service is compatible with all electronic devices that allow internet access, namely mobile devices, nor with all internet software browsers, nor does the Bank assume any obligation to provide the compatibility of the Homebanking Service with all devices and softwares available in the market.

9. General provisions relating to digital contracting methods (App Finantia Net and Digital Onboarding)

9.1. Various electronic signature methods may be agreed between the Bank and the Client for the purpose of ensuring the identifying, confirming and inalterability functions of documents, the characteristics of which we

now list in abbreviated form: i) Signature using biometric trace – using electronic devices that allow signature capture (tablets). The capture device records parameters such as speed and pressure during the signature process and generates a calligraphic pattern of the signature made from these parameters; ii) Signature using a digital certificate issued by a recognized entity (certifying entity) – accepted certificates must be agreed upon before use; iii) Signature by sending a signature code (OTP) to the signatory's mobile device – Unique disposable code (one time password or its abbreviated acronym OTP) of limited duration, specially produced for this purpose, generated centrally and sent by a third party external to the signature. The code is only valid for signing that document / group of documents and has a previously agreed expiration date and additional services can be obtained from a trusted third party.

9.2. Without prejudice to cases of legal equivalence under the terms of legislation and regulations in force at any time, the Bank and the Client expressly agree that electronic documents carrying electronic signature, through the use of technological solutions made available by the Bank at such times (including biometric technology) and which the Client may freely adopt, will have the legal and probative value legally recognized for paper documents with a handwritten signature, in particular a signature made by sending a signature code (OTP) to the signatory's mobile device. Likewise, the Client accepts that, for the purposes of providing evidence of the carrying out of the banking transaction, the Bank may make use of the available records, including the use of methodologies that support each of the technological solutions adopted.

9.3. Pursuant to number 9 of article 3 of Decree Law 12/2021 (or equivalent legislation that may succeed it), the provisions of the previous numbers do not prevent the use of any other means of electronic identification, proof of integrity, correction of origin of data or temporal attestation of electronic documents, including other forms of electronic signature, provided that such means is adopted by the parties under a valid convention on evidence or is accepted by the person to whom the document is opposed.

10. Equipment and Communications

10.1. The Client undertakes to use appropriate IT equipment. The Bank declines any responsibility for damages and losses caused to the Client or third parties, as a result of interference, omissions, interruptions or suspension in the operation and access to the Internet, as well as those caused by the computer, electrical and telecommunications systems used by the Client.

10.2. The Bank cannot be held responsible for delays caused by network deficiencies, breakdowns or overloads that prevent the execution of orders or queries, nor for damages or losses caused as a result of errors in the information sent by suppliers outside the Bank. The Bank also declines any responsibility for damages or losses caused by illegitimate intrusions by third parties and by so-called 'computer viruses'.

10.3. When accessing any other website on the network through links provided by the Bank's website or consulting information assured and referenced as being provided by third parties, the Client fully acknowledges and accepts the fact that the Bank has no editorial or any other responsibility with regard to access or content thereof.

11. Intellectual Property Rights

11.1. The Client acknowledges the Bank's intellectual property rights over all elements that make up the services, including the graphic design of the website, namely menus, HTML navigation buttons, Java or JavaScript applets, texts, images, textures, graphics, as well as logos, domains and brands, and may not reproduce, alter, publicly disclose, correct errors, transfer to third parties, sell, rent, lend or, in general, perform any act that is included within the scope of the functions for which the Service is intended.

11.2. The Client undertakes to follow the recommendations sent to them by the Bank in order to ensure a maximum level of security and confidentiality.

Part E.**FINANTIAL INTERMEDIATION ACTIVITIES****1. Terms and Conditions**

These General Conditions, with the necessary adaptations, and the terms and conditions of this Part E regulate the Financial Intermediation Activities provided by the Bank.

2. Investment Services and Activities

2.1. The Bank will provide the following Investment Services and Activities and Ancillary Services:

- (a) reception and transmission of order on a third party's behalf;
- (b) execution of orders on a third party's behalf;
- (c) portfolio management on a third party's behalf through the signing of a specific contract for this purpose;
- (d) non Independent Investment Advice through the signing of a specific contract for this purpose;
- (e) the registration and deposit of financial instruments as well as services related to their custody, such as treasury or collateral management

3. Client Categorisation

3.1. For the provision of Financial Intermediation Activities to the Client, the Bank classifies each Client, according to the following categories: (i) Retail Client; (ii) Professional Client; or (iii) Eligible Counterparty.

3.2. Under current law, greater protection is given to Clients classified as Retail Clients, namely with regard to information duties and subject to the adequacy test for the provision of Financial Services and Activities.

3.3. The Client may request, at any time, its reclassification, for all or only some of the Services of Financial Intermediation Activities, thus benefiting from a greater or lesser degree of protection depending on the classification requested. Any request for reclassification will be properly considered and granted by the Bank within the limits established by law.

4. Prior Information

4.1. The provision of Financial Intermediation Activities to the Client is regulated by this contract and the following policies as well as by others and / or Bank documents:

- a) Order Execution Policy;
- b) Conflict of Interest Policy; and
- c) Complementary Customer Information.

4.2. The Client agrees that he is fully aware of the policies and documents listed in the previous number, at the time of signing this contract.

5. Order Execution

5.1. The Bank ensures the execution of orders transmitted by the Client through other financial intermediaries, under the terms defined in the Bank's Order Execution Policy, available for consultation on the website www.finantia.pt.

5.2. The Order Execution Policy identifies the measures adopted by the Bank, with a view to obtaining the best execution of its Client's orders, taking into account the criteria of price, costs, speed, probability of execution and settlement, volume, nature of the operation and any other elements relevant to the execution of the order.

5.3. The obligation to obtain the best possible result in the execution of Client's orders may be unfeasible or limited, in cases where the Bank executes specific instructions transmitted by the Client for the execution of orders.

5.4. The Bank may, if it deems convenient, aggregate a Client's orders with Bank orders or with orders from

other Clients under the terms and conditions defined in the Order Execution Policy.

5.5. Orders transmitted to the Bank can only be modified or revoked by the Client when the instructions for modifying or revoking orders reach the knowledge of those who execute them, before their execution.

5.6. The Bank will refuse any order issued by the Client when:

- a) The Client does not provide all the elements necessary for its execution;
- b) It is evident that the transaction is against the Client's interests, unless the Client confirms the order in writing;
- c) Is unable to provide the Client with all the information required for the execution of the order;
- d) The Client fails to provide the deposit required by law to carry out the transaction;
- e) The Client is not allowed to accept a public offer.

5.7 The Bank may refuse to accept an order when the Client:

- a) Do not prove the availability of the Financial Instruments to be sold;
- b) Has not promoted the blocking of Financial Instruments to be sold, when required by the Bank;
- c) Do not make available in your Account the amount necessary for the settlement of the transaction;
- d) Do not confirm the order in writing, if required.

5.8 The refusal to accept an order will be transmitted by the Bank to the Client.

6. Conflict of Interest Policy

6.1. The Bank approved in its Conflicts of Interest Policy a set of organization and control measures, with a view to identifying, evaluating, managing and mitigating or preventing conflicts of real and potential interests, potentially harmful to a client.

6.2 In a situation of conflict of interest, the Bank acts to ensure that the interests of its clients prevail, both in relation to its own interests or those of companies with which it has a dominant or group relationship.

7. Protection of Client Assets

7.1. The Bank has mechanisms and internal measures suitable for the registration and deposit of clients' Financial Instruments that allow and guarantee the identification of the ownership of clients' Financial Instruments, in order to ensure, the due protection of the respective clients' assets.

7.2. For the registration and deposit of clients' Financial Instruments, the Bank may use third parties whenever necessary or convenient, and the Financial Instruments or the clients' money may be registered and / or deposited in the name of the Bank or in the name of the Client with third parties.

7.3. Should the Client suffer losses related to Financial Instruments and / or its income due to insolvency or contractual default on the part of the third parties referred to in the preceding paragraph, the Bank will only be responsible if it has not acted with the care duties, which is obliged, in the selection of said third parties.

8. Risks Information

8.1. Investing in Financial Instruments implies risks for the Client, namely liquidity, credit and market risks.

8.2. The risk inherent in investing in Financial Instruments can be significant, and investment in this type of instrument should be made only by clients who are informed and accept the possibility of recording financial losses, which in some cases, may go beyond the amount invested.

8.3. Clients should refrain from investing in these types of instruments if they do not understand the nature of these transactions, the extent of exposure to the risk inherent in them and the potential losses they may incur.

9. Financial Instruments Account

9.1. For customers of Financial Intermediation Activities provided by the Bank, a Financial Instruments Account will be associated with your Account, which will be opened at the moment of the first registration or deposit of Financial Instruments by the Client with the Bank.

9.2. The opening of the Financial Instruments Account is dependent on the Client's acceptance and execution of the Securities Deposit Agreement and Registry of Book Entry Securities and the contracts and documents necessary for the provision of this service, as well as the delivery to the Bank of the other documents that, at the time, are legally required by the Client

9.3. In the absence of instructions from the Client, the Financial Instruments Account will have the ownership and conditions for operating the Account.

9.4. The closing of the Financial Instruments Account, by the Bank or by the Client, does not imply and does not require the closing of the Account.

9.5. The Client and the Bank may, at any time, unilaterally close the Financial Instruments Account by giving written notice, thirty (30) business days in advance of the intended closing date.

9.6. During the period identified in the previous paragraph, the Client must communicate to the Bank, the account to which the registered Financial Instruments must be transferred and deposited.

9.7. If the Customer does not withdraw, transfer or dispose of the Financial Instruments registered and deposited with the Bank during the period referred to in the preceding paragraphs, the Customer authorizes the Bank to proceed to dispose of part or all of the Financial Instruments by crediting the amount resulting from the sale less the applicable commissions, charges and taxes in the Client's Account.

10. Additional Client Information

10.1. The Client must complete the investor profile questionnaire in a complete and truthful manner and also provide all the information that may be requested, in order to allow the Bank to evaluate the Client's knowledge and experience in terms of investment operations in Financial Services and Activities.

10.2. If the information provided by the Client is not accurate, complete and up-to-date, the Bank will not be able to assess whether the Financial Services and Activities provided or requested by the Client are appropriate to its investment profile.

10.3. The Bank will inform the Client in writing, when one of the Financial Services and Activities requested by the Client is not suited to his profile.

10.4. The failure by the Client to provide the information requested by the Bank will not prevent the investment operations in Financial Services and Activities required by the Client, but will prevent the Bank from assessing their adequacy to the knowledge and experience of the Client, without prejudice to the Bank being able to decide not to carry out such operations without this constituting a breach of the Bank's obligations or duties.

10.5. If the Account is collective, the investor profile questionnaire must be filled out by only one Holder, the profile resulting from the completion of the questionnaire will be applicable to all Account Holders.

11. Non Independent Investment Advice

11.1. The provision of a non-independent investment advisory service is dependent on the Client's acceptance and execution of the terms and conditions set out in a specific contract for this purpose.

11.2. Any information or recommendation on Financial Instruments, communicated or sent by the Bank to the Client, with which the contract identified in the previous number has not been signed, does not include any provision of advisory services for non-independent investment by the Bank.

12. Portfolio Management

The provision of the portfolio management service for others is dependent on the acceptance and execution by the Client of the terms and conditions set out in a specific contract for this purpose.

13. Bank Responsibility

The Bank's responsibility as a financial intermediary expires under the terms of the law, 2 (two) years after the date on which the Client becomes aware of the completion of the business / operation and the respective terms.

14. Costs and Charges

The Client authorizes the Bank to debit any Accounts that it holds for the amounts referring to fees and charges associated with the Financial Intermediation Activities and Ancillary Services provided by the Bank, in accordance with the Pricing Schedule.

ANNEX: Standard Information Sheet, Depositor Information Sheet, Account Holder Identification Form applicable to the elected type(s) of deposit(s) and Pricing Schedule that the Client hereby acknowledges having received.

By signing this agreement, the Client declares to be familiar with all provisions of these **General Conditions of the Account Opening Agreement** and respective Annexes in respect of which he was duly informed.

The **Pricing Schedule** is available for consultation, printing and downloading at www.finantia.com, and you may receive, at your request and at any time, a copy of it, on paper or any other durable medium.

The Client must ensure, before proceeding with the identification and communication to **Banco Finantia, S.A.** of personal data relating to (other) natural person(s) identified in this form, that such individuals have become aware, and when applicable, consented to this communication under the terms of the following paragraph.

The holder(s) of personal data are aware that all data collected for the execution of this contract or in connection with the contracting of products and services related to it, will be processed by **Banco Finantia, S.A.**, as Data Controller, in accordance with Clause 21 of Part A of the **General Conditions of the Account Opening Agreement**, under which the Bank may record, register and keep the instructions and communications maintained.

Signatures of all parties [Client(s) and Representative(s)]*

[please disable (cross out) unsigned fields]

We hereby acknowledge that we are fully aware of the General Conditions in force by Banco Finantia, S.A.:

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

*In the case of a minor (or) accompanied adult, the signature of a legal representative.

Delivered to the Client on