

General Conditions For New Accounts (Version no. 6, 29/05/2026)

Chapter I - General Provisions

1. Bank definitions:

NOVO BANCO, S.A., is an entity owned by BPCE SA., with registered office at Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal, with the single registration at the Companies Registry Office of Lisbon and body corporate number 513 204 016, with the share capital of € 2.245.000.000,00 - Swift Address - BESCPTPL.

Beneficial owner: the natural person on whose behalf the Current Account is opened.

Digital Channels: Electronic, telephone and telematics banking services which allow consultations and financial transactions to be carried out, and which include novobanco Online, its smartphone applications ("apps") and its telephone Direct Line.

The cost per call for the Direct Line service via the number 218 837 700 is the cost agreed between the customer and their telecoms operator, while the number 707 247 365 costs €0.09/min from a landline and €0.13/min from a mobile phone, plus VAT at the prevailing rate.

Customer: The holder or holders of the Current Account identified in the Customer Information File.

Current Account: The Customer's Current Account identified in the Customer Information File.

Financial Instruments Account: The financial instruments account associated to the Current Account for the record and/or deposit of the financial instruments.

Associated Accounts: The other accounts constituted under the Current Account, which shall have the same holder and the same transaction conditions (even if subscribed only by one or some of the co-holders), except in the cases of use of credit cards ("Card-Accounts") or if otherwise provided in writing.

The Associated Accounts include term deposits, financial investments, the Financial Instruments Account, portfolios management and granting of credit made by the Bank.

Savings Account: The Associated Accounts of the Service Accounts with a savings rationale.

Service Accounts: The Current Accounts which include, other than payment services, the prompt provision of other services and financial products, including a savings rationale.

Agreement: This New Account Agreement, consisting of the Customer Information File, the General Conditions, the Signatures Sheet, the Standardised Information Sheet, the Fee Information Document and the Depositor's Information Form.

Agreement Signed Remotely: An Agreement drawn up and signed exclusively through any means of communication that can be used without the simultaneous physical presence of the Bank and the Customer.

Value-date: The reference date used for the calculation of interest on the funds debited or credited in the Current Account.

Overrunning of Credit: Tacit permission given by the Bank, either unforeseeable or temporary, so that the Customer is allowed to use funds that exceed the balance of the respective Current Account or of an Overdraft Facility.

Overdraft Facility: Agreement associated to the Current Account where the Bank allows Customer to have funds that exceed the balance of the Current Account of the Customer.

Working Day: All days, other than Saturday, Sunday and Public Holidays when credit institutions or foreign

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exchange markets involved in the transactions to be carried out are open to trade, namely because of the currency in which these transactions must be made.

Licensing Entities: Managing entities of regulated markets and other entities specialised in the provision of data, inter alia, stock prices, indices, news, studies and similar data contracted by the Bank for the provision of Financial Information.

Signatures Sheet: The sheet with the signatures of the Customers and/or of their Legal Representatives and/or Attorneys who are authorised to transact the Current Account and/or the Associated Accounts.

Customer Information File: File including information on the Customer and the Customer's Legal Representatives, Attorneys and Beneficial Owner, together with any specific contractual terms and conditions.

Deposit Guarantee Fund: A legal person governed by public law that operates under the auspices of Banco de Portugal and whose purpose is to guarantee the repayment of deposits with credit institutions authorised to receive deposits from the public.

Financial Information: References to stock prices and indices, as well as other data reported, organized and transmitted by the Licensing Entities to the Bank for further disclosure or availability to Customers.

Financial Instruments: All securities and other financial instruments owned by the Customer, however represented (book entry or certificates).

Price list: The information on the cost, including fees, expenses, charges and duties of the products and services provided by the Bank which is available at all times at the Bank's branches and Internet website.

Legal Representatives: The holders of parental responsibilities; the guardians, trustees and assets administrators.

Attorneys: Third parties to whom powers have been granted by the Customer to debit the Current Account and/or the Associated Accounts.

Balance: All the amounts which the Customer is authorised to transact, even if these transactions imply the payment of interest, fees or any other charges.

Available Balance: The amounts which the Customer may transact without being subject to the payment of interest, fees or any other charges due to such use.

Investors Compensation Scheme: A public law legal entity operating at Comissão do Mercado de Valores Mobiliários (Securities and Exchange Commission) with the purpose of protecting small investors in case of financial inability of the participating financial intermediaries to repay or return the money or the financial instruments owned by them.

2. 1. Purpose

2.1. The opening, transaction, maintenance and closing of current accounts at the Bank are subject to this Agreement, to applicable legislation and to banking practice.

2.2. The Current Account can be opened in the currency with legal course in Portugal or in any other currency, provided it is accepted by the Bank.

2.3. This Agreement applies to any other Associated Account opened by the same Customers at the Bank, as well as to all the Bank's products and services that the Customers acquire.

3. 1. Efficacy

3.1. The opening of the Current Account shall only be effective after: (i) the making of the initial deposit by the Customer, and (ii) approval by the Bank, based on verification of compliance with applicable legal and regulatory provisions, namely those involving the prevention of money laundering or terrorist financing and (iii) the delivery of all information and documentation required pursuant to the law, including information on the identification of the customer, their representative and the beneficial owner, the origin and destination of the

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funds, information on their ownership and control structure and information on the nature, aim and purpose of the business relationship.

3.2. The Bank will not authorize any debit or credit entries in the Current Account subsequent to the initial deposit until approval to open the Current Account is granted.

3.3. In the event of the absence of a deposit, legal or regulatory impediment applicable to the opening of the Current Account, or insufficient delivery of the information or documentation referred to in clause 3.1 above within 60 (sixty) days from the date of the opening of the Current Account, it will be closed automatically, following the procedures described in clause 26 of Chapter I - General Provisions.

3.4. If the Customer is not a resident in Portugal, the Bank shall be entitled, pursuant to applicable legislation, to request that the Tax Authorities assign a special tax identification number on the Customer's behalf to allow the Current Account to be opened. If the Customer later obtains a tax identification number, the Customer is obliged to provide it to the Bank in writing within 30 (thirty) days, enclosing a copy of the supporting documents, under the penalty that the Bank may prohibit any debit or credit transactions in the Current Account, suspend the use of the available payment means and act in accordance with the provisions set out in the final part of the foregoing paragraph.

4. Characterisation and updating of Customer data

4.1. With a view to opening an account or updating data, and at any time during the business relationship with the Bank, pursuant to legislation governing banking activity and legislation and regulations on the prevention of money laundering and terrorist financing, the Bank may request from the Customer identifying information and respective evidence regarding the account holder(s), their representative(s) when applicable, and beneficial owner(s), as well as additional information and/or documents, namely on the purpose of the business relationship, origin and destination of funds, income, assets or other items at any given time are required by law or applicable regulations, or which the Bank deems necessary or convenient for this purpose.

4.2. The Customer agrees to provide the Bank with all items and information requested pursuant to the above paragraph within 30 (thirty) days, recognising that these are essential for opening and maintaining an account, and for verifying the respective conditions and the Bank's compliance with its applicable legal and regulatory obligations.

4.3. Notwithstanding the provisions of the above paragraphs, the Customer undertakes, in writing and within 30 (thirty) days, to inform the Bank of any change or update to any of the Customer's personal details, address/ contacts and profession/public office, including that of their representative(s), attorney(s) or beneficial owner(s), and to deliver document(s) proving the change(s) in question.

4.4. The Customer recognises that, in the event of non-compliance with the provisions of the above paragraphs, the Bank shall have the right to refuse or suspend the contracting, renewal or provision of any products or services, and/or to suspend or refuse the execution of any orders or instructions, and to prevent the carrying out of transactions, debits and/or credits on the Current Account and/or Associated Accounts, as well as to terminate the business relationship.

5. Signatures Sheet

The option, form and conditions of transaction, the signatures and other data contained in the Signatures Sheet are applicable to the Associated Accounts that can be opened in the future by the same Customer at the Bank without the need to fill in a specific Signatures Sheet.

6. Ownership and Types of Current Account

6.1. The Current Account is individual when the account has one sole holder who may freely debit the account.

6.2. The Current Account is a joint account when the account has more than one holder.

In such cases, Customers may opt among the following debit transaction schemes:

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Full Access Joint Account - This account can be freely debited by one of the holders alone, i.e., without authorisation of the other holders.

Joint Account - May only be debited with the intervention of all holders.

Mixed Account - May be debited under the conditions agreed by the holders and the Bank.

6.3. Unless expressly provided otherwise, the Bank presumes that, in the case of joint accounts, all Customers are the holders in equal parts of the balance of the Current Account and of the Associated Accounts

6.4. The Current Account may also be debited by Attorneys. In the case of joint accounts, the holders who do not act as principals shall expressly authorise in writing the transaction by the authorised representatives of the Current Account in accordance with the powers granted.

6.5. 1.1. The Bank remains exempt of all liabilities due to transactions of the Current Account under the conditions agreed with the Customer, namely the delivery to any of the holders or to third parties of the deposited funds, in the whole or in part.

6.6. The modification of the transaction conditions, as well as the inclusion of Attorneys and of new Customers, depends on the consent of the Customers who are the holders of the Current Account and may imply the payment of taxes or other charges pursuant to legislation in force. In any case, the inclusion of new Customers shall always imply the assumption of all liabilities associated with the Current Account on the date of inclusion. The withdrawal of Attorneys only depends on the will of the Attorneys or of the Customer who has appointed them.

6.7. In regard to joint accounts, irrespective of the transaction scheme and provided the Bank shows no opposition, notably due to the existence of liabilities associated to the Current Account, any of the Customers may request the respective withdrawal without the prior authorisation of the other holders, provided all payment means in their possession are previously delivered to the Bank.

6.8. In the event of receiving contradictory instructions on the Current Account, the Bank reserves the right to execute the first instruction received.

7. Minors

7.1. The Minors Current Account is an individual account, opened in the name of the minor, by one or by both Legal Representatives.

7.2. The minimum amounts to open the account, the remuneration and maintenance conditions are those established in the Price List.

7.3. The Minors Current Account can only be debited by the Legal Representative(s) who have signed the Account Opening Agreement and by means of credit transfer orders, cash withdrawals at the branch or debit card.

7.4. The Legal Representatives undertake not to transmit to the minors the security codes and the passwords that allow access to the Current Account Digital Channels, and assume all liability arising from any unauthorised or abusive use by the minors.

7.5. The Legal Representative(s) may request that the Bank provide a debit card for the minor's personal use in accordance with the Bank's commercial conditions in force at the time.

7.6. The Legal Representative(s) may subscribe to products, financial instruments or services in the name of the minor under the general terms and in accordance with the specific conditions of each product.

7.7. Notwithstanding legal provisions to the contrary regarding the Bank's obligations, the minor and Legal Representatives acknowledge that the Bank is not under any general duty to monitor the origin or destination of the funds to be credited or debited in the Current Account and, for such reason, assume full and exclusive liability for compliance with the provisions set out in this Clause.

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7.8. On the date when the minor turns 18 (eighteen), the conditions for the use of the Current Account in force on such date shall automatically apply.

8. Death

Unless otherwise instructed, in regard to the transactions prior to the date of the death, and notwithstanding the legal obligations in terms of information duties, the Bank shall provide to any of the heirs, or to the administrator of the estate, the information requested regarding the Current Account and Associated Accounts and their respective transactions, provided such information is requested in accordance with the legal terms applying to the filing of documentation. The information to be provided by the Bank may give rise to the payment of a fee in accordance with the Price List in force.

Section A – Transaction of Account

9. 1. Debit Transaction from the Current Account

The Customer may transact the Current Account via debit, by means of payment orders and by any other means permitted by the Bank, namely cheques.

10. 1. Debit Transaction from the Current Account

10.1. The Current Account may be transacted via cheque with the conclusion of the respective cheque agreement between the Customer(s) and the Bank.

10.2. The cheque agreement is considered concluded when the Customer makes the request and delivery order for cheque books, and the Bank tacitly approves this request by sending the requested cheque books.

10.3. The Customer undertakes to properly maintain the cheques furnished by the Bank, to refrain from signing them prior to their being filled out, and to take all necessary measures to prevent their fraudulent use by third parties.

10.4. Unless expressly requested otherwise by the Customer, cheques shall contain a clause "not to the order of" or "not endorsable" and shall have the form of a crossed cheque.

10.5. The Customer acknowledges that the Bank shall have to supply, when requested to do so by the competent judicial authorities, the necessary elements grounding the motive of non-payment of a cheque as foreseen in applicable legislation.

10.6. The Bank reserves the right to terminate the cheque agreement in the cases of legal or regulatory imposition or in case of abusive use.

11. 1. Clearing

11.1. For the payment of any amounts, including those resulting from the Overrunning of Credit, interest, fees, duties, taxes or any other charges or expenses legally admitted in relation to the Current Account, to any of the Associated Accounts or to the execution of orders, the Customer herein authorises the Bank:

a) To debit the Current Account with no need of prior notice, which the Customer undertakes to maintain with the necessary funds to that effect;

b) To debit any of the Associated Accounts with term deposits or any Savings Account, even if the respective term is not yet matured;

c) To debit any other Current Account, which the Customer holds at the Bank, or any of the respective Associated Accounts with term deposits or Savings Accounts, even if the respective term is not yet matured;

d) At least 15 (fifteen) days in advance, and in the Customer's name and on the Customer's behalf, to sell all or part of the financial investments or Financial Instruments deposited or recorded in the name of the Customer in the Financial Instruments Accounts or in settlement accounts.

11.2. Any penalty or loss of interest resulting from the sale, withdrawal or redemption of assets, investments or

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amounts of the Customer, made by the Bank under the powers conferred to it, shall be the Customer's liability.

11.3. The provisions set out in the foregoing paragraphs shall apply even if the Customer's obligations are expressed in a currency different from the currency of the Current Account, pursuant to clause 17 of this Chapter.

12. Value-dates of Debits and Credits and Availability of Funds in the Current Account

12.1. The value date of the debit entries in the Current Account is the day when they are carried out, notwithstanding the provisions set out regarding specific cases in applicable laws, regulations or instructions and in banking practice.

12.2. In case of internal transfers made to the Customer's Current Account, and in the absence of a provision stating otherwise, the value date and the date of availability of the amounts in cash credited is the date when credit is made.

12.3. Notwithstanding the provisions set forth in the foregoing paragraph, the credits made in the Customer's Current Account must have, to the maximum, the value date of the Working Day when the amount is credited in the Bank's payment account. In such case, the Bank shall ensure that the amount is made available to the Customer immediately after the amount has been credited in the Bank's payment account.

13. Insufficient Funds

13.1. If by virtue of debit orders, including those given by the Digital Channels, or the use of the authorisation referred to in clause 11 above, the Current Account Balance has been exceeded, the Bank shall be authorised by the Customer, at its sole discretion, not to execute, partially or in whole, any of these, with the Customer accepting and assuming the consequences arising therefrom.

13.2. In the event that the Bank does not use the power conferred to it in the foregoing paragraph, and the balance of the Current Account becomes a negative balance (Overrunning of Credit), the Bank shall communicate this fact to the Customer, who undertakes to immediately settle the negative balance plus any interest, fees, charges and taxes due.

13.3. As long as overrunning of credit persists, the negative balance of the Current Account accrues interest on a day-to-day basis in favour of the Bank at the nominal rate stated in the price list at the time the overrunning of credit is detected.

13.4. Annex 1 to the Price List also contains regulations on the nominal rate applicable to overrunning of credit in force, as well as any charges due for overrunning of credit.

13.5. If the Overrunning of Credit in question exceeds €50 and persists for a period of time longer than one month, the Bank shall immediately inform the Customer, in writing, of:

- a) The existence of a Credit Overrun;
- b) The amount of the Credit Overrun;
- c) On the nominal rate to be applied;
- d) Any penalties, charges or default interest to be applied.

13.6. Irrespective of the type and conditions of transaction, Customers are jointly liable for the payment of any amounts relating to an Overrunning of Credit.

14. 1. Credit Entries in the Current Account

14.1. The transaction of the Current Account through credit entries may be made by the Customer or by any third party.

14.2. The credit in the Current Account shall be made through a transfer, deposit of cash, cheques or other amounts accepted by the Bank to that effect.

14.3. Unless otherwise agreed, interest received referring to the Current Account, as well as those referring to the Associated Accounts, shall be credited in the Current Account, as well as other income to be delivered by

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the Bank to the Customer, values corresponding to the redemption and/or demobilisation of financial investments, banking-insurance products and sale of Financial Instruments, provided they originate in the Associated Accounts.

15. Direct Debit of Periodic Costs

15.1. The Direct Debit of Periodic Expenses allows the Customer to directly debit the respective Current Account for the payment of a set of periodic services admitted by the Bank at any given time.

15.2. The Customer may subscribe to this service through an account debit authorisation, made in accordance with the Bank's general conditions of payment services, provided the credit entity has entered into the respective agreement with the Bank, or provided it is registered as a creditor in the Direct Debits System.

16. 1. Direct Deposit of Wages/Pension

16.1. The direct deposit of wages/pension is the receipt of the Customer's monthly wage/retirement pension in a Current Account, to which the Bank may associate an Overdraft Facility, to be formalized in a separate document, equal to the maximum value of the amount of the referred wage, as well as the access to potential advantages and specific conditions in force at the time.

16.2. A Customer of the Bank who receives a monthly wage/pension higher than the value defined by the Bank which is directly credited to that account by the payment processing entity, may make a direct deposit of such wage/pension.

16.3. Unless all obligations - resulting to the Customer from the Overdraft foreseen in clause 16.1 - are completely fulfilled, the Customer undertakes not to cancel the direct deposit of the wage/pension or in any other way prevent/render unfit the transfer of the wage/pension to the Current Account.

16.4. The Customer further undertakes to promptly notify the Bank in the event of delayed receipt of the wage/pension, as soon as a modification to the respective professional or pension status occurs, or in the case of delayed direct transfer of the wage/pension to the Current Account. In such cases, the Bank, notwithstanding other rights conferred by law or by this Agreement, may terminate the overdraft agreement foreseen in paragraph 16.1 of this clause, under the terms foreseen in that same Agreement, with the immediate maturity of the obligation of repayment of any amounts used by the Customer, and with the immediate cancellation of any additional advantages associated to the Current Account.

16.5. The breach of any provision set out in these General Conditions shall result in the immediate cancellation of all present and/or future advantages associated with the direct deposit of the wage/pension, without need for prior notice from the Bank.

17. Other rules relating to the transactions of the Current Account

17.1. The Customer authorises the Bank to debit or credit the D/O Account in order to correct transactions carried out as a result of posting errors, anomalies in the Bank's or third party's information application systems, lapses or similar occurrences, including the carrying out of abusive transactions on the D/O Account. The value date of the correction transaction shall correspond to the value date of the transaction or situation to be corrected, unless this is technically or legally impossible.

17.2. The credits or debits in the Current Account of funds denominated in a currency different from the currency of the Current Account, if accepted by the Bank, are carried out with the necessary conversion to the currency of the Current Account, or to the designated currency, as applicable, in strict compliance with applicable legal or regulatory provisions.

17.3. The costs inherent to the conversion foreseen in the foregoing paragraph are the Customer's responsibility.

17.4. The Customer's instructions to keep captive or to block all or part of the balance of the Current Account, if accepted by the Bank, does not prevent: (i) compliance by the Bank with attachment orders or any other orders

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for the seizure of such Balance given by the competent authorities: (ii) compliance with payment orders which have been validly issued, or the debit of any amount owed by the Customer to the Bank because of this Agreement, or any other.

17.5. The Bank may block the amounts of payment orders made outside the Portuguese territory through a banking card for the maximum of 24 (twenty four) hours and up to actual confirmation of the performance of the transaction.

Section B – Notices and Information Obligations

18. Customers' Instructions and Other Communications

18.1. Notwithstanding the rules applicable to certain transactions, the Customer may communicate with the Bank, including in order to validly transmit orders and/or instructions, by one of the following means:

- a)** By way of written communication, provided it is duly signed by the Customer (addressed to the Bank's registered office as it appears at the Bank's website);
- b)** Through the Digital Channels, under the terms and limits foreseen in Chapter IV - General Conditions of Digital Channels;
- c)** By any other means, including by computer, telephone or telemessaging, provided that the Bank makes such means available, and the Customer consents to the respective terms of use and has the contact details duly updated in accordance with paragraph 19.5.

18.2. With the exception of fraud or gross negligence, the Bank cannot be held liable for damages arising out of the use of post, telephone, electronic mail address, SWIFT or any other communications system, or arising out of delays, losses, violation, distortion or misunderstanding of the transmitted information, nor for the forgery of signatures or documents; the Bank shall also not be held liable for damages arising out of delays or the failure to receive (partially or in whole) documentation, errors of transmission, reception with technical deficiencies, interference, disconnections or other anomalies from the communication systems used by the Customer and addressed to the Bank within the scope of this Agreement, nor for the delivery of information or other elements forwarded by the Customer or by third parties to a place or to a person different from the addressee.

18.3. The Bank cannot be held liable for the damages arising from the execution of orders or instructions transmitted by the Customer for reasons not attributable to the Bank, its computer systems or the computer systems of third parties required for this purpose, not allowing the timely or full execution of those orders or instructions.

18.4. In case of doubt on the instructions or communications, in particular in regard to their origin, identity or powers of the respective authors and clearness or sufficiency of the respective contents, the Bank reserves the right not to execute them, and to request their advance confirmation or clarification, by any means it deems convenient; the Customer shall bear the consequences of any non-execution or late execution, and procedures used for their confirmation or clarification.

18.5. The Customer hereby authorises the Bank to tape or record in phonographic, computer or equivalent form their orders or instructions, and to keep the respective recording during the retention period determined by the Bank, and to use such recordings or records for purposes of legal proof.

19. Communications Made by the Bank

19.1. Notwithstanding communications that cannot be made via the Digital Channels provided by the Bank, and provided that the Customer has joined them, written notices and information which the Bank has addressed to the Customer under this Agreement, associated with this account or the associated accounts, or in compliance

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with any legal or regulatory provision, shall be made by means of the Digital Channels provided for this purpose by the Bank.

19.2. When the Customer has joined the Digital Channels provided by the Bank, the Customer shall be responsible for regularly consulting them to remain informed with regard to the banking documents provided there.

19.3. If the Customer cancels membership to the Bank's Digital Channels, they shall notify, at this time, their desired means of remittance and provision of banking documents beginning on this date.

19.4. If the Customer has not subscribed to the Digital Channels or expressly so requests, written communications and information will be provided to the first account holder: (i) electronically, via e-mail to the address indicated by the customer or, if this is not possible, (ii) in hardcopy format, via correspondence to the address indicated in the customer information file or other address indicated by the customer for this purpose, subject to potential fees for the provision of this service as shown in the price list.

19.5. The customer shall be responsible for keeping the Bank up-to-date with regard to the mailing address, e-mail address and telephone number associated with the account; the Bank shall in no way be held liable for any damages resulting from the breach of this obligation.

19.6. The Bank may modify the communication formats normally used in communication with Customers; such modification must be notified to Customers by the Bank with prior notice of 2 (two) months in relation to the scheduled effective date

19.7. The Bank may also use other communication means, namely, telephone, telemessage, express courier or companies providing similar services, hand delivery by employees of the Bank or delivery by messenger hired under protocol.

19.8. The Bank cannot be held liable for delays, deficiencies, interruptions, security failures or other anomalies resulting from the use of mail (including e-mail) or other communication means, or because of the delivery of information or elements sent by the Bank to the Customer or to third parties to a place or a person different from the addressee, except if such anomalies are attributable to the Bank.

19.9. When a cheque agreement has been entered into, with the exception of the delivery of the first cheque book per the legally foreseen terms, and unless indicated otherwise, the remaining cheque books shall be delivered by mail; the Bank cannot be held liable for their misuse, pursuant to the provisions of clause 19.8 above.

19.10. In the event of more than 2 (two) communications sent by the Bank being returned (including those sent by e-mail), or if the Customer requests and the Bank accepts, the Bank may retain the communications to be sent to the Customer.

20. Delivering account statements and complementary information to the Customer

20.1. The Bank shall issue and provide to the Customer, each month, and as foreseen in the foregoing clause, account statements relating to all debit and credit entries made in the respective Current Account, as well as any necessary complementary information.

20.2. The account statements referred to in the above paragraph shall be issued and sent to the first holder of the Current Account, and only if the Current account has been transacted in the month in question.

20.3. Notwithstanding the provisions of the above paragraph, the Bank shall at least issue and send an annual account statement to the Customer.

20.4. The Customer may, at any time, expressly request that the monthly frequency be maintained, in which case the Bank shall issue and send the statement according to the communication format chosen pursuant to clause 19.1.

20.5. At the Customer's request, the Bank may issue other types of account statements for the Current Account,

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or at a different frequency; the amount due as consideration for this service and other expenses and taxes shall be borne by the Customer.

20.6. The Customer shall check statements and complementary information, and shall immediately notify the Bank of any incorrectly applied transactions.

20.7. The account statement constitutes a document of the Holder's debt, and shall be considered accurate if no complaints are received, by means of the communication methods referred to in paragraph 18, duly accompanied by the necessary supporting documents, within 30 (thirty) days from the issuance of the statement.

20.8. The statements and complementary information sent to the Customer may include, for example:

- a) Information on the Current Account, Associated Accounts or other products and services subscribed to by the Customer;
- b) Other information which the Bank must provide to its Customer, pursuant to this Agreement or any legal or regulatory provisions.

21. General duties of information by Customers

21.1. The Customer or, if applicable, their Legal Representatives shall notify the Bank in writing of the incapacity, loss of powers or death of any holder of the Current Account or their Attorney. The Bank shall not be responsible for any damages or consequences arising from such situations of incapacity, loss of powers or death not known without gross negligence.

21.2. Any false items, documents or information provided or delivered to the Bank by the Customer, or any person representing or acting on behalf of the Customer, together with any associated errors or mistakes, shall not be attributable to the Bank, which likewise shall not be responsible for damages arising from such falsehood, errors or mistakes, except when the lack of knowledge of the falsehood is attributable to the Bank.

21.3. The Customer and their Legal and Designated Representatives undertake to immediately notify the Bank of any changes to the data furnished to the Bank or any fact that may be relevant to the proper performance of this Agreement.

22. Confidentiality

22.1. The Bank, its directors and employees shall not disclose or use any information about facts or elements concerning the relationship between the Bank and its Customers, except as provided for by law.

22.2. The Customer authorises the Bank to share, through Banco de Portugal, the information strictly needed for the operation of the Identifier Service for Account Derivation and Beneficiary/Debtor Confirmation ("PLCP Service").

Section C – Counterparts, changes to the Price List and Taxation

23. Counterparts and changes to the Price List

23.1. The Current Account is not remunerated, except when expressly agreed between the Bank and the Customer.

23.2. Charges payable for the use of the Current Account and its associated payment services are set out in Annexes 2 and 3 to this Agreement. To consult all services provided under this Agreement, please refer to the Bank's Price List in force at any given time.

23.3. In case of granting of credit to the Customer, the interest rates and other fees, costs or charges to be borne by the Customer are, unless otherwise expressly agreed, those contained in the Price List.

23.4. Any modification to the Price List referring to the services provided under this Agreement shall only become effective with at least 2 (two) months' advance notice to the Customer, in relation to the planned

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,
Sede no Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal
Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





effective date, notwithstanding other advance notices required under law or regulations; the Agreement may be terminated within this time.

23.5. The monetary obligations arising from this Agreement to the Customer shall be paid in euros and/or in the currency of the Current Account, if different from the euro.

23.6. Whenever a variable interest rate applies to any of the Customer's obligations, depending on a pre-determined reference rate, such reference rate shall be kept as long as it persists in the market.

23.7. When a variable interest rate applies to any obligation, and the Reference Rate is no longer disclosed, temporarily or permanently, the Reference Rate (including the spread or adjustment) recommended by the (European or international) central bank, regulator or supervisory entity, or by any working group, or committee sponsored or constituted at the request of the Financial Stability Board (FSB), will be applied in its place.

24. Taxes and duties

24.1. Taxes, contributions and duties due, in relation to the Current Account or transactions impacting the Current Account, namely, due to the opening, transaction, remuneration, granting of credit, payment of interest, sale and purchase of Financial Instruments and provision of any information or management services of the Current Account, shall be borne by the Customer, with the Bank hereby authorised to debit the respective amounts in the Current Account. Thus, the income due and/or made available by the Bank shall be paid before taxes, contributions and duties which the Bank or any other financial intermediary must settle, deduct or withhold. Likewise, the fees and interest charged to the Customer shall be subject to the respective taxes, contributions or duties.

24.2. Unless provided for otherwise by law, all payments to be made by the Customer under the Agreement shall be made at their nominal values, without any withholding or deductions of any taxes or any other nature.

24.3. If the Customer is legally obliged to withhold or deduct tax for any amount due, they shall notify the Bank as soon as they become aware of the tax withholding or deduction obligation, and shall deliver to the Bank supporting documents of such obligation, and/or of the respective payment; in such case, the Customer shall add to the respective payment the necessary amount so that the total amount received by the Bank corresponds to what the Bank would receive if such tax withholding or deduction had not taken place.

24.4. The Bank shall not be held liable for any modification which may occur in the tax and tax-related scheme applicable to the Customer, namely the modification of the profitability or net remuneration of the Current Account or of any investment or transaction subscribed or executed on behalf of the Customer, whether due to changes in the law or in the Customer's personal situation or assets.

Section D – Changes and Closing of Current Account Contractual Amendment

25. Contractual Amendment

25.1. The Bank may amend this Agreement, with notice to the Customer via a circular letter, in the Current Account statement or by any other means at least two months in advance of the entry into force of these amendments; the Customer shall be entitled to immediately terminate the Agreement, at no charge, until the date foreseen for their entry into force.

25.2. The modifications referred to in the foregoing paragraph shall be considered as having been accepted by the Customer, in case the Customer does not contest through a written communication to be addressed to the Bank until the date foreseen for its entry into force.

25.3. The version of the General Conditions in force shall be available at all times on the Bank's website with a reference to the date of entry into force of the most recent modifications introduced.

26. Automatic closure of Current Account

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





26.1. If the Current Account is automatically closed for one of the reasons referred to in clause 3 of this Chapter, including insufficient documentation submitted for the purpose of opening the Current Account, the Bank may prohibit any transaction of the balance or other assets associated with the business relationship, and shall inform the Customer in writing of the closure. If there is a credit balance, the Bank shall request specification of the desired form of return, in accordance with legislation in force.

26.2. If the correspondence referred to in clause 26.1 is returned, or if no express instruction is received from the Customer, the Current Account balance in favour of the Customer shall be transferred to a settlement account at the Bank, in which case the Customer must go to a branch of the Bank to indicate the desired form of return in accordance with legislation in force. If the initial deposit was made in cash, the Customer must go to a branch of the Bank to withdraw the balance. If the initial deposit is more than €5,000, the Customer must notify the branch at least one day in advance of their planned withdrawal date of the existing balance.

26.3. The charges and taxes due as the result of the maintenance of the mentioned funds in the settlement account and the method used for their withdrawal shall be entirely borne by the Customer, and shall be subtracted from the value to be delivered by the Bank to the Customer.

27. Termination of the Agreement and Closing of the Current Account by the Customer

27.1. The duration of this Agreement shall be indefinite.

27.2. If the Customer wishes to terminate this Agreement and close the Current Account, the Customer must inform the Bank in writing with a prior notice of at least 1 (one) month, through a statement signed by the holder (s) stating the destination of the deposited funds.

27.3. The Customer shall not bear any charges because of the termination of this Agreement and closing of the Current Account.

27.4. If the Bank receives an instruction to close the Current Account, the Bank may declare the early expiry of all or part of the obligations of any Customers to the Bank.

27.5. The Customer undertakes to deliver to the Bank, in advance, all means of payment and transaction of the Current Account that have been delivered to the Customer.

27.6. The Bank reserves the right not to close the Current Account if any of the following situations occur: (i) existence of any pending order or transaction; (ii) existence of a negative Balance in the Current Account in favour of the Bank; (iii) existence of any Associated Account; (iv) existence of Financial Instruments Account or Financial Instruments recorded or deposited in a settlement account; (v) Customer failure to return all payment means delivered, or as long as all the Customer's liabilities to the Bank have not been settled; (vi) existence of judicial imposition or legal impossibility.

27.7. In the case of a joint account, the closing of the Current Account must be carried out by all holders.

28. Termination of the Agreement and Closing of the Current Account by the Bank

28.1. If the Bank wishes to terminate this Agreement and close the Current Account, it must notify the Customer, in writing, via the means of notice provided for in paragraph 19 of this Agreement, at least two (2) months prior to the date from which it wishes the cancellation to take effect.

28.2. Notwithstanding the provisions set out in the foregoing paragraph, the Bank may terminate this Agreement and close the Current Account with immediate effects, whenever any of the following situations occurs:

- a)** Falsehood, inaccuracy or incorrectness of any data supplied by the Customer for the conclusion and performance of this Agreement or of any transaction foreseen in this Agreement;
- b)** Breach by the Customer of any obligation arising out of this Agreement or of the Customer Information File and/or of other documentation signed by the Customer;
- c)** Serious violation by the Customer of applicable legal duties, notably regarding the rules against money laundering and terrorist funding.

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,
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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





28.3. If the provisions set out in the foregoing paragraphs occur, the Customer's obligations and eventual collaterals shall remain in force until they are fully complied with. The closing of the Current Account does not waive the Customer's liability until it produces effects.

28.4. Within a maximum of 10 (ten) days from the receipt of the communication to close the Current Account sent by the Bank, the Customer undertakes to deliver to the Bank all payment means or transaction means of the corresponding Current Account.

29. Other aspects related with the closing of the Current Account

29.1. The closing of the Current Account shall always result in the closing of the Associated Accounts, except Card Accounts, to which the regime established in the General Conditions of Use of Cards for Private Customers applies.

29.2. If the Customer does not withdraw the Balance in the Current Account before the date fixed for its closure, the Bank may send, to the address of the Customer Information File mentioned in clause 4 of this Chapter, a bank cheque in the amount of the mentioned Balance. If the cheque is returned, the Balance existing in the Current Account in favour of the Customer shall be transferred to a Bank's settlement account, out of which the Customer may request the respective withdrawal. The costs, charges and taxes due as the result of the maintenance of the mentioned funds in the settlement account and the method used for their withdrawal shall be entirely borne by the Customer, and shall be subtracted from the value to be delivered by the Bank to the Customer.

29.3. From the moment the communication to close the Current Account, or as soon as the communication is received by the Bank, the Customer must not issue any cheques over the Current Account.

29.4. From the date when the closing of the Current Account takes effect, the Bank shall not execute any order from the Customer, its Legal Representative(s), its Attorney(s) or third parties, regarding the aforesaid account.

29.5. If the current account is not transacted for 180 (one hundred and eighty) consecutive days, the Bank may close it under the terms of this clause and the foregoing clause.

30. Right of withdrawal from an agreement signed remotely

Where the Agreement is signed remotely, the Customer may freely terminate the Agreement within a maximum of 14 (fourteen) calendar days without giving any reason. The period of 14 days for exercising the right of withdrawal shall begin from the date the Agreement is signed. For the withdrawal from the Agreement to take effect, the Customer must notify the Bank by an e-mail sent to aberturacontaonline@on.novobanco.pt or by letter duly signed and sent to Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo or delivered to any branch of the Bank, provided that this is done within the period referred to in the above paragraphs. The exercise of the right of withdrawal is free of charge and entails the reciprocal refund of any sums paid by either party within 30 (thirty) calendar days. Failure to exercise the right of withdrawal under the terms and within the time limits provided for in this clause shall result in the forfeiture of that right and shall result in the full effectiveness of the Agreement from the date it is concluded.

Section E – Other Provisions

31. Liability

31.1. The Bank cannot be held liable for any damages and/or losses incurred by the Customer and/or third parties due to unusual and unpredictable circumstances beyond the Bank's control, inter alia:

- a)** Acts, omission, fault or carelessness by the Customer and/or, to the maximum extent permitted by law, by third parties directly or indirectly involved in the performance of transactions under this Agreement;
- b)** Delays, errors, interferences, suspensions and/or interruptions of communications, power cuts, loss of data

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





and/or other anomalies arising out of deficiencies in the operation of any computer equipment or system, as well as of any public or private telecommunication means or network used in the transmission of orders, instructions and/or in the execution of transactions; and

c) Floods, fire, storms, earthquakes, acts of terrorism, explosions, strikes, labour disputes (whether involving employees of the Bank or not) or any other events of force majeure, except when the damages arising out of such anomalies are attributable to the Bank.

31.2. Under no circumstances shall the Bank be held liable for the lack of truth or inaccuracy of the documents and other information supplied by the Customer, or by their Legal Representatives or Attorneys.

31.3. The Bank cannot be held liable for the violation or breach by the Customer of any binding legal, regulatory or contractual provision directly or indirectly related with the execution of the transactions under this Agreement.

31.4. The Customer acknowledges that the contents, images, graphics, logos, documentation, printed matter, domains and trademarks of the Bank are the intellectual creations of the Bank or its subcontractors, and are protected by intellectual property rights, copyrights and similar rights; as such, the Customer undertakes not to practise any act that may, pursuant to applicable legislation, constitute a breach of such rights.

31.5. The Customer expressly acknowledges the Bank's intellectual property rights in regard to all services, tasks and products provided and supplied by the Bank, including the graphic design of the Internet page, inter alia, menus, navigation buttons, HTML code, Siebel applets, texts, images, textures, graphics as well as logos, domains and trademarks.

31.6. Under no circumstance, and by no means or format, is the Customer authorised to copy, reproduce, modify, distribute, disclose, sell, assign, retransmit or make accessible to third parties the contents and information made available by the Bank.

32. Miscellaneous Provisions

32.1. The powers conferred to the Bank under this Agreement are also in the Bank's interest; as such, they are irrevocable, and shall not expire at the time of the Customer's death, with the Bank expressly authorised to do business with itself.

32.2. Unless expressly provided for otherwise, the deadlines referred to in this Agreement shall be calculated in consecutive days, and not in Working Days.

32.3. Any deadline or obligation for payment or repayment, namely principal and interest, falling due on a non-Working Day, shall be met on the Working Day immediately following.

32.4. For the purposes of judicial summons, the addresses of the Customer shown in the Customer Information File and the address of the Bank's registered office (Novobanco Campus, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo) shall be used.

32.5. Notwithstanding its responsibility to the customer, the Bank shall be expressly authorised to partially subcontract, to an appropriate entity, the services under this Agreement, provided that there is no compromise to its business, the same level of customer protection is upheld and the subcontracted activity is properly controlled.

32.6. The Customer recognises and accepts that the Bank:

a) Will record all services, activities and transactions (including, without limitation, any information, clarification or counselling) provided or carried out by the Bank in relation to the Customer;

b) Will record all communications (including telephone conversations, e-mail messages, use of the Bank's website and face-to-face meetings) with the Customer by any means (including phonographic recording, computerised recording, digital support or any other equivalent means), specifically in relation to orders or instructions given to the Bank by the Customer;

c) Will keep and preserve all records of communications for as long as the Bank deems necessary;

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





d) It may use these recordings or logs for any purpose, in particular for the purpose of evidence, and the Customer recognises the validity of such logs.

32.7. For any additional information, the Customer should go to a Bank branch or contact the Bank via the Direct Line 21 883 77 00 at the cost agreed between the customer and the telecoms operator, or 707 24 7 365 with a call cost of €0.09/min from a landline and €0.13/min from a mobile phone, plus VAT at the prevailing rate, available 24 hours per day (with personalised service on weekdays from 8 a.m. to 10 p.m., and on weekends and holidays from 9 a.m. to 6 p.m.) or via the Internet at www.novobanco.pt.

33. Communication of Responsibilities to Banco de Portugal

33.1. Pursuant to paragraph 9.1 of Banco de Portugal Instruction no. 17/2018, the Bank is obliged to notify Banco de Portugal, for the purposes of centralising and disclosing information, on behalf of the direct beneficiary of the credit, the balances of liabilities arising from active credit transactions as of the last day of each month, together with any guarantees provided on behalf of the potential debtor.

33.2. The transactions referred to in the above paragraph also include any overrunning of credit, unused amounts of any agreed irrevocable credit lines, including credit cards, to be notified on behalf of the direct beneficiary, as they entail potential liabilities, and the amounts of guarantees and sureties provided on behalf of the Bank, to be notified on behalf of guarantors, as of the start of the respective financing agreement, up to the limit of the guarantee provided.

33.3. The Customer shall be entitled to know any information appearing in the Credit Register about them, and where errors or omissions exist, they should request that the Bank rectifies or updates such errors or omissions.

34. Copy of Agreement

Over the duration of this Agreement, the Customer may request, at any time, that the Bank provide a new copy of the Agreement in hardcopy or any other durable medium.

35. Governing Law and Jurisdiction

35.1. This Agreement shall be governed by Portuguese law.

35.2. Notwithstanding the first part of Article 71(1) of the Code of Civil Procedure, any disputes arising from this Agreement or its validity, interpretation or application shall be settled within the jurisdiction of the Judicial Circuit of Lisbon or Porto, according to whether the Customer is legally domiciled in the Lisbon or Porto metropolitan areas, respectively.

36. Supervisory Authorities

The Bank is subject to supervision by (i) the European Central Bank, with its registered office at Sonnemannstrasse 20 (Main Building), 60314 Frankfurt am Main, Germany, and by Banco de Portugal, with its registered office at Rua do Ouro, n.º 27, in Lisbon, within the scope of the Single Supervisory Mechanism, under number 0007; (ii), the Securities Market Commission, with its registered office at Rua Laura Alves, n.º 4, 1050-124, in Lisbon, under number 100, and (iii) the Pension Funds Supervisory Authority, with its registered office at Av. da República, n.º 76, in Lisbon, under number 207230903, using the means of contact specified at the respective websites:

www.bankingsupervision.europa.eu, www.bportugal.pt, www.cmvm.pt e www.asf.com.pt.

37. System of Guarantees

More detailed information on these systems of guarantees is available at the following websites: <http://www.fgd.bportugal.pt/> and www.cmvm.pt.

38. Complaints and Out-of-Court Proceedings

38.1. Notwithstanding legislation related to the complaints book, the Customer may submit complaints to any branch of the Bank or online at www.novobanco.pt. The Customer may also submit complaints involving the Bank's breach of the law directly to Banco de Portugal.

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





38.2. In order to ensure the alternative resolution of disputes concerning the rights and obligations resulting from this Agreement, the Bank makes available to the Customer, under the terms of Law no. 144/2015, of 8 September, recourse to the following alternative dispute resolution bodies, to which it has subscribed:

- a. Lisbon Consumer Conflict Arbitration Centre (Centro de Arbitragem de Conflitos de Consumo de Lisboa), available at www.centroarbitragemlisboa.pt;
- b. Porto Arbitration and Consumer Information Centre (Centro de Informação de Consumo e Arbitragem do Porto), available at www.cicap.pt; and
- c. National Centre of Information and Arbitration for Consumer Conflicts (Centro Nacional de Informação e Arbitragem de Conflitos de Consumo), located in Braga, available at www.cniacc.pt.

Chapter II – Service Accounts

1. Service Accounts - General Rules

1.1. The Customer, holder of a Service Account, has access to a set of products/ services to be communicated at the opening of the Service Account and which may include the issuing of:

- a) a debit card;
- b) a credit card;
- c) Pre-paid/rechargeable cards;
- d) Access to Digital Channels;
- e) Access to assistance services;
- f) Overdraft Facility;
- g) Savings Account.

1.2. The Overdraft Facility(ies) approved for the Customer who is the holder of a Service Account shall be formalized within a separate agreement, and cannot exceed the maximum limit set out in the Price List.

1.3. The Bank may, at any time, modify, eliminate or introduce new products and services in each Service Account, and shall inform the Customer in writing at least 2 (two) months in advance, pursuant to clause 25 of Chapter I - General Provisions.

1.4. In the case of specific conditions of access for the ownership of Service Accounts, the conditions of use of the Current Account or of other Service Account indicated by the Bank which are in force on such date shall apply on the date when the specific conditions cease to exist.

2. Savings Account

2.1. The Service Accounts can have a Savings Account where the Bank provides the Customer with a service named Cash Management (as foreseen in the following clause), the operation of which is based on a transaction mechanism between the Current Account and the Savings Account.

2.2. The Savings Account accrues interest on a day-to-day basis, compounded monthly, and can always be freely debited or credited in the Current Account, provided that the minimum balances for maintenance set out in the Price List are complied with.

3. Cash Management

3.1. Customer may choose to order transfers between the Current Account and the Savings Account under the following terms:

- a) Variable Modality: Automatic transfer of a variable amount from the Current Account to the Savings Account;
- b) Fixed Modality: Automatic transfer of a fixed amount from the Current Account to the Savings Account;
- c) Modality without automatic transfer: Free transfers between the Current Account and the Savings Account.

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





3.2. In the case of Variable Modality, the Customer may fix up to 4 (four) dates per month and, in the case of Fixed Modality, a single monthly date.

3.3. In the Variable and Fixed Modalities, when the Balance of the Current Account is less than the minimum value defined by the Customer, the Bank makes a transfer from the Savings Account to the Current Account to restore this minimum value.

3.4. The Customer may ask the Bank to suspend Cash Management for 6 (six) months, at the end of which Cash Management shall resume, unless instructed otherwise in writing by the Customer.

Chapter III – General Conditions of Payment Services

Cards for Private Customers shall be governed by the rules and conditions contained in this Agreement. Use of the cards implies knowledge and acceptance of the General Conditions of Payment Services, the General and Specific Conditions of Use of the Cards and the respective annex, as well as the conditions laid down in the respective Card Application and corresponding approval of the Bank.

1. Definitions

For the purposes of this Agreement, in addition to the definitions in clause 1 of the General Conditions for New Accounts, the following definitions shall apply:

Strong authentication: The use of two or more elements belonging to the categories of knowledge (something that only the user knows), possession (something that only the user has) and inherence (something that the user is), which are independent, insofar as the breach of one of them does not compromise the reliability of the others, designed to protect the confidentiality of authentication data.

Beneficiary: The recipient of the funds under a Payment Transaction.

Payment Account: The Current Account.

Conditions: The General Conditions of Payment Services in this Chapter.

Direct Debit: Payment service involving the debiting of a Payment Account of an Ordering Party, with the payment transaction initiated by the Beneficiary based on the Ordering Party's consent to the Beneficiary, to the Beneficiary's Bank or to the Ordering Party's Bank.

Security Devices: All security devices assigned or sent by the Bank to the Customer, or recommended to the Customer by the Bank, aimed at preventing or avoiding improper access, fraudulent use or the performance of unauthorised Payment Transactions.

Unique Identifier: One of the identifier codes provided for in clause 5.1 (a) (v) of this Chapter.

Payment Order: Instruction from the Customer to the Bank, in the capacity of Ordering Party or Beneficiary, requiring the performance of a Payment Transaction.

Payment Transaction: The deposit, transfer or withdrawal of funds, regardless of any underlying obligations between the Ordering Party and the Beneficiary. This concept includes card-based payment transactions and remote payment transactions, namely those executed through Payment Initiation Service Providers or Account Information Service Providers.

Card-based payment transaction:

service based on the infrastructure and business rules of a card payment system to carry out payment transactions by means of cards, digital or computerised telecommunications devices or programmes, which gives rise to a debit or credit card transaction. Card-based payment transactions exclude transactions based on other types of payment services;

Ordering Party: The holder of a Payment Account authorising a given Payment Order from this account.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





Price list: The information on the cost, including fees, expenses, charges and duties of the products and services provided by the Bank which is available at all times at the Bank's branches and Internet website.

Payment Initiation Service Provider: A service provider through which the Customer initiates a payment order in relation to an account held at the Bank.

Account Information Service Provider: An online service provider through which the Customer has access to consolidated information on one or more payment accounts with another payment service provider.

Account Information Service: An online service for providing consolidated information on one or more payment accounts held by the Customer at one or more other payment service providers.

Payment Initiation Service: A service that initiates a Payment Order at the Customer's request in relation to a Payment Account held at another Payment Service Provider.

Transfer: Transaction performed at the initiative of the Ordering Party aimed at making cash amounts available to a Beneficiary; the same person may have the capacities of Ordering Party and Beneficiary.

2. General information

Name of Service Provider: novobanco, S.A.; Registered office: novobanco Campus, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo; Contacts: Direct Line: 218 837 700 (cost agreed in the contract between the customer and the telecoms operator) or 707 24 7 365 with a call cost of €0.09/min from a landline and €0.13/min from a mobile phone, plus VAT at the prevailing rate;

Supervisory Authority: Banco de Portugal, Rua do Ouro, n.º 27, 1100-150 Lisbon; Banco de Portugal registry no.: 0007.

3. Provision of payment services

3.1. The Bank shall provide the services needed to perform the Payment Transactions laid out in these Conditions to the Customer.

3.2. The Bank may also act as a Payment Initiation Service Provider or Account Information Service Provider, in which case the Customer must accept specific conditions for this purpose.

3.3. The Bank shall have an updated version of these Conditions available at its branches and on its website.

3.4. Notwithstanding the provisions of the above paragraph, the Customer shall be entitled to receive, at its request and at any time, a copy of these Conditions in hardcopy format or other durable medium.

4. Applicable scope

4.1. These Conditions shall apply to Payment Transactions, including those performed via Payment Initiation Service Providers or Account Information Service Providers, when done by consumers or micro-enterprises pursuant to Article 1 and Article 2 (1) and (3) of the annex to Commission Recommendation 2003/361/EC of 6 May.

4.2. These Conditions shall apply to intra-community Payment Transactions, when provided by the Bank in Portugal.

4.3. The Payment Transactions referred to in the above paragraph may be performed in euros or in the currency of a Member State not belonging to the Euro Zone. In the latter case, the exchange rate calculated per practices on the exchange market at the time of conversion, plus or minus a mill rate, shall apply.

4.4. These Conditions, together with the General Conditions for New Accounts, the General Conditions of Digital Channels and the General and Specific Conditions of Use of Cards for Private Customers shall constitute, under the terms and for the purposes of Decree Law 91/2018 of 12 November, the framework agreement applicable to Payment Transactions.

5. Receipt of Payment Orders

5.1. The following must occur for the Bank to execute a Payment Order:

a) For Transfers:

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





- (i)** The Customer must consent to its performance;
 - (ii)** The Transfer Order must not be conditional;
 - (iii)** The Customer must specify the amount of the Transfer and its currency;
 - (iv)** The Payment Account must be provisioned for the amount of the Transfer and the funds needed to pay the associated fee in the Price List;
 - (v)** The Customer must properly identify the Unique Identifier, namely:
 - For interbank transfers, the Current Account number to be credited;
 - For SEPA interbank credit transfers, the Bank Identification Number (BIN) of the account to be credited or the International Bank Account Number (IBAN) and SWIFT address;
 - In the case of non-SEPA credit transfers, the IBAN and SWIFT address. If the Customer does not have the SWIFT address, the Customer can provide the Bank with the name of the bank and the destination banking market of the order of transfer, bearing the inherent costs;
 - When no international standards need to be observed, the account number and/or other reference agreed with the Beneficiary's bank.
 - b)** In the case of payments for services:
 - (i)** The Customer must consent to its performance;
 - (ii)** The Payment Account is duly provisioned for the amount of the payment;
 - (iii)** The Customer properly identifies:
 - The code of the recipient organisation;
 - The payment reference;
 - The amount paid for services.
 - c)** In the case of direct debits:
 - (i)** The creditor has provided the Customer with its identification and the account debit authorisation number;
 - (ii)** The Customer has given account debit authorisation, which consists of the Customer's express consent to allow direct debits from the Current Account from a collection instruction remitted by the creditor for a single payment or a series of payments over time ("Recurrent Transactions"), properly identifying the Unique Identifier of the Customer and the creditor, namely:
 - For interbank collections or SEPA collections, the BIN of the account to be debited and credited;
 - For intra-community collections, the IBAN and SWIFT address of the account to be credited and debited.
 - d)** In the case of Payment Initiation Services:
 - (i)** The Customer has placed the Payment Order with a Payment Initiation Service Provider and complies with the provisions of clause 15 of the Chapter of the General Conditions of Digital Channels, with strict compliance by the Customer and the Payment Initiation Service Provider with the rules of relationship with the Bank for the purpose of Payment Initiation Services.
- 5.2.** Payment Orders which must be executed in a given period of time shall be transmitted to the Bank by the Customer, in the capacity of Ordering Party, with sufficient lead time for their execution.
- 5.3.** If the order referred to in the above paragraph is not given with sufficient lead time, the Bank shall not be held liable for any losses incurred by the Customer.
- 5.4.** The Payment Order shall be considered received by the Bank when, having fulfilled all of the requirements of the following paragraph, it arrives in its custody. However, when received on a day on which the Bank is closed to the public, or after 3 p.m. on a Working Day, the Payment Order shall be considered received on the Working Day immediately following.
- 5.5.** Payment Orders conveyed by the Customer to the Bank shall be clear and easily understandable, without any amendments or erasures.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





5.6. If the provisions of the above paragraph are not met, the Bank reserves the right to confirm the content of any order from the Customer, and shall not be held liable for any delay caused by their ambiguity.

5.7. Notwithstanding the provisions set out in clause 5.4 of this Chapter, the Bank and the Customer may agree that the Payment Order can be considered as received (i) on a given date, (ii) after the course of a given term, or (iii) on the date when the Customer, in the capacity of Ordering Party, places funds available to the Bank.

6. Incorrect unique identifier

6.1. The Bank shall not be obliged to verify the Unique Identifier provided by the Customer, in the capacity of Ordering Party, pursuant to the above clause, and shall merely execute the Payment Order based on the information furnished by the Customer.

6.2. If the Unique Identifier provided by the Customer is incorrect, the Bank shall not be held liable for any failure to execute or improper execution of the Payment Transaction.

6.3. In the case provided for in the above paragraph, the Bank shall use reasonable efforts to recover the funds involved in the Payment Transaction, with the collaboration of the bank of the Payment Transaction's beneficiary, pursuant to applicable legislation.

6.4. The Bank reserves the right to charge a fee for the recovery of funds, as provided for in the Price List.

7. Customer consent for payment order

7.1. A given Payment Transaction or set of Payment Transactions shall not be considered authorised until the Customer, in the capacity of Ordering Party, gives prior consent for their performance, with the Payment Order instruction from the Customer constituting consent for its performance.

7.2. The Payment Order's instruction may be transmitted by the Customer to the Bank by any of the means in clause 18 of Chapter I - General Provisions, contained in the General Conditions of the New Account Agreement via the beneficiary or the Payment Initiation Service Provider.

7.3. In the case of direct debit, the Customer may establish, in the account debit authorisation, a limit for the amount of each debit, and a time limit for Recurrent Transactions.

7.4. If the amount indicated by the creditor in the collection instruction exceeds the limit established by the Customer, the Bank shall not carry out the debit, and shall reject the collection instruction remitted by the creditor.

7.5. The Customer may, at all times, cancel/deactivate the debit authorisation or change the limits referred in clause 7.4 above, but the cancellation and the modification of the limits shall only take effect in relation to the debits not yet made.

7.6. The Customer may modify a direct debit order until 3 p.m. on the Working Day preceding that scheduled for the debit to the Current Account.

8. Irrevocable nature of payment order

8.1. Once received by the Bank, a Payment Order given by the Customer, whether directly or through a Payment Initiation Service Provider, cannot be revoked.

8.2. If the Payment Order corresponds to a direct debit, the Customer, in the capacity of Ordering Party, may revoke the Payment Order until 3 p.m on the Working Day preceding that agreed for the debiting of funds.

8.3. In the case provided for in clause 5.7 of this Chapter, the Customer may revoke the Payment Order before 3 p.m. on the Working Day prior to the agreed date.

8.4. Outside of the time periods referred to in the above paragraphs, the Customer, in the capacity of Ordering Party, may only revoke the Payment Order by means of an agreement with the Bank for this purpose, with the consent of the Beneficiary in all cases.

8.5. The revocation of a Payment Order shall be subject to a fee, to be charged according to the Price List.

9. Execution of Payment Order

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





- 9.1.** The Payment Order shall be considered fulfilled by the Bank at the time when its amount is credited to the bank account of the respective Beneficiary.
- 9.2.** The Bank and the Customer, as Beneficiary of a Payment Transaction, expressly agree that the amount of the order shall be subject to the payment of any transaction expenses incurred by the Bank, which shall be duly itemised in the statement to be remitted by the Bank to the Customer.
- 9.3.** Whenever the requirements of these Conditions have been met, the Bank may not deny the performance of a Payment Order authorised by the Customer, in the capacity of Ordering Party, even when issued by its Customer, by the Beneficiary or through it.
- 9.4.** If the Bank denies a Payment Order from the Customer, in the capacity of Ordering Party, for the failure to fulfil these conditions, it shall notify the Customer of this denial immediately, or before the end of the first working day following at the latest, and, if possible, provide grounds for its decision, together with the procedure to be followed for its proper performance.
- 9.5.** If the Payment Order is done on paper, the time period referred to in the above paragraph may be extended by an additional working day.
- 9.6.** If the Bank's denial is objectively justified, the charges associated with the notice may be charged to the Customer.
- 9.7.** Notwithstanding the provisions of the above paragraphs, the Customer shall keep the Current Account properly provisioned for the debit; otherwise, the Payment Order shall not be executed by the Bank. In the case of a direct debit, the Bank shall return the collection instruction to the bank of the creditor.
- 9.8.** If the Payment Order is a cash deposit made at an automatic terminal, safe, counter or other means of collection, without the ability to immediately check or verify its quantity or authenticity, the amount shall be considered received on the working day following the time of the deposit.
- 10. Correction of transactions**
- 10.1.** Upon acknowledgement of the execution of an unauthorised or incorrectly executed Payment Transaction giving rise to a Customer complaint, the Customer shall, without unjustified delay and within the maximum term of 13 (thirteen) months from the respective debit, ask the Bank for the rectification of the entry.
- 10.2.** If the Customer, whether in the capacity of Ordering Party or Beneficiary, denies having authorised a given Payment Transaction or alleges that it was improperly performed, the Bank shall provide evidence of its authorisation, authentication, proper registry and recording, and that it was not affected by any technical breakdown or other deficiency in the service provided by the Bank.
- 10.3.** Beyond the cases foreseen in the foregoing paragraphs, any complaints of the Customer relating to the performance of transactions must be submitted within a maximum of 30 (thirty) days from the occurrence or date of the Bank's issuance of the statement.
- 11. Deadline for executing payment order and value date**
- 11.1.** Once the Bank receives a Payment Order from the Customer, the corresponding amount shall be credited at the bank of the respective Beneficiary before the end of the first following Working Day. When the date scheduled for the debit of the account of the Beneficiary's bank falls on a holiday of the transfer settlement systems (26 December and Easter Monday), the credit can only occur on the first Working Day thereafter.
- 11.2.** If the Payment Order is international, its amount shall be credited at the bank account of the respective Beneficiary before the end of the Working Day thereafter.
- 11.3.** If the Payment Order is transmitted to the Bank in hardcopy format, one more Working Day shall be added to the deadlines in the above paragraphs.
- 11.4.** In SEPA credit transfers, cash amounts may be credited in the Current Account of the Beneficiary before

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





the end of the first Working Day following, except for interbank credit transfers, which shall be credited on that day.

11.5. The Bank shall assign Payment Transactions credited in the Current Account of the Customer, as Beneficiary, a Value Date corresponding to the Working Day on which the amount was actually received at the Bank, with the Customer's account being credited on this same day.

11.6. The value date of the debit in the Current Account of the Ordering Party may not come before the time of actual debiting of the Payment Transaction in this account.

11.7. In the case of domestic transfers made between accounts where the Bank is the payment service provider for the beneficiary and the ordering party, the funds shall be credited to the beneficiary's account on the same day.

12. Immediate credit transfers

12.1. The Bank also offers customers the option of immediate credit transfers, which are done instantly at any time on any calendar day.

12.2. Ten seconds after the Bank receives a Payment Order from the Customer for an immediate credit transfer, the corresponding amount will be credited to the respective Beneficiary's bank.

12.3. Once ten seconds have elapsed since receiving the Payment Order, if the Bank receives no confirmation from the beneficiary's bank that the amount has been credited to the beneficiary's account, the Bank will immediately restore the Customer's current account to its status prior to the transaction, and will notify the Customer that the transaction was declined.

12.4. Notwithstanding the above, on an exceptional basis, if the message from the beneficiary's bank confirming that the amount has been credited to the beneficiary's account is received after ten seconds, the Customer authorises the Bank to debit his/her current account for the amount of the initial immediate credit transfer Payment Order.

12.5. Depending on the amounts or security risks involved, the Bank reserves the right to require additional security/authentication factors when the Customer makes an immediate credit transfer.

12.6. In addition, to make immediate (and other) credit transfers more secure, the Bank offers the Customer a service that verifies the Customer's intended beneficiary of the transfer, immediately after the Customer has provided the beneficiary's information and prior to the transfer's authorisation, with the Customer being responsible for carefully checking that the information provided matches the intended transaction.

13. Provision of information to customers

13.1. Information on Payment Transactions shall be provided monthly to the Customer, whether as an Ordering Party or Beneficiary, by means of the communication format selected pursuant to clause 19.1 of Chapter I - General Provisions.

13.2. Notwithstanding the provisions of the above paragraph, the Customer may also request that the Bank provide this information monthly, in the format referred to in the above paragraph, at no charge.

14. Reimbursements

14.1. The Customer, as Ordering Party of the Payment Transaction in the form of a direct debit, may request reimbursement of its amount after the order initiated by the respective Beneficiary has been executed.

14.2. The reimbursement request must be submitted within a maximum of 8 (eight) weeks from the date when the funds were debited.

14.3. The Bank shall reimburse, to the Customer, the amount verified as being due within 10 (ten) Working Days from the receipt of the repayment request.

15. Bank's liability for non-execution, defective execution or late execution of orders

15.1. Notwithstanding the provisions of clauses 6, 10 and 16 of this Chapter, if a Payment Order is issued by

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





the Customer, as Ordering Party, the Bank shall be liable for its correct execution, except if it can prove that the bank of the Beneficiary of the order has received the amount of such Payment Order and, in such case, the liability shall be the Beneficiary's bank liability.

15.2. If the Bank is liable for the execution pursuant to the above paragraph, it shall reimburse the Customer, without unjustified delay, for the transaction amount and, if applicable, restore the debited Current Account to the status it would have if the Payment Order had been properly executed.

15.3. If the Bank's Customer is the Beneficiary of the Payment Transaction, and the Bank is responsible under the terms of the final part of clause 15.1 above, it shall credit the corresponding amount to the Customer's Current Account or make the amount of the Payment Transaction available to the Customer.

15.4. Notwithstanding clause 15.1 above, the Bank, at the request of the Customer, in the capacity of Ordering Party or of Beneficiary of the Payment Order, shall use its best efforts to trace the Payment Transaction, and shall notify the Customer of the results obtained.

15.5. Other than the repayments foreseen in clauses 15.2 and 15.3 above, the Bank shall also be liable for all charges or interest which, as a consequence of the non-execution or of the defective execution of the Payment Transaction, the Customer, as Ordering Party or Beneficiary of the Payment Transaction, may incur.

16. Unauthorised Transactions and Liability

16.1. In the event of loss, misplacement, forgery, robbery, theft or misappropriation of Cards or Security Devices, the suspected fraud of any Security Device, including Additional Security SMS, or the improper or incorrect use of Cards or the Bank's Digital Channels, the Customer shall immediately notify the Bank via the Telephone Hotline, available 24 hours per day (with personalised service for this purpose, at the following numbers:

- National Toll-Free: 800 202 505

- International Toll-Free: 800 024 736 50

16.2. The notifications referred to in the above paragraphs shall be confirmed, within 48 hours, via written notice to a branch of the Bank, or via registered letter to the Bank addressed to NOVO BANCO, Apartado 8135, EC Cabo Ruivo, 1802-001 Lisbon, accompanied by the following:

- identification of Customer (full name and identification document number);
- identification of Current Account;
- date of last use;
- date and approximate time of loss, misplacement, forgery, robbery, theft or misappropriation of Cards or Security Devices;
- probable location of loss, misplacement, forgery, robbery, theft or misappropriation of Cards or Security Devices;
- in the event of forgery, robbery, theft or misappropriation of Cards or Security Devices, a copy of the report to the police or investigatory authorities;
- identification of unauthorized transaction(s), improperly performed transaction(s), or error(s) or irregularity(ies) resulting from the use of the Bank's cards or Digital Channels; in such case, the Customer shall be responsible for providing proof of proper measures taken in accordance with this paragraph; for this purpose, the Customer may request that the Bank provide evidence of execution, which shall be available within 18 (eighteen) months from the notification foreseen in this paragraph.

16.3. Upon acknowledgement of the execution of an unauthorised or incorrectly executed Payment Transaction giving rise to a Customer complaint, the Customer shall, without unjustified delay and within the maximum term of 13 (thirteen) months from the respective debit, ask the Bank for the rectification of the entry, whenever the merchant provides the respective proof to the Bank.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





16.4. In the event of loss, forgery, theft, robbery or misappropriation of Cards or Security Devices, suspected fabrication of the Additional Security SMS, as well as in cases of improper or incorrect use of the Bank's Cards or Digital Channels, the Customer shall be liable, up to a maximum of €50.00, for transactions made within the limit of the available balance or the credit line associated with the Current Account or the payment instrument.

16.5. The provisions of the above paragraph shall not apply if the loss, theft, robbery or misappropriation of the Cards or Security Devices or fabrication of the Additional Security SMS could not be detected by the Customer prior to performing a transaction, or if this fact is attributable to the Bank, its employees, agents or subcontractors.

16.6. If the Customer acts fraudulently or deliberately fails to comply with the provisions of this Agreement and, in particular, the clauses relating to Security Devices, the Customer shall bear all losses resulting from any unauthorised transactions.

16.7. In the event of gross negligence, namely failure to fully comply with the provisions of the clauses relating to Security Devices, the Customer shall be liable for transactions made up to the limit of the available balance or credit line associated with the Current Account or payment instrument, even if it exceeds €50.00.

16.8. Notwithstanding the Customer's liability under the above paragraphs, in particular the deliberate breach of obligations relating to the use of Security Devices, the Bank shall reimburse the Customer's Current Account with the amount debited as a result of an unauthorised transaction, at the latest by the end of the first working day following knowledge or communication.

16.9. The provisions of the above paragraph shall not apply if the Bank has reasonable grounds for suspecting fraudulent behaviour on the part of the Customer, and notifies this fact to the judicial authorities pursuant to the law.

16.10. If the Bank fails to repay the Customer the amounts due pursuant to this Clause within the established legal time period, default interest shall be due to the Customer from the date on which the Customer denied having authorised the Payment Transaction until the date of actual repayment, calculated at the legal rate established pursuant to the Civil Code, plus ten percentage points.

16.11. If the Bank concludes that there has been no unauthorised transaction related to the use of the Cards or Digital Channels, the Bank shall debit the Customer for the amount credited, and shall immediately inform the Customer of the reasons for the debit.

16.12. Except in the case of fraud, the Customer shall not be held liable for unauthorised transactions performed after notification to the Bank pursuant to this clause, or if the service provider has not required Strong Authentication.

17. Exclusion of liability

The Bank shall not be held liable for any unusual or unforeseeable circumstances whose effects cannot be avoided, occurring beyond its control, that may compromise the timely fulfilment, partially or in whole, of the obligations arising from these Conditions. The Bank shall likewise not be held liable when bound by other legal obligations, namely those related to the prevention of money laundering and financing of terrorism.

18. Amendment of Conditions

18.1. The Bank may amend these Conditions, with notice to the Customer in hardcopy format or other durable medium, at least two months in advance of the entry into force of these amendments; the Customer shall be entitled to immediately terminate the Agreement, at no charge, prior to the date foreseen for their entry into force.

18.2. The modifications referred to in the foregoing paragraph shall be considered as having been accepted by the Customer, in case the Customer does not contest through a written communication to be addressed to the Bank until the date foreseen for its entry into force.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





18.3. Changes to exchange rates may be applied immediately and without prior notice; the Bank shall notify the Customer of these changes in the next account statement, when such changes result from variations in reference indices of the applicable exchange rate.

18.4. The version of the General Conditions in force shall be available at all times on the Bank's website with a reference to the date of entry into force of the most recent modifications introduced.

19. Termination

19.1. Notwithstanding the provisions of clause 25.1 of Chapter I - General Provisions, of the General Conditions of the New Account Agreement, regarding the right to terminate, the Customer may also terminate these Conditions, free of charge, by sending written notice to the Bank. The Bank shall close the Current Account within a maximum of 1 month from the date of the Customer's complaint.

19.2. The Bank may terminate these Conditions via written notice to the Customer at least two months in advance of the date foreseen for their entry into force.

19.3. Applicable fees for the payment service provided for in these Conditions shall only be due from the Customer proportionally to the time elapsed through the date of termination of the Agreement; when such fees have been paid in advance, they shall be reimbursed to the Customer proportionally to the time period which has not elapsed.

19.4. In the event of termination, and beginning at the time when it becomes effective, the Current Account shall be closed and the Bank shall refrain from processing any debit or credit transactions; in such case, the Customer shall settle any remaining balances due for the account.

19.5. If the current account has a credit balance, the Bank shall make the respective repayment pursuant to clause 29 of Chapter I - General Provisions, contained in the General Conditions of the New Account Agreement.

20. Settlement of Disputes

Notwithstanding the provisions set out in clauses 35 and 36 of Chapter I - General Provisions, contained in the General Conditions of the New Account Agreement, to settle disputes of a value equal to or less than the limit of 1st instance courts, the Customer may use entities of out-of-court settlement of disputes to which the Bank has adhered.

21. Other Stipulations

The language for these Conditions and any other related communications shall be Portuguese.

Chapter IV – Digital Channels

1. Access

1.1. The Bank's Digital Channels for individuals are novobanco Online, its smartphone applications ("apps") and its telephone helpline, known as the Direct Line.

1.2. To access the Digital Channels, the Customer must identify himself/herself to the Bank, which shall provide the Customer, at their request, with the following "Security Codes":

a) A personal, unique and non-transferable Access Card to the Digital Channels, which contains the user's membership number and an alphanumeric key consisting of 192 (one hundred and ninety-two) digits distributed in 64 (sixty-four) positions;

b) A personal, unique and non-transferable Personal Code (PIN) comprising six numeric digits, which may only be changed at the Customer's initiative or Bank's request, for security reasons. In mobile phone Apps, the use of the access PIN may be replaced by a fingerprint, facial image or other biometric data of the User, stored on their mobile phone, allowed by the Bank at any given time to access the channel through their type of equipment.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





c) a Transaction Validation Code, which constitutes the Additional Security SMS, consisting of six digits, sent by SMS or push notification, or alternatively by voice call, to the mobile phone number previously provided by the Customer. This Code will be requested from the Customer whenever they perform certain transactions at novobanco Online, its smartphone applications ("apps") and Direct Line. SMS messages or push notifications with numeric codes sent by the Bank indicate, in their text, the details of the transaction to be authorised. Upon receipt, the User should carefully validate the text of the message and, if they do not recognise the transaction indicated, they should not provide the code indicated therein to anyone, nor should they enter it on any web page or send it in a message. If a situation of this nature is detected, the User should immediately contact the Direct Line (21 883 77 00 or 707 24 7 365). In addition, if the User learns that their mobile phone has been compromised, either by the presence of malicious software or by the duplication or illicit issuance of the SIM (subscriber identification module) card associated with their mobile phone number, they must immediately contact the Bank at this number so that future transactions through Digital Channels for this Agreement are prevented until the situation is completely remedied.

1.3. Whenever this information is requested verbally, in writing, online or by any other means, the Customer shall immediately contact the Bank via the Direct Line at 21 883 77 00 (cost agreed in the contract between the customer and the telecoms operator) or 707 24 7 365 (€0.09/min from a landline and €0.13/min from a mobile phone, plus VAT at the prevailing rate, available 24 hours per day (with personalised service on weekdays from 8 a.m. to 10 p.m., and on weekends and holidays from 9 a.m. to 6 p.m.).

1.4. The Bank reserves the right to take any additional security measures in accessing the Digital Channels.

1.5. The time period in which transactions may be performed via Digital Channels shall be that disclosed by the Bank, with potential time limits to determine the date on which each transaction is performed and its resulting Value Date.

1.6. The technical requirements for accessing the Bank's Digital Channels can be consulted at any time at www.novobanco.pt, under the detailed information provided for each service. These requirements may be changed due to service developments or market launches of new equipment or software compatible with the Bank's Digital Channels.

2. novobanco Online service

2.1. novobanco Online is the electronic banking service offered by the Bank allowing Customers to perform online consultations, banking transactions and product/service subscriptions via computer.

2.2. Customers can access the service online at www.novobanco.pt.

3. Direct Line Service

3.1. The Direct Line is the Bank's customer service line which allows Customers to perform consultations, banking transactions and product/service subscriptions via telephone.

3.2. The Direct Line number is 21 883 77 00 (cost agreed in the contract between the customer and the telecoms operator) or 707 24 7 365 (cost of (cost of €0.09/min from a landline and €0.13/min from a mobile phone, plus VAT at the prevailing rate), available 24 hours per day (with personalised service on weekdays from 8 a.m. to 10 p.m., and on weekends and holidays from 9 a.m. to 6 p.m.). The international Direct Line number is +351 218 837 700.

3.3. By subscribing to the Direct Line, the Customer authorises the Bank to accept and act based on telephone orders, and to debit and/or credit the account(s) for the amount of all transactions initiated through this service.

4. Bank mobile apps

4.1. The bank's mobile apps are available for smartphones, allowing customers with iPhone or Android mobile

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





phones to access their novobanco accounts and cards, submit a wide range of transactions and subscribe to the bank's products and services by entering an access code.

4.2. To get the bank's mobile apps, you need to go to the store for your device (Apple App Store or Google Play Store, depending on the case) and install it from there.

4.3. In addition to the other authentication methods available on other internet and mobile banking channels, the Bank's mobile phone apps allow access using the Membership Number stored on the User's mobile phone, or using the Customer's fingerprint and facial image stored on the device, depending on its characteristics and possibilities, and its compliance with the Bank's technical and security requirements.

5. Debit Authorisation and Order Execution

5.1. To initiate and execute instructions at the Bank's Digital Channels, the Customer must identify himself/herself in the service with the access data requested (as explained in these General Conditions). The Customer expressly consents to and authorises the execution of the banking transactions available at the Bank's Digital Channels which they have selected. Only instructions for which the Customer has provided all requested data, and has subsequently received a message confirming the correct receipt and processing of the instruction, will be considered to have been effectively received and submitted.

5.2. Depending on the type of instruction requested by the Customer and the parameters provided during the submission process, the instruction may be processed immediately or deferred, pursuant to the deadlines in Chapter III - General Conditions of Payment Services. In the latter case, the execution time associated with the instruction will be indicated in the service used.

5.3. The Bank undertakes to fulfil orders properly received, under their exact associated terms, with the recording of the transactions ordered and performed serving as proof of their receipt and content.

5.4. The Bank reserves the right not to perform banking transactions and to deny services and/or products ordered by the Customer under the following circumstances:

- a)** When the account associated with the requested banking transaction has insufficient funds for the transaction, and cannot be overdrawn, except in the case of an Overdraft Facility;
- b)** There are reasonable doubts about the Customer's identification or actual knowledge and consent regarding the content of the instructions received by the Bank; and/or
- c)** The security of communications or the system is at risk.

5.5. The Bank reserves the right to require written and/or in-person confirmation of any transaction requested via the Digital Channels, and to refrain from performing the transaction until this confirmation is received.

5.6. The instructions and orders conveyed by the Customer to the Bank through the Digital Channels shall be fully effective for all legal purposes; the Customer may not allege the lack of a signature for any failure to fulfil its obligations arising from the order or instruction given.

5.7. When banking transactions must be done via novobanco Online or the smartphone App, the Bank may issue, at the User's or Customer's request, a technical card, free of charge, for the exclusive purpose of performing these transactions, insofar as they appear on the list of possible transactions.

5.8. The Customer authorises the Bank to record, in digital or other format, the instructions or other communications made between the parties via the Digital Channels. Such records shall be valid for the purposes of legal evidence and evidential value for electronic documents providing written representation on which a qualified, certified and accredited electronic signature has been placed, pursuant to Decree Law no. 290-D/99 of 02 August, as subsequently amended, or pursuant to other legislation amending or replacing it.

5.9. Any payments or transfers made by the Bank based on instructions received through Digital Channels shall be duly identified on the Customer's statement.

5.10. The provisions of Chapter III - General Conditions of Payment Services, with the necessary adaptations,

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





shall apply to payment orders entered into the Digital Channels by the Customer after the Security Codes requested by the Bank have been entered.

5.11. The instructions submitted by the Customer via the Bank's Digital Channels may be subject to commissioning pursuant to the Price List and the information provided by the Bank prior to the start of each payment transaction.

6. Transactions

6.1. Access to the Digital Channels allows consultation and transacting of the Current Account, Associated Account, and any other banking accounts and products owned by the Customer with sufficient authorisation to transact, and that have been provided in the offer available through each channel.

6.2. Through the Digital Channels, the Customer can also obtain information on the Customer's account(s), subscribe to products and services and order banking transactions from the list of possible transactions previously published at the Bank's website at www.novobanco.pt.

7. Security Devices

7.1. To avoid the fraudulent use of the Bank's Digital Channels, the Customer shall take the following preventive measures:

- a)** Ensure the safety of the Access Card to the Digital Channels, as well as its membership number and alphanumeric key;
- b)** Keep the PIN secret;
- c)** Refrain from allowing the use of Security Codes by third parties, including legal representatives;
- d)** Memorise the PIN instead of writing it down;
- e)** Refrain from keeping or recording the PIN in a manner that may be intelligible or accessible to third parties;
- f)** Refrain from recording the PIN on the Access Card to the Digital Channels or on anything kept or transported along with this card;
- g)** Refrain from sending personal data and Security Codes via e-mail, since data sent by this means can circulate without protection;
- h)** Refrain from entering personal data and Security Codes on any website, except for the websites and apps of the Bank, or of a Payment Service Provider duly authorised to carry out this activity in the context of the Legal Framework for Payment Services and Electronic Money established by Decree-Law no. 91/2018 of 12 November;
- i)** Refrain from entering on any website, including the Bank's website, and from e-mailing or electronically saving more than three digits of the 192-position alphanumeric key in the Access Card to the Digital Channels;
- j)** Carefully check the content of the Additional Security SMS, and only enter it at the novobanco Digital Channels when confident of the message's authenticity;
- k)** Keep and maintain the smartphone, whose associated telephone contact is loyal to the Bank, in safe condition following the security practices advised by the manufacturer and/or operator, installing the necessary security applications and keeping them up-to-date;
- l)** Immediately contact the Bank upon learning that the security of a mobile phone has been compromised, either by the presence of malicious software by the duplication or illicit issuance of the SIM (subscriber identification module) card associated with the mobile phone number.

7.2. The Bank may, at any time and without any liability to the Customer, refuse authorisation of any transaction for the purposes of protecting the Customer or involving the payment authorisation system.

8. Unauthorised Transactions and Liability

8.1. Notwithstanding the provisions of clause 15 of Chapter III - General Conditions of Payment Services related to Unauthorised Transactions and Liability, under no circumstances shall the Bank be held liable for

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losses resulting from transmission errors, technical shortcomings, interference or disconnection occurring through or within the scope of the communication systems used to access the Digital Channels, except when attributable to the acts or omissions of the Bank.

8.2. The Customer acknowledges that the novobanco Online, Mobile Apps and Direct Line services have complex underlying technologies, which may result in failures and anomalies beyond the Bank's control, together with necessary maintenance and adjustments; as such, the Bank cannot guarantee its operability at all times, and shall not be held liable for damages resulting from delays and shutdowns on these grounds.

8.3. The Bank shall not be held liable for any delays, interruptions, errors or other inconveniences for reasons beyond its control, namely shortcomings in the telecommunications network, the Customer's computer system, modems, connection software, electrical power, the use of services provided by Payment Service providers or the Internet.

8.4. The Customer acknowledges and agrees that the Internet is a public network and, as such, except in cases of fraud or gross negligence, the Bank shall not be held liable for any damages resulting from its use, namely changes to the content of orders by unauthorised third parties.

9. Blocking of Access to Digital Channels

9.1. The Bank reserves the right to block, partially or in whole, temporarily or permanently, the Customer's access to the Digital Channels under any of the following circumstances:

- a) for the purposes of protecting the Customer;
- b) when the Customer does not fulfil its obligations arising from the Digital Channels' conditions of use;
- c) for reasons involving the Digital Channels' operating system;
- d) suspected unauthorised or fraudulent use of the Digital Channels;
- e) when arising from the law, a decision by a supervisory authority or any situation that may directly or indirectly jeopardise the Bank's compliance with any legal or regulatory rule.

9.2. If, for security reasons or due to legal impediment, the Bank is unable to notify the Customer in advance of the blocking of the Digital Channels, the Customer shall be notified of the blocking and respective grounds as soon as possible.

9.3. If access to the Digital Channels is blocked pursuant to the above paragraphs, the Customer may request their reactivation via request addressed to the Bank, who reserves the right to deny reactivation if the underlying reasons for the blocking or modification of the conditions of access persist.

9.4. The Bank shall block access, partially or in whole, if the Customer makes no consultations or transactions of any kind through the Digital Channels within 90 (ninety) days of requesting the Security Codes.

10. Amendment

The provisions of clause 57 shall apply if the Bank wishes to amend the General Conditions for Access to the Digital Channels.

11. Termination of the Agreement

11.1. The Bank and the Customer may, at any time, terminate these General Conditions for Access to the Digital Channels or any of their associated services, at no additional charge, with notice to the other party at least 60 (sixty) or 30 (thirty) days in advance, respectively, of the desired effective date, through the means provided for in clause 19 of Chapter I - General Provisions.

11.2. In the event of termination of any kind, pending transactions shall be performed under the contractually agreed terms and conditions, while scheduled transactions which have not started shall be cancelled.

12. Financial information

12.1. Financial Information available through the Digital Channels, such as stock prices, indices, news, studies and other information, is provided by the Bank for mere information purposes, and is prepared by third parties

(Version no. 6, 29/05/2026)

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authorising the Bank to receive, store, use and disseminate this Financial Information to its Customers. Although the Bank carefully selects its information sources, its analysis may overlook certain errors or omissions; as such, the Bank cannot ensure the accuracy or completeness of the information provided herein, and shall not be held liable for any inaccuracies or misunderstanding, misinterpretation or misuse of this information.

12.2. The information provided through the Digital Channels does not constitute any investment recommendation, and is not binding on the Bank.

12.3. The Customer shall use the financial information at their own expense and risk, and is solely responsible for any investment decisions taken. The Bank cannot be held liable to the Customer or to third parties for damages caused by any decision made and/or executed based on the financial information provided.

13. Account information and payment initiation services

13.1. If the Customer's account is accessible via online Digital Channels, the Customer may also, under the legal regime for payment services, use a Payment Initiation Service Provider or an Account Information Service Provider, as defined in Chapter III - General Conditions of Payment Services, and have them provide the services for which they are authorised.

13.2. In such cases, the Customer must expressly consent to the execution of the services in question with these providers, and the Payment Initiation Service Provider or Account Information Service Provider, as applicable, shall be solely responsible for ensuring that access to and authorisation of the payment services has been authenticated, duly recorded and accounted for.

13.3. The Payment Initiation Service Provider or Account Information Service Provider shall act, when dealing with the Bank, on behalf of the Customer.

13.4. Since there is no contractual relationship between the Bank and these providers, the Customer shall be solely responsible for choosing and hiring Payment Initiation Service Providers or Account Information Service Providers.

13.5. Notwithstanding the above, the Bank may, at any time, and without being held liable to the Customer, refuse access to the payment account for a Payment Initiation Service Provider or an Account Information Service Provider, provided that it has justification for this purpose and proof of fraudulent or unauthorised access to the payment account by this provider, and that it notifies the Ordering Party of the refusal and its objective justifying grounds.

13.6. With regard to unauthorised transactions, the provisions of clause 15 of Chapter III - General Conditions of Payment Services and clause 10 of Chapter IV - General Conditions of Digital Channels shall apply, with the necessary adaptations, with the Payment Initiation Service Provider responsible for proving that the payment transaction has been authenticated and registered, that it has not been affected by a technical malfunction or any other deficiency related to the payment service and, in the event of suspected fraudulent behaviour by the Customer, notifies the judicial authorities in writing.

14. Final provisions

14.1. The Bank may offer or cancel new features in the Digital Channels at any time.

14.2. All matters not governed by this section shall be subject to the provisions of these New Account Conditions available at the Bank's website, in particular Chapter III - General Conditions of Payment Services.

(Version no. 6, 29/05/2026)

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Chapter V – Agreement for the Use of Cards for Private Customers Section A - General Conditions of Cards

Section A – General Conditions of Cards

1. Concept

1.1. The debit and credit cards referred to in this Agreement are the property of NOVO BANCO, S. A., hereinafter called Bank. Cards are a personal, non-transferable means of payment issued under the payment brand previously chosen by the Customer when applying for the card. The Customer may request the inclusion of other payment brands, provided that the service is provided at the time by the Bank.

1.2. Credit cards are tied to a card account with an assigned credit limit shown on the respective monthly statement.

2. Issuance

2.1. Cards shall be issued in the name of a natural person, as identified in this Agreement, hereinafter called the Holder.

2.2. If the card account is associated with a joint Current Account, this shall be an either-to-sign joint account with regard to transactions.

2.3. The availability of any card shall always depend on a prior request from its future Holder and approval from the Bank. The Bank reserves the right not to allow the card to be activated if it finds that the documentation submitted for the purpose is not sufficient.

2.4. The Holder may request additional cards on behalf of other users, within the scope of the card account, assuming full responsibility to the Bank for all use of these cards, notwithstanding the joint and several liability of Additional Holders with regard to debts related to the card account. For cards to be issued in the name of Additional Holders, such holders must comply with these General Conditions and the Specific Conditions of Use of Cards for Private Customers.

2.5. The Bank may make debit or prepaid cards available for personal use by minors. For this purpose, the card should be requested from one or both Legal Representatives, who shall choose one of the daily limits pre-established by the Bank for withdrawals and payments. In such cases, additional cards on behalf of other users may not be requested.

2.6. Under the circumstances provided for in the above clause, the card shall be issued in the name of the minor, who shall be its Holder. All rights and obligations of the Holder under this Agreement shall be exercised by the Legal Representative(s) of the minor.

2.7. When applying for a card, the Holder can choose to receive either a physical card or a digital card. Digital cards will be issued with all the features applicable to physical cards, except those which, for reasons inherent to their format, cannot be offered, such as for use in ATMs.

3. Use of Card

3.1. Cards allow their Holder to purchase goods and services. Cash withdrawals are also allowed at banking establishments, ATMs of any Network and Automatic Payment Terminals. Applicable fees for the various transactions are shown in the Cards for Private Customers Annex.

3.2. For security reasons, the use of cards issued by the Bank is prohibited at domestic or foreign websites considered high risk, namely at websites involving pornography and gambling; in such case, the Bank reserves the right to cancel the card without prior notice.

(Version no. 6, 29/05/2026)

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3.3. All credit card purchases in Portugal or abroad shall be considered credit purchases and debited to the card account of the Holder within the limits of the respective balance.

3.4. Cash advances made with the credit card ("credit withdrawal" option at automatic ATMs of any Network) shall be considered credit advances and debited to the respective card account.

3.5. All transactions with debit cards shall be debited to the associated Current Account, shall appear on the account statement for this account and shall be limited to its available balance.

3.6. Cards with the contactless feature activated allow the Holder to make Payment Transactions using this contactless technology at contactless automatic payment terminals, up to a maximum value of €50 per transaction, without having to use the PIN code.

4. Statement

4.1. Each month, or at other frequencies provided for by law, the Bank shall provide, as applicable:

- a statement of the card account, sent to the Holder of the card account (provided that transactions or a balance due exist, or provided that 12 months have elapsed since the provision of the last statement), reflecting the reference numbers and amounts of unpaid transactions made with the credit card, together with payments made during this time;

- a statement of the Current Account sent to the account's first holder, which shall reflect all debit and credit transactions made on the Current Account by the Holder.

4.2. The statement referred to in the above clause shall be provided in the following formats:

- Electronic Statement: available through the novobanco Online service at www.novobanco.pt, if the Holder also has a Current Account associated with the card at the Bank and is a member of the Bank's Digital Channels, or sent via e-mail to the address indicated by the Holder;

- Hardcopy Statement: sent to the postal address in the Bank's database, if requested by the Holder, when the Holder is not a member of the Bank's Digital Channels or when the Holder has not provided the Bank with an e-mail address.

4.3. The Bank may change the format of the account statement sent to the Holder, with at least 2 (two) months' advance notice in relation to the effective date, pursuant to clause 8 of this chapter.

4.4. When a hardcopy account statement is chosen, the Bank shall not be responsible for any delays not directly attributable to the Bank in receiving the account statement, nor for any loss during postal delivery.

4.5. The Holder may request proof of any transaction made, subject to the amounts shown in the table of the Cards for Private Customers Annex.

4.6. The card account statement or current account statement are the Holder's debt document, and shall be considered accurate if no written claim is received via registered letter with acknowledgement of receipt, or written notice is delivered to the Bank, accompanied by the necessary supporting documents, within 30 (thirty) days from the issuance of the statement. Transactions in the card account statement selected for Instalment Payments shall be considered accurate, and may not be revoked by the Holder.

4.7. The Bank may use coercive means of enforcement, both in and out of court, for any failure to pay amounts due under this Agreement, based on the last statement sent to the Holder and not disputed.

5. Card Validity

5.1. Cards shall have an expiry date (as stipulated in the table of the Cards for Private Customers Annex), as shown on the cards, after which they can no longer be used. The Bank may renew the card provided that the Holder does not dispute this within 2 (two) months of the expiry date referred to above.

5.2. In the event of the Holder's death, incapacity or impairment, the right to use the card shall expire, and the respective heirs or representatives shall immediately return the card to the Bank. The Bank also reserves the

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





right to retain and destroy the card directly or through third parties, namely entities accredited to accept VISA cards, and to cancel the card, upon becoming aware of the Holder's death, by any means.

6. Signing of Agreement, Duration and Effectiveness

6.1. Subscribing to the card application shall in no way constitute the Bank's acceptance, commitment or promise to issue the card under the terms and conditions requested. Card applications shall be analysed by the Bank's competent bodies, and the card's issuance shall be subject to prior approval. The decision to approve the card shall be communicated to the Holder as soon as possible by means of a written notice, which shall comprise an integral part to this Agreement.

6.2. If the card application is approved with conditions that differ from those stated in the application, the Holder will be contacted by telephone to confirm acceptance of these conditions, which will be immediately communicated in a written notice comprising an integral part to this Agreement.

6.3. In the written notice of approval referred to in the above point, the Bank shall inform the Holder, when applicable, of the credit limit, the nominal rate, the fees and charges and the annual percentage rate of charge, which shall correspond to the conditions accepted by the Holder or to others that, always in the Holder's favour, may be determined by the Bank in accordance with applicable legal provisions.

6.4. If the card application is approved under the same conditions as those stated therein, the date of conclusion of the Agreement shall be the date shown in the written notice of approval sent to the Holder pursuant to 6.1. If the application is approved with conditions other than those stated pursuant to 6.2., the Agreement for the Use of Cards for Private Customers shall be deemed to have been concluded on the date of their acceptance by the Holder, and shall only take effect from that date. In any case, this Agreement shall enter into force on the date of its signing, with an indefinite duration.

6.5. The Bank may terminate the Agreement for the Use of Cards for Private Customers, provided that it notifies the Holder of its decision in writing, with at least two (2) months' advance notice.

6.6. Notwithstanding the provisions of clause 6.4 above, The Holder may terminate the Agreement for the Use of Cards for Private Customers, without justification and at no charge, provided that it notifies its decision to the Bank, in writing, at least 1 (one) month in advance, via registered letter with acknowledgement of receipt or written notice delivered to the Bank.

6.7. Upon exercising its right to termination, the Holder shall be obliged to pay the Bank all amounts due under this Agreement for the Use of Cards for Private Customers and arising from the use of the card, until the effective termination date.

6.8. Upon termination of the Agreement for the Use of Cards for Private Customers, for any reason, the Holder shall lose all rights inherent to the possession and use of the card, and shall return the card, duly voided, to the Bank. The Bank also reserves the right to retain and destroy the card directly or through third parties, namely entities accredited to accept VISA cards. In the case of a digital card, the Bank reserves this same right by cancelling it.

7. Right of Free Revocation

7.1. The Holder may freely revoke this Agreement for the Use of Cards for Private Customers within 14 (fourteen) calendar days, with no need for justifying grounds.

7.2. The deadline for exercising the right of revocation shall commence: (i) on the date the Agreement is signed, or (ii) on the date the Holder receives a copy of the Agreement for the Use of Cards for Private Customers and information pursuant to Article 12 of Decree Law no. 133/2009 of 2 June, if this date comes later.

7.3. For the termination of the Agreement for the Use of Cards for Private Customers to take effect, the Customer must notify the Bank via an e-mail to info@novobanco.pt, a letter or written notice duly signed and sent to NOVO BANCO, Apartado 8135, EC Cabo Ruivo, 1802-001 Lisbon or delivered to any branch of the

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





Bank, provided that any of the communications in question are done within the deadline stipulated in clause 16 7.1. and accompanied by the return of the duly cancelled card. Upon revocation of the Agreement for the Use of Cards for Private Customers, the Bank reserves the right to retain and destroy the card directly or through third parties, namely entities accredited to accept VISA cards.

7.4. Having exercised the right of revocation, the Holder shall reimburse the Bank for all expenses incurred for taxes and any and all transactions made with the card, namely principal and interest due as of the date of the transaction(s) performed with the card until the principal payment date. This payment shall be made as quickly as possible, and always within 30 (thirty) days of sending the statement.

7.5. For the purposes of the above clause, interest shall be calculated based on the nominal rate stipulated in the table of the Cards for Private Customers Annex, for credit, on a current/360 day basis.

8. Amendments

8.1. The Bank reserves the right to alter the conditions of this Agreement for the Use of Cards for Private Customers, as well as the applicable interest rates, by giving 2 (two) months' notice to the Holder pursuant to point 20 of these General Conditions.

8.2. Any use of the card prior to the deadline referred to in the above clause shall presume acceptance of the contractual amendments in question.

8.3. After having been notified of the amendments to the Agreement, the Holder may immediately terminate it at no charge with written notice of its decision to the Bank, via registered letter with acknowledgement of receipt, or written notice delivered to the Bank before the date of the amendments' entry into force.

8.4. The Holder of the card undertakes to give written notification, via registered letter with acknowledgement of receipt or written notice delivered to the Bank, of any change to the postal address initially specified.

9. Termination

9.1. The Holder undertakes to notify the Bank of any and all changes to the Holder's personal or asset status, namely situations of unemployment or divorce, as relevant to the proper fulfilment of this Agreement.

9.2. In the case of credit cards, the Bank may terminate the Agreement in the event of non-payment by the Holder of at least two consecutive instalments whose value exceeds 10% of the total credit amount.

9.3. In the event of that described in the previous clause, the Bank shall give the Holder 15 (fifteen) additional days to pay the delayed instalments in full, plus indemnities and charges due; if the Holder fails to do so, the Bank shall declare the credit in default.

9.4. In addition to the provisions of the previous clause, the Bank may terminate the Agreement, at any time, by giving written notice to the Holder, when the Holder misuses the card or allows third parties to use the card.

10. Operating Rules and Debit Authorisation

10.1. To purchase goods or services with the card in person, the Holder shall:

- present the card, properly signed;
- provide identification, when so requested;
- use the PIN code at ATMs and Automatic Payment Terminals allowing this means of authentication, or when otherwise requested;
- when applicable, check and sign invoices or receipts submitted by establishments in accordance with the forms of the respective Networks, saving one copy.

10.2. To purchase goods or services with the card with the contactless feature active, the Holder shall:

- check the transaction;
- bring the card close to the contactless reader;
- keep a copy of the receipt issued; and
- provide identification, if so requested

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





10.3. To purchase goods or services with the card remotely in a secure manner, the Holder shall:

- check that the website where purchases are being made adheres to the 3D Secure security protocol for remote purchases;
- enter the name, card number, expiry date and security code (last three digits on the back of the card), and
- validate the authentication request, which is sent through a notification to the novobanco App or MB WAY app, per the Holder's prior configuration.

10.4. The use of the PIN, together with the signing of the invoices or receipts referred to above, shall signify authorisation to debit the respective amounts from the associated account.

10.5. The transactions provided for in the regulations of each of the Payment Systems for which no signature or PIN is required are:

- transactions of small amounts, such as tolls and telephone fees;
- telemarketing transactions;
- ticket reservations and purchases for shows;
- hotel and car reservations;
- transactions carried out using the contactless functionality;
- new transactions that may be offered to users.
- these shall result in a debit of the corresponding amount to the respective card account, which the Holder hereby accepts.

10.6. In the event of card renewal or replacement, for whatever reason, the Holder shall be responsible for providing or updating new card data to the Beneficiary of the order. The Holder may give ongoing remote payment orders via card to a merchant where the re-use of the Holder's card details to pay for future purchases has been authorised, in which case the Holder authorises the Bank to make the updated card details available to the card payment systems in the event of renewal or replacement of the card, for whatever reason. The Holder may inform the Bank at any time if the Holder does not wish the updated card details to be made available.

10.7. In the case of transactions carried out in open environments (e.g. websites, apps or programmes), the Holder must use their Card, duly configured to use the 3D Secure security protocol, or another means of payment made available at the time by the Bank, which fully complies with the Strong Authentication requirements.

10.8. The Bank reserves the right to refuse any transaction in open environments when not done through the means referred to in the previous point, and if such transactions are carried out, they will be the sole responsibility of the Holder.

11. Security Devices

11.1. To avoid the fraudulent use of cards, the following preventive measures should be taken:

- Holders of cards should sign them as soon as they receive them, even if they are not intending to use them immediately;
- register the card with the MBNet - Payment service or sign up for 3D Secure or any other service that the Bank makes available for secure transactions;
- each card shall be given a PIN, which must be kept secret. The Holder of the card should take all suitable measures to ensure the safety of the card and its PIN, or Security Key in the case of the MB WAY Service, namely:
- refrain from allowing the card's use by third parties, including legal representatives;
- refrain from disclosing to third parties their PIN code or Security Key for services that allow card-based payment transactions;

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





- memorise, and refrain from writing down, the PIN code or Security Key for services that allow card-based payment transactions;
- refrain from keeping or recording the PIN or Security Key of services that allow card-based payment transactions, in a way that may be intelligible or accessible to third parties;
- refrain from recording the PIN code or Security Key of services that allow card-based payment transactions, whether on the card, on the mobile phone or on anything stored or carried together with the card or the App.

11.2. In order to avoid fraudulent use of the card through services associated with it, the Holder shall:

- keep and maintain the smartphone where the card-based payment transaction App or service is installed in secure condition, and install and keep updated the necessary security applications, namely antivirus;
- ensure that the card-based payment transaction App or service is only used in establishments and online communication platforms whose merchants have subscribed to the respective service.

11.3. When the Holder uses a card with the contactless feature enabled, they may be asked to enter their PIN.

11.4. The Bank may, at any time and without any liability to the Holder, refuse authorisation of any transaction for the purposes of protecting the Holder or reasons involving the payment authorisation system.

11.5. The Bank reserves the right to block the Holder's card under any of the following circumstances:

- for the purposes of protecting the Holder;
- for reasons involving the security of the card or card operating system;
- suspected unauthorised or fraudulent use of the card;
- if the professional or financial status of the Holder changes so that, in the Bank's opinion, the Holder's ability to meet its obligations to the Bank are compromised.

11.6. If, for security reasons or due to legal impediment, the Bank is unable to notify the Holder in advance of the blocking of the card, the Holder shall be notified of the blocking and respective grounds as soon as possible.

11.7. As soon as the reasons referred to in clause 11.5 no longer exist, the Bank shall unblock the card or replace it with a new one. This replacement shall be provided at no cost to the Holder.

12. Unauthorised Transactions

12.1. The provisions of clause 15 of the Chapter of the General Conditions of Payment Services related to Unauthorised Transactions and Liability shall apply to unauthorised card transactions.

12.2. After the notification provided for in Clause 15 of the Chapter of the General Conditions of Payment Services, the Bank shall activate the mechanisms needed to prevent the Card's abusive or fraudulent use. If, following notification by the Holder, the card needs to be replaced and the Holder wishes to do so, the Holder shall be responsible for paying the Bank for the replacement card amount due as a Card Replacement Fee or Fee for the Reassignment of the PIN, or the Security Key in the case of the MB WAY Service, referred to in the table in the Cards for Private Customers Annex. A replacement fee shall also be payable in the event of the card being in poor condition.

13. Revocation of Authorised Transactions

13.1. The Holder may request reimbursement of a transaction made with the card provided that, at the time of authorisation, as provided for in clause 10.1. of this Agreement, the transaction's amount has not been determined and the amount in question exceeds what the Holder could reasonably expect.

13.2. The request referred to in the above clause must be made within 8 (eight) weeks of the respective debit to the card account or Current Account, as applicable; the Bank may or may not carry out the reimbursement, in accordance with the content of the claim submitted by the Holder.

14. Responsibility for Performance of Transactions

14.1. The Bank shall be responsible for direct damages caused to the Holder from the failure to execute or improper execution of a transaction due to the malfunctioning of the machine or terminal in which the card was

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





used. The Bank shall not be held liable for any losses caused by technical system failures in any of the Networks or the Automatic Payment Terminals and Multibanco network ATMs, when notice is given to the Holder via written message in the screen of the device, or provided that it is obvious by any other means.

14.2. In the event of dispute between the Bank and the Holder, the burden of proof shall fall on the benefiting party; the other party undertakes to fully cooperate by providing any information and documentation requested with regard to the dispute in question.

15. Card provision fee

15.1. The issue and renewal of cards may require payment of an annual fee called the “card provision fee”. The card provision fee is stipulated in the table in the Cards for Private Customers Annex.

15.2. The Bank reserves the right to charge 1/12th of the card provision fee per month.

15.3. The card provision fee shall only be due from the Holder proportionally to the time elapsed until the termination date of the Agreement; if the Holder pays the card provision fee in advance, the Holder shall be entitled to partial reimbursement proportionally to the time period which has not elapsed. If the card provision fee has been paid monthly by 1/12 of the respective amount, in accordance with clause 15.2., its associated payment obligation shall end at the end of the month in which the termination of the Agreement becomes effective.

16. Add-on Products

16.1. Add-on Products (e.g. rewards programs, services, etc.) are supplementary products tied to certain cards, are optional in nature, and may be subscribed to by the Holder at the time of applying for the card or on other occasions.

16.2. The value of the Add-On Products, which correspond to an annual or monthly fee, depending on the product in question, is stipulated in the table of the Cards for Private Customers Annex.

16.3. When an Add-on Product requires the payment of an annual card fee and is subscribed to at the time of card enrolment, it is paid for simultaneously with the card provision fee. When an Add-on Product is subscribed to after the card is issued, it is paid for at this time. This payment corresponds to the Add-on Product amount shown in the attached table, corresponding to the number of months from the Add-on Product sign-up date and the month in which the card provision fee is charged. In the month of the annual card fee, the card provision fee will be debited, plus the amount of the Add-on Product. When the Add-On Product corresponds to the payment of a monthly instalment, the respective amount is charged on a specific day of each month, the first month being charged the proportional amount due until the following monthly instalment.

16.4. If the Holder of a card issued under the VISA International Network has subscribed to one of the "Worry-Free Use" or "Worry-Free Use Plus" Add-on Products, in the case of loss, robbery, theft or misplacement of the credit card abroad, the Holder may request the replacement of one or two cards, in accordance with the type of Add-on Product chosen, by contacting VISA (U.S.A.) at + (1) 303 967 10 96, and shall be charged the amount set out in the price list.

If the Holder has subscribed to the "Protection Solution" Add-On Product, in the event of loss, theft, robbery or misplacement of the credit card, they can request an Emergency Cash Advance by contacting Visa (USA) on the telephone number + (1) 303 967 10 96, and shall be charged the amount set out in the price list.

In the event of withdrawal after requesting the Emergency Service, in any of its forms, the Holder shall be charged the amount set out in the attached price list.

17. International and foreign transactions

17.1. The transactions made under this Agreement shall be denominated in euros.

17.2. Transactions made in currencies other than the euro shall be converted into United States dollars, when this is not used, and subsequently converted into

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





euros. The applicable average exchange rate shall be that used in the three primary global exchange markets and calculated by VISA International. Any change to the exchange rate shall be immediately applied.

17.3. For transactions made in currencies other than the euro, the exchange rate shall be subject to a foreign currency service fee, as stipulated in the attached table.

17.4. For all transactions carried out in the countries of the European Economic Area (EEA) listed in the attached table, if carried out in a currency other than the Euro, Swedish Krona or Romanian Leu, or if carried out in the rest of the world, regardless of the currency used, as compensation for the costs of intermediation, processing, communications and risk, a fee shall be added, stipulated in the attached table.

18. Communication of Responsibilities to Banco de Portugal

18.1. Pursuant to point 3 of Banco de Portugal Instruction no. 17/2018, the Bank is obliged to notify this entity of all active transactions existing in the name of the Holder.

18.2. The Bank is obliged to inform Banco de Portugal of the card account balance for the last day of each month.

18.3. Pursuant to Instruction no. 17/2018, the Holder is entitled to information on the Holder appearing in the Central Credit Registry; the Holder shall request, in writing, that the Bank correct or update any errors or omissions.

19. Copy of Agreement

Over the duration of this Agreement, the Holder may request, at any time, that the Bank provide a new copy of the Agreement in hardcopy or any other durable medium.

20. Language and Communication

20.1. This Agreement and any communications or notices made under this Agreement shall be done in Portuguese.

20.2. Unless specifically provided for otherwise, the communications and notices under this Agreement shall be done: (i) by the Bank, in writing, by means of the card account and/or current account statement, via letter to the legal domicile of the Holder, via e-mail to the address specified by the Holder or to the message box of the novobanco Online service, if the Holder also has a current account at the Bank and belongs to the Bank's Digital Channels, or verbally via telephone, and (ii) by the Holder, in writing, via e-mail to the address info@novobanco.pt, or via letter to NOVO BANCO, Apartado 8135, EC Cabo Ruivo, 1802-001 Lisbon.

21. Law Complaints, out-of-court procedures and Jurisdiction

21.1. This Agreement shall be governed by the Portuguese law.

21.2. Notwithstanding legislation related to the complaints book, the Customer may submit complaints to any branch of the Bank or online at www.novobanco.pt. The Customer may also submit complaints involving the Bank's breach of the law directly to Banco de Portugal.

21.3. In order to ensure the alternative resolution of disputes concerning the rights and obligations resulting from this Agreement, the Bank makes available to the Customer, under the terms of Law no. 144/2015, of 8 September, recourse to the following alternative dispute resolution bodies, to which it has subscribed:

a) Lisbon Consumer Conflict Arbitration Centre (Centro de Arbitragem de Conflitos de Consumo de Lisboa), available at www.centroarbitragemlisboa.pt;

b) Porto Arbitration and Consumer Information Centre (Centro de Informação de Consumo e Arbitragem do Porto), available at www.cicap.pt; and

c) National Centre of Information and Arbitration for Consumer Conflicts (Centro Nacional de Informação e Arbitragem de Conflitos de Consumo), located in Braga www.cniacc.pt.

21.4. The Bank and the Customer may also resort to the courts, and hereby agree that the Lisbon or Porto

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





courts shall have jurisdiction, according to whether the Customer is legally domiciled in the Lisbon or Porto metropolitan areas, respectively, or the civil courts of the Customer's legal domicile, if in Portugal.

21.5. The Bank may also use coercive means of enforcement, both in and out of court, for any failure to pay amounts due under this Agreement, based on the last statement sent to the Holder and not disputed.

22. Supervision

The Bank is subject to supervision by (i) the European Central Bank, with its registered office at Sonnemannstrasse 20 (Main Building), 60314 Frankfurt am Main, Germany, and by Banco de Portugal, with its registered office at Rua do Ouro, n.º 27, in Lisbon, within the scope of the Single Supervisory Mechanism; (ii) the Securities Market Commission, with its registered office at Rua Laura Alves, n.º 4, 1050-124, in Lisbon, and (iii) the Pension Funds Supervisory Authority, with its registered office at Av. da República, n.º 76, in Lisbon.

23. Identification

NOVO BANCO, S.A., is an entity owned by BPCE SA., with registered office at Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal, with the single registration at the Companies Registry Office of Lisbon and body corporate number 513 204 016, with the share capital of € 2.245.000.000,00 - Swift Address - BESCPTPL.

Section B - Specific Conditions of Use of Credit Cards for Private Customers

24. Credit Limit

24.1. Manual and electronic transactions made with credit cards, whether taken separately or as a whole, may not exceed the credit limit shown on the account statement. These transactions shall be debited from the Holder's card account, whose starting balance shall comprise the assigned credit limit.

24.2. Available credit corresponds to the difference between the credit limit and the unsettled transactions made by the Holder, whether applied to the card account statement or not. The credit limit shall be automatically reinstated at the time of debt settlement.

24.3. The Bank, per certain criteria, may allow the credit limit to be exceeded, and shall reserve the right to charge a fee for exceeded credit limit, pursuant to the Price List in force. If the Holder exceeds the assigned credit limit, the excess amount shall be added to the Minimum Payment (whose calculation formula is described in clause 26.5 below) or to the fixed settlement amount (per clause 26.2).

24.4. The Bank may, at its own initiative, alter the credit limit in force, by giving the Holder at least two (2) months' advance notice, pursuant to points 8 and 20 of these General Conditions.

25. Instalment Payments

25.1. Under the terms of the following clauses, the Holder can choose to make fixed monthly instalment payments, with a variable interest rate. Purchases made with a credit card, cash advances and utilised credit card capital are eligible for Instalment Payments.

25.2. Instalment Payments for purchases made with a credit card and cash advances can be made up to 36 months, in the case of the utilised credit card capital up to 12 months.

25.3. In the case of instalment payments of utilised credit card capital, the payment plan shall be based on the entire value of the capital used (including purchases made with a credit card and cash advances on credit in progress).

25.4. The Instalment Payments option for credit card purchases can be requested at certain Bank Automatic Payment Terminals. The Holder of the credit card, when making a card purchase, may, through the Bank's Automatic Payment Terminal, at the time of paying for the purchase, choose the Instalment Payments option by setting the number of instalments from among the options available at the Bank's Automatic Payment Terminal.

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,
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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





25.5. Holders making purchases with their credit card and failing to follow the procedures in the above clause, or a cash advance on credit, will have the option of converting it into an Instalment Payment, by setting the number of instalments to be paid via novobanco Online, the novobanco App, the Direct Line and at Bank branches or, for Holders without a current account backing the card domiciled at the Bank, through the Card Support Channels. The selection of each purchase or cash advance on credit which the Holder wishes to pay in instalments may only be done before the closing date of the card account statement where these transactions will be applied. In the case of utilised credit card capital, the Instalment Payment request is only available at the Bank's branches and can only be made after the statement closing date and before the payment deadline.

25.6. Instalment Payments do not require specific approval. The total amount of the Instalment Payments will be subtracted from the available card balance, which will be reinstated monthly by the amount of principal settled in each instalment.

25.7. For each Instalment Payment, a certain interest rate shall be applied, depending on the payment period chosen, the maximum of which is set out in the attached table, and the total cost of the credit shall in no case exceed the interest rate applicable to the card on the date the Instalment Payment is requested. When the payment plan is set up, interest on the first instalment shall be accrued on a daily basis from the date of converting the transaction to Instalment Payments until the closing date of the next statement, calculated based on a calendar year of 360 calendar days. On the remaining instalments, interest shall be accrued on a 30/360 basis.

25.8. The minimum amount for an Instalment Payment associated with the card is shown in the attached table; no more than 10 (ten) active Instalment Payments may be associated with the same credit card ("active" being defined as all Instalment Payments not fully settled). Utilised credit card capital can only be converted once.

25.9. The Holder may, at any time, refrain from paying instalments, with the remaining principal due allocated to the following statement, subject to the interest rate of the card. The failure to pay instalments may result in an overdrawn credit limit, subject to the provisions of clause 24.3 above for the respective settlement.

25.10. The Holder may also reimburse in advance, partially or in whole, the amount subject to an Instalment Payment, provided that the Bank is given at least 30 days' advance written notice. The amount reimbursed shall be debited from the associated current account. In the event of early repayment in full, the demand deposit account shall also be debited for the remaining amount of instalment interest and respective taxes calculated through the date of actual repayment of the credit.

25.11. Notwithstanding the provisions of the above paragraph, if a fixed interest rate applies to the Agreement, the Bank shall be entitled to charge a fee for the costs directly related to the early repayment, which shall be 0.5% or 0.25% of the capital repaid early, depending on whether the period between the early repayment and the date stipulated for the end of the Instalment Payments is more than one year or less than or equal to one year, respectively.

25.12. In no case may the early repayment fee exceed the amount of interest that the Customer would have had to pay between the date of the early repayment and the date stipulated for the end of the Instalment Payments.

25.13. After the closing of the card account statement where the first instalment of the Instalment Payments shall be applied, the Holder may, also at any time but only once per Instalment Payment, request a change to the number of instalments for the remaining principal, subject to the corresponding interest rate of the new period from that time forward. This change is only possible if the number of instalments paid plus the new period's number of instalments do not exceed the maximum instalment number of 36 for this transaction.

25.14. Until the card account statement is closed, the Holder may cancel the Instalment Payment using the Bank's Automatic Payment Terminal, in the case of transactions made under clause 25.3, or by using the

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





following services: novobanco Online, novobanco App, the Direct Line or the Bank's Branches, or, for Holders without current accounts backing the card domiciled at the Bank, through the Card Support Channels, for transactions made under clause 25.4. Upon cancellation of the Instalment Payment, the Holder's card account shall be credited for the amount of the cancelled transaction. The cancellation of the Instalment Payment through the Bank's Automatic Payment Terminal also depends on notice from the Holder to the Bank through the Direct Line service or Card Support Channels.

25.15. In the event of non-payment of an instalment, its amount shall be added to the amount of capital used on the card not allocated to an instalment payment plan. The card account's interest rate shall apply to this amount. In the event of non-payment of three consecutive instalments, the Instalment Payment shall be cancelled in full, and the card account shall be debited for the amount of the outstanding principal.

26. Settlement of Card Account Statement

26.1. The payment date of the amounts to be settled by the Holder will be shown on the card account statement (Payment Date).

26.2. The total amount due shall be paid by ongoing debit order to the current account associated with the card account, if it exists, in one of the following options (Payment Options) previously chosen by the Holder when the Agreement was signed:

- monthly payment of total card account balance: the payment shall be made through the total balance due;
- monthly payment of part of the card account balance: the payment amount shall be a percentage of the principal used, according to the Payment Option previously chosen by the Holder, plus any applicable fees, interest and taxes as shown in the attached table;
- monthly payment of a fixed amount: the amount payable, agreed between the Holder and the Bank, must be at least 4% of the credit limit. This amount shall include any applicable fees, interest and taxes as shown in the attached table, with the remainder applied to principal.

26.3. The Holder may, at any time, change the Payment Option via novobanco Online, the novobanco App or the Bank's Branches. The change of Payment Option only takes effect on the statement closing date. If no Current Account associated with the card account exists in the Holder's name at the Bank, the total amount due shall be paid by any other means accepted by the Bank, namely via Multibanco network ATMs, Automatic Payment Terminals or via the direct debit system.

26.4. If the Holder chooses to settle a given purchase through the Instalment Payment option, the Minimum Amount Payable calculated per clause 26.5 below, or the fixed amount referred to in clause 26.2, shall be subject to the additional instalment.

26.5. Notwithstanding the Payment Option agreed, the Bank may allow the Holder to pay a Minimum Amount Payable, which shall be indicated on the card account statement, using the "Payment of Services" option, available via novobanco Online, the novobanco App, the Direct Line and ATMs in the Multibanco network. This option shall not apply when the flat-rate payment method is involved.

The Minimum Amount Payable shall be calculated monthly using the following formula: (Outstanding capital (1) x % corresponding to the Minimum Amount Payable) + Overdrawn Credit + (Debt Recovery Fee and respective unpaid interest) + (Debt Recovery Fee and respective monthly tax) (1) Outstanding capital = Outstanding balance - Overdrawn Credit.

26.6. Tax-related costs and balances due of 15 (fifteen) euros or less or exceeding the credit limit shall always be paid in full.

26.7. If the Holder wishes to make payments in different (higher or lower) amounts than the debit order initially specified, this may be done via Multibanco network ATMs or Automatic Payment Terminals allowing this

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





transaction. This means of payment shall only be accepted **before 6 p.m.** on the payment deadline date shown on the card account statement.

In such case, if the payment is equal to or more than the Minimum Amount Payable or fixed amount shown on the statement, the debit order shall not be activated on the payment deadline date. If, on the other hand, the payment is less than the Minimum Amount Payable or the lump sum, the debit order shall be triggered for the difference between the Minimum Amount Payable or the lump sum, and the Debt Recovery Fee shall be due, the amount of which is set out in the attached table, if the Current Account associated with the card account does not have a sufficient balance to settle this amount.

The "Payment of Services" made after 6 p.m. on the payment deadline does not prevent the execution of the standing debit order to the Current Account associated with the card account, and shall be deducted from the total amount owed.

26.8. The Holder may request changes in payment to the card account statement and subsequent reimbursement of the difference, provided that the debit in the Current Account has occurred according to the amount shown on the statement and in accordance with the chosen payment method. The change and reimbursement of the debit amount is possible when equal to or more than the Minimum Amount Payable, with the amount of reimbursement subject to interest calculated according to the attached table, beginning on the reimbursement date, subject to the Payment Change and Reimbursement Fee in this same table.

26.9. If, on the Payment Date, the Current Account associated with the card account has not been topped up with the amount corresponding to the Payment Option chosen by the Holder, the Bank shall debit the account for the amount available therein, successively until the next statement closing date and until the amount corresponding to the Payment Option chosen by the Holder has been reached. If the amount debited does not correspond to at least the Minimum Amount Payable or the amount corresponding to the lump sum, the Debt Recovery Fee shall be applied, the amount of which is set out in the attached table.

26.10. The Bank may terminate the Agreement under the terms and conditions set out in clause 9 of this Agreement for the Use of Cards for Private Customers.

27. Interest Rate

27.1. Any failure to pay the entire balance shown on the card account statement shall result in the payment, via debit to this account, of remuneratory interest on the capital subject to interest (capital used - capital in free float period), calculated on the closing date of the respective statement. Interest shall be calculated on a daily basis, from the closing date of the previous statement to the closing date of the next statement, and calculated on the basis of a calendar year of 360 calendar days. Remuneratory interest shall always be charged monthly to the Customer, regardless of timely payment of the principal due, in accordance with the formula in clause 26.5.

27.2. The remuneratory interest rate referred to in the above clause is itemised in the attached table.

27.3. Failure to pay the amount corresponding to at least the Minimum Amount Payable or the lump sum indicated on the card account statement shall result in late payment interest being charged.

27.4. The late payment interest rate results from the application of a maximum annual surcharge of 3% on top of the remunerative interest rate referred to in the attached table, and shall be levied on the amount corresponding to the Payment Option previously chosen by the Holder, from the date of entry into arrears.

28. Assignment

28.1. The Bank may freely assign credit, partially or in whole, and shall be authorised to provide potential assignees with a copy of the Agreement, supporting documentation for credit and guarantees, and the assignment proceedings.

28.2. The Bank shall also be authorised to assign its contractual position, provided that the Holder does not object within 14 (fourteen) days of being notified for this purpose.

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,

Sede no Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal

Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





Section C - Specific Conditions of the MB NET- Secure Payment Service

29. Concept

29.1. The MBNet – Secure Payment service allows the Holder to create virtual cards which can be used to perform secure transactions in open environments (e.g. Internet, WAP, interactive television).

29.2. Signing up for the service can be done via debit or credit card, MB WAY, the novobanco App or novobanco Online.

30. Operating rules

30.1. The user can create virtual cards via the MB WAY App, novobanco App or novobanco Online.

30.2. To create virtual cards, the user must:

- Access the MB WAY App, the novobanco App and novobanco Online;
- Choose the type of card they want (single purchase or merchant/multi-purchase card);
- Set the maximum usage amount and validity, in the case of the merchant card;
- Confirm the creation of the card

31. Security Devices

31.1. After joining the MB NET – Secure Payment service, the Holder shall be responsible for the confidentiality of the secret code, if this has been generated, and undertakes to use this payment service for any and all transactions made in open environments, and acknowledging themselves in doing so, as a debtor to the Bank of amounts recorded electronically.

31.2. In order to prevent fraudulent use, the Holder must also take the measures described in clause 11 of this Agreement for the Use of Cards for Private Customers.

31.3. The Bank reserves the right to cancel any transactions made in open environments if the Holder does not use the MBNet - Secure Payment service.

31.4. In the event of non-receipt of the service access data, loss, forgery, robbery, theft or misappropriation thereof, the Holder must immediately cancel the MB NET - Secure Payment service.

32. Cancellation of MBNet Service

The Holder may cancel their membership in the MBNet - Secure Payment service, at any time, via novobanco Online, or by direct written notice to the Bank.

Section D - Specific Conditions of the 3D Secure Service

33. Concept

3D Secure is an additional security protocol for remote purchases in an open environment, defined and accepted by the international card brands, which allows the Holder to perform transactions securely, thereby meeting the requirements of Strong Authentication.

34. Operating rules

34.1. The Holder can join the 3D Secure protocol by activating it in the novobanco App or by associating the Card with the MB WAY App. Only one of these two methods can be active at any given time.

At the time of the transaction, depending on the transaction amounts or security risks involved, notifications may be sent to the novobanco App or MB WAY App, to be validated by the Holder to confirm the transaction's authenticity.

34.2. Notwithstanding the provisions of clause 34.1 above, the Bank reserves the right to automatically add the card to the 3D Secure protocol if this is required by law, regulation or transaction, with a view to improving the provision of the service.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





34.3. After signing up to 3D Secure, the Holder will be able to use this protocol for open environment card transactions on the websites of merchants who have signed up to the 3D Secure protocol. By doing so, they recognise that they owe the Bank the amounts registered electronically.

34.4. The Bank reserves the right to refuse any transaction conducted in open environments if it is not carried out through this protocol or another made available by the Bank that fully complies with Strong Authentication requirements. Should such transactions be executed, they shall be the sole responsibility of the Account Holder.

34.5. The Holder is responsible for keeping the mobile phone number associated with 3D Secure up to date with the Bank and is liable for any losses arising from failure to comply with this obligation. The Holder shall also be responsible for keeping their novobanco App or MB WAY App up-to-date, maintaining their exclusive access and activating notifications on their devices, with the aim of, where appropriate, enabling validation of the authenticity of the transaction.

35. Cancellation of 3D Secure

35.1. The Holder may cancel their subscription to 3D Secure, at any time, at the Bank's branches, notwithstanding the provisions of clause 34.2 above.

35.2. The Bank may cancel or change the service at any time, without prior notice to the Holder, for security reasons, imposed by the actual provider of the 3D Secure service or by the international card brands.

Section E - Specific Conditions of the MB WAY Service

36. Concept

36.1. MB WAY is a service that allows the Holder to make payments for purchases made in the establishment or on the online communication platforms of any merchant adhering to this service, to make or receive transfers, and to withdraw cash from ATMs in the Multibanco network without having to insert the physical card, by associating the card with the security key predefined by the Holder. Through this service it is also possible to join the MB NET - Secure Payment service.

36.2. Notwithstanding the Account Holder linking the card to the MB WAY service, payments made under this service are debited exclusively from the Account Holder's current account; their use is neither dependent on nor limited by any credit limits on the associated cards.

36.3. The service can be subscribed to at any ATM in the Multibanco network or through other services made available by the Bank for the management of the MB WAY Service. It depends on the installation of the MB WAY App on the Holder's smartphone and acceptance of the general terms and conditions of the service.

37. Operating rules

37.1. After joining the MB WAY Service, the Holder becomes responsible for the confidentiality of the user security key and undertakes to ensure that the mobile phone number, e-mail address or other identifier predefined by them, associated with the MB WAY Service, as well as the mobile device and the MB WAY App, are used only by them or by persons authorised by them, acknowledging that they owe the Bank the amounts registered through this service.

37.2. The Bank's obligation to ensure the provision of the MB WAY Service only arises if, at the time of use:

- a) the Holder keeps the mobile phone number provided active and keeps the contract with the telecommunications operator in force;
- b) the Holder's security key is active;
- c) the conditions are met for the Holder to receive the message requesting confirmation of the MB WAY transaction on their smartphone, on which the MB WAY App is installed;
- d) the MB WAY transaction is confirmed by entering the Holder's security key.

(Version no. 6, 29/05/2026)

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e) in the case of an MB WAY Transfer, the recipient has previously subscribed to the MB WAY Service and confirmed receipt of the funds.

37.3. For security reasons, after 3 (three) failed attempts to enter the user security key to the MB WAY Service, the service will be blocked. The Holder may reactivate membership of the MB WAY Service at any ATM in the Multibanco network or through other services provided by the Bank for membership and management of the MB WAY Service. This procedure shall be approved up to a maximum of 9 (nine) times. After this, the Holder will have to re-enrol for the service.

37.4. In the event of non-receipt of the access data to the service or their loss, misplacement, forgery, robbery, theft or misappropriation, the Holder shall immediately cancel the MB WAY Service via any Multibanco network ATM, or via other services offered by the Bank, or via direct notice to the Bank's Direct Line service, available 24 (twenty four) hours per day, using the contact information shown in clause 15 of the Chapter of the General Conditions of Payment Services.

37.5. If the smartphone on which the MB WAY App is installed is lost for any reason, the Holder must inform the Bank immediately.

38. Termination of the MB WAY Service

38.1. The Holder may cancel their subscription to the MB WAY Service at any time through any ATM of the Multibanco network, or through other services made available by the Bank for the subscription and management of the MB WAY Service, or by direct written communication to the Bank or through the contacts indicated in clause 15 of the Chapter of the General Conditions of Payment Services.

38.2. The Bank may terminate this Agreement, insofar as it concerns the provision of the MB WAY Service, whenever it is requested to do so by the managing body of the Multibanco payment system, for security reasons or on the grounds that the Holder is using the MB WAY Service to carry out fraudulent activities.

Section F - Specific Conditions of the Google Pay Service

39. Purpose

39.1. These conditions shall govern the use of the Card issued by the Bank which has been associated with Google Pay by its Holder, as well as the operating rules of this service.

39.2. All matters not specifically governed by these Conditions shall be subject to the provisions of the Card User Agreement.

40. Definitions

Pursuant to and for the purposes of these Conditions, the following definitions shall apply:

- a) Bank: NOVO BANCO, S.A., is an entity owned by BPCE SA., with registered office at Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal, with the single registration at the Companies Registry Office of Lisbon and body corporate number 513 204 016, with the share capital of € 2.245.000.000,00 - Swift Address - BESCPTPL;
- b) Card: The card issued by the Bank whose association with Google Pay is authorised by the Bank and has been done by its Holder;
- c) Holder: The natural person in whose name the Card has been issued;
- d) Google: Google Ireland, Limited, the entity that operates Google Pay;
- e) Google Wallet App: Application that allows the Card to be associated with Google Pay;
- f) Google Pay: Payment services platform developed and managed by Google that allows payments to be made in person, or online at merchants that subscribe to Google Pay;
- g) Android Device: any device with the Android operating system (smartphone, tablet or smartwatch), or other

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





device authorised by Google, used by the Holder where the Google Wallet App has been installed;

h) Google Pay Transactions: Payment transactions available at any time on Google Pay.

41. Concept

41.1. Google Pay is a payment services platform developed and managed by Google, through the Google Wallet App, which allows the Holder to associate their Card to make payments in person or online at merchants that subscribe to Google Pay.

41.2. Google shall be solely responsible for the proper functioning of Google Pay, for the services provided in the Google Wallet App and on the Android Device, and for the processing of Google Pay Transactions.

42. Membership

42.1. The Holder shall be solely responsible for signing up to Google Pay, which must be done via the Google Wallet App or novobanco App, depending on the options available at the time, previously installed on the Holder's Android Device, with the latest version of the Android operating system.

42.2. Membership shall be subject to acceptance of these Conditions and the conditions of use defined by Google, and shall require manual entry of the name, Card number, expiry date and respective security code (CVV), and mobile phone number, as well as the definition by the Holder of a secret code and/or biometric data to access and confirm Google Pay Transactions.

43. Operating rules

43.1. By joining Google Pay, the Holder can access features and perform Google Pay Transactions made available at any time by Google with their Card.

43.2. The Bank shall allow the Holder's Card to be linked to Google Pay, and reserves the right to change the types of Card that can be linked at any time.

43.3. Google Pay Transactions shall be subject to the limits defined for each card.

43.4. After joining Google Pay, the Holder shall be responsible for the confidentiality of their secret code for confirming Google Pay Transactions, and undertakes to ensure that their biometric data, Android Device and Google Wallet App are used exclusively by them, assuming liability for all damages caused by the inadequate or improper use thereof.

43.5. Google Pay Transactions shall only be performed if, at the time of use:

a) The Holder's Android Device registered with Google Pay (with the existing updates completed) is active and fully functioning;

b) The Card added to the Google Wallet App is fully functional.

43.6. In the event of fraud, loss, theft, robbery or misappropriation of the Android Device, as well as its secret code, the Holder must immediately cancel Google Pay with Google at pay.google.com, and notify the Bank, without any undue delay, by direct communication to the Direct Line service, free of charge, available 24 (twenty-four) hours per day, with personalised service, through the following contacts:

- National Toll-Free: 800 202 505

- International Toll-Free: 800 024 736 50

44. Fees

44.1. Google Pay Transactions shall be subject to the fees and charges included in the Bank's current price list at any given time.

44.2. Any change to the price list in this regard will only become effective once the Holder has been notified at least two (2) months in advance.

45. Suspension, Blocking and Termination of Google Pay Service

45.1. The Bank reserves the right to suspend access to Google Pay, or block the use of the Card at Google

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





Pay, whenever justified by security reasons or suspected fraud, with the service potentially becoming unavailable indefinitely.

45.2. The Bank may terminate these Conditions at any time, provided that it gives the Holder at least two (2) months' advance notice by the means stated in the Card User Agreement.

45.3. The Holder may cancel their Google Pay membership at any time by deleting, from the Google Wallet App, the Card they have added, or only the Card for which they wish to terminate the service.

45.4. The cancellation of the Card added to the Google Wallet App shall terminate the Card's association with Google Pay.

46. Amendments to Conditions of Use

46.1. The Bank reserves the right to amend these Conditions by via written notice sent to the Holder by the means stated in the Card User Agreement in force between the Bank and the Holder, and may do so at least 2 (two) months in advance.

46.2. The Holder may cancel their subscription to these Conditions, when in disagreement with the amendments, before the period of 2 (two) months has elapsed; otherwise, the Bank shall consider the amendments notified as having been accepted.

46.3. If the Holder cancels their subscription to these Conditions pursuant to the above terms, the Card shall no longer be associated with Google Pay.

Section G - Specific Conditions of Apple Pay Service

47. Purpose

47.1. These conditions shall govern the use of the Card issued by the Bank which has been associated with Apple Pay by its Holder, as well as the operating rules of this service.

47.2. All matters not specifically governed by these Conditions shall be subject to the provisions of the Card User Agreement.

48. Definitions

Pursuant to and for the purposes of these Conditions, the following definitions shall apply:

a) Bank: NOVO BANCO, S.A., is an entity owned by BPCE SA., with registered office at Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal, with the single registration at the Companies Registry Office of Lisbon and body corporate number 513 204 016, with the share capital of € 2.245.000.000,00 - Swift Address - BESCPTPL;

b) Card: The card issued by the Bank whose association with Apple Pay is authorised by the Bank and has been done by its Holder;

c) Holder: The natural person in whose name the Card has been issued;

d) Apple: Apple Distribution International, Limited, the entity that operates Apple Pay;

e) Apple Wallet App: Application that allows the Card to be associated with Apple Pay;

f) Apple Pay: Payment services platform developed and managed by Apple that allows payments to be made in person, or online at merchants that subscribe to Apple Pay;

g) Apple device: iPhone, iPad, Apple Watch or other device authorised by Apple that the Holder uses and on which the Apple Wallet App has been installed;

h) Apple Pay Transactions: Payment transactions available at any time on Apple Pay.

49. Concept

49.1. Apple Pay is a payment services platform developed and managed by Apple, through the Apple Wallet App, which allows the Holder to associate their Card to make payments in person or online at merchants that subscribe to Apple Pay.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





49.2. Apple shall be solely responsible for the proper functioning of Apple Pay, for the services provided in the Apple Wallet App and on the Apple Device, and for the processing of Apple Pay Transactions.

50. Membership

50.1. The Holder shall be solely responsible for signing up to Apple Pay, which must be done via the Apple Wallet App or novobanco App, depending on the options available at the time, previously installed on the Holder's Apple Device, with the latest version of iOS, watchOS and Apple ID logged in to iCloud.

50.2. Membership shall be subject to acceptance of these Conditions and the conditions of use defined by Apple, and shall require manual entry or an image capture of the name, Card number, expiry date and respective security code (CVV), and mobile phone number, as well as the definition by the Holder of a secret code and/or biometric data (Face ID or Touch ID) to access and confirm Apple Pay Transactions.

51. Operating rules

51.1. By joining Apple Pay, the Holder can access features and perform Apple Pay Transactions made available at any time by Apple with their Card.

51.2. The Bank shall allow the Holder's Card to be linked to Apple Pay, and reserves the right to change the types of Card that can be linked at any time.

51.3. Apple Pay Transactions shall be subject to the limits defined for each card.

51.4. After joining Apple Pay, the Holder shall be responsible for the confidentiality of their secret code for confirming Apple Pay Transactions, and undertakes to ensure that their biometric data (Face ID or Touch ID), Apple Device and Apple Wallet App are used exclusively by them, assuming liability for all damages caused by the inadequate or improper use thereof.

51.5. Apple Pay Transactions shall only be performed if, at the time of use:

- a) The Holder's Apple Device registered with Apple Pay (with the existing updates completed) is active and fully functioning, with the Apple ID logged in to iCloud;
- b) The Card added to Apple Wallet App is fully functional.

51.6. In the event of fraud, loss, theft, robbery or misappropriation of the Apple Device, as well as its secret code, the Holder must immediately cancel Apple Pay with Apple, at iCloud.com, and notify the occurrence to the Bank, without any undue delay, by direct communication to the Direct Line service, free of charge, available 24 (twenty-four) hours per day, with personalised service, through the following contacts:

- National Toll-Free: 800 202 505

- International Toll-Free: 800 024 736 50

52. Fees

52.1. Apple Pay Transactions are subject to the fees and charges that are set out in the Bank's price list in force at any given time.

52.2. Any change to the price list in this regard will only become effective once the Holder has been notified at least two (2) months in advance.

53. Suspension, Blocking and Termination of Apple Pay Service

53.1. The Bank reserves the right to suspend access to Apple Pay, or block the use of the Card at Apple Pay, whenever justified by security reasons or suspected fraud, with the service potentially becoming unavailable indefinitely.

53.2. The Bank may terminate these Conditions at any time, provided that it gives the Holder at least two (2) months' advance notice by the means stated in the Card User Agreement.

53.3. The Holder may cancel their Apple Pay membership at any time by deleting, from the Apple Wallet App, the Card they have added, or only the Card for which they wish to terminate the service.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa

Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





53.4. The cancellation of the Card added to the Apple Wallet App shall terminate the Card's association with Apple Pay.

54. Amendments to Conditions of Use

54.1. The Bank reserves the right to amend these Conditions by via written notice sent to the Holder by the means stated in the Card User Agreement in force between the Bank and the Holder, and may do so at least 2 (two) months in advance.

54.2. The Holder may cancel their subscription to these Conditions, when in disagreement with the amendments, before the period of 2 (two) months has elapsed; otherwise, the Bank shall consider the amendments notified as having been accepted.

54.3. If the Holder cancels their subscription to these Conditions pursuant to the above terms, the Card shall no longer be associated with Apple Pay.

Section H - Specific Conditions of the Click to Pay Service

55. Purpose

55.1. These terms and conditions govern the use and operating rules of the Click to Pay service associated with the Card.

55.2. All matters not specifically governed by these Conditions shall be subject to the provisions of the Card User Agreement.

56. Definitions

For the purposes of these Conditions, the following terms shall have the meanings set out below:

- a) Bank: NOVO BANCO, S.A., with its registered office at Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo, Portugal, sole legal entity/Lisbon Commercial Registry Office registration no. 513 204 016, with share capital of €2,245,000,000.00;
- b) Card: The card issued by the bank which is linked to the Click to Pay service;
- c) Account Holder: The natural person in whose name the Card has been issued;
- d) Visa: Visa Europe Limited, the entity that provides and manages the Click to Pay service;
- e) Devices: any electronic device, such as a mobile phone, tablet and/or computer, used by the Account Holder.

57. Concept

The Click to Pay service is a solution developed and managed by Visa that makes online payments faster, simpler and more secure, and allows the Account Holder to make online purchases at participating outlets without having to enter their card details.

58. Sign-up

58.1. The Account Holder may sign up for the Click to Pay service by activating it via the Digital Channels.

58.2. Without prejudice to the provisions of the clause above, the Bank reserves the right to automatically register the card with the Click to Pay Service, with a view to improving the service's operational conditions, security or efficiency, should the Account Holder not expressly inform the Bank of their intention not to join this Service.

58.3. Linking the Card to the Click to Pay service means that the Bank will share the following Account Holder details with Visa: name, email address, mobile phone number, and the card number and expiry date.

58.4. Signing up for the Click to Pay service does not imply the establishment of any contractual relationship between the Account Holder and Visa.

58.5. The use of the Click to Pay service is the sole responsibility of the Account Holder. Under no circumstances shall the Bank or Visa be liable for any payments made or received using the Card, nor for any damages, claims or losses arising from the use of the Click to Pay service.

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





59. Using the Click to Pay service

59.1. When making online purchases from participating retailers, the Account Holder must enter their mobile phone number and email address. You will then receive a one-time security code (OTP), which the Account Holder must enter on the retailer's platform. This will allow them to view the Card(s) linked to the Click to Pay service and complete the payment.

59.2. Once the first transaction has been completed using the card at a terminal, the Account Holder can choose to set up a PIN. This will enable them to authenticate transactions using either the PIN or biometric data.

59.3. The Bank and Visa are not involved in the use of PINs and/or biometric data; such data is used in accordance with the specifications of the device held by the Account Holder.

59.4. If the Account Holder chooses to enable the use of PINs, this option can be disabled at any time by removing the device at <https://secure.checkout.visa.com> or by unlinking the Card from the Click to Pay service via the channels listed below.

59.5. The Account Holder must keep the contact details associated with the Click to Pay service up to date in the novobanco app and on their devices, and ensure that the relevant notifications remain active. The Account Holder must also ensure that their equipment and biometric data are used exclusively by them, and accept liability for any losses resulting from their inappropriate or improper use.

59.6. The Account Holder undertakes to use the Click to Pay Service lawfully and appropriately, and to refrain from any action that may compromise the security, operation or integrity of the Service. Any unauthorised access, misuse, reproduction, modification or commercial exploitation of the Service is prohibited, as is any conduct that infringes the rights of third parties or interferes with the normal operation of the Service.

60. Security Devices

60.1. The Account Holder must take the measures set out in Clause 11 of this Card User Agreement to prevent fraudulent use of the Card via the Click to Pay service.

60.2. If any equipment is lost, stolen, misappropriated or the subject of fraud or robbery, the Account Holder must report the incident to the Bank immediately via the Hotline service, which is available 24 hours a day. The contact details can be found in Clause 15 of the General Terms and Conditions for Payment Services.

61. Cancellation by the Account Holder

The Account Holder may, at any time, cancel the Card's registration with the Click to Pay service at any of the Bank's branches or via its digital channels.

62. Restriction, Modification, Suspension, Blocking and Termination of the Click to Pay Service

62.1. As the Click to Pay service is provided and managed by Visa, the Account Holder hereby acknowledges that Visa may, at any time:

restrict, modify, control access to, terminate, alter, suspend or discontinue any or all aspects of the Click to Pay Service, either temporarily or permanently;

remove a Click to Pay Service Account Holder;

change the card's eligibility to participate in the Click to Pay service;

block the Account Holder's access if it considers that the Click to Pay service has been misused.

62.2. The Bank may block the use of the Card on the Click to Pay service whenever justified by security concerns or suspected fraud, misuse or breach of these Terms and Conditions, in which case the service may be unavailable for an indefinite period.

62.3. The Bank may terminate these Conditions at any time by written notice sent to the Account Holder by the means provided for in the Card User Agreement for Private Customers, giving at least 2 (two) months advance notice.

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





62.4. Cancellation of the Card will automatically result in the termination of your membership of the Click to Pay service.

63. Amendments to Conditions of Use

63.1. The Bank may amend these Terms and Conditions by giving the Account Holder written notice, using the methods set out in the Card User Agreement, at least two (2) months prior to the date on which the amendments come into effect.

63.2. The Account Holder may withdraw from these Terms and Conditions if they do not agree with the proposed changes, and must do so before the expiry of the aforementioned period of two (2) months. If no objection is raised during this period, the changes will be considered accepted by the Account Holder.

63.3. Cancellation of acceptance of these Terms and Conditions in accordance with the preceding paragraph will result in the Card being immediately unlinked from the Click to Pay Service.

Section I - Specific Access Conditions to Card Support Channels

64. Definition

64.1. The Card Support Channels are an alternative means of communication between Holders of certain Cards of the Bank and the Bank itself, allowing transactions to be performed with no need to travel to the Bank's branches.

64.2. For the purposes of these Conditions, "Channels" shall mean telephone, Internet and other means of remote access defined by the Bank.

64.3. Transactions offered by the Bank for each card at any given time may be performed using the Card Support Channels.

65. Access

65.1. To access the Card Support Channels, the Holder must provide their identification to the operator of the channel in question.

65.2. For the purposes of clause 65.1, the Holder may have access via cell phone number identification, requesting the Bank to issue a single, personal and non-transferable code via SMS, or via response to random questions generated by the Bank's information system.

65.3. The Holder authorises the Bank to record, in magnetic or other format, phone calls and other communications between the parties when using the Card Support Channels.

66. Transactions

66.1. When requesting access to the Card Support Channels, the Holder acknowledges that any person complying with the provisions of clause 65 will have access to information on their card associated with the Channel, with the ability to perform any associated transactions, when available, pursuant to clause 64.3.

66.2. The time period in which transactions may be performed via Card Support Channels shall be that established and disclosed by the Bank, with potential time limits to determine the date on which each transaction is performed and its value date.

66.3. The Bank reserves the right to require written confirmation of any transaction requested through the Card Support Channels, and to deny a transaction's performance until this confirmation is received.

66.4. The Bank shall not proceed with any order requested via Card Support Channels when the Holder's identification is potentially incorrect, when doubts exist with regard to the identity of the person transmitting the order, or when the security of communications or the system is at risk.

67. Liability

67.1. In the event of disclosure of the items referred to in clause 65.2, the Holder shall immediately notify the

(Version no. 6, 29/05/2026)

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Bank via letter, fax, telephone, e-mail or in person, and shall request new access data to the Card Support Channels, when applicable.

67.2. The Holder shall be responsible for all losses resulting from the third-party use of Card Support Channels if, in any manner, it has disclosed the items referred to in clause 65.2.

67.3. The Bank can only be held liable for the damages resulting from the use of the Card Support Channels by third parties when such use occurs after receiving the communication referred to in clause 67.1.

67.4. The Holder shall be responsible for losses resulting from transmission errors, technical shortcomings, interference or disconnection occurring through or within the scope of the communication systems used to access the Card Support Channels, except when attributable to the acts or omissions of the Bank.

68. Suspension or Termination of Access

68.1. The Bank reserves the right to suspend or terminate access to the Card Support Channels whenever security reasons so justify.

68.2. The Card Support Channels may be temporarily unavailable due to necessity and/or technical failures; the Bank cannot ensure their operability at all times. The Bank shall not be held liable for any damages resulting from such downtimes.

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





Annex 1

Overrunning Of Credit

Nominal Annual Rate (TAN)	19.000%
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The TAN of credit overruns is revised quarterly following the publication of maximum rates by Banco de Portugal.

Annex 2

Deposit Accounts – Individuals

1. Deposit Accounts

	Fees		Tax	Other Conditions
	Euros (Min/Max)	Annual amount		
Maintenance of Account Packages				
Account 18.25 (individuals aged between 18 and 25)				
Account maintenance fee	Exempt	Exempt		
Account 26.31 (individuals aged between 26 and 31)				
No bonus conditions	5.00 monthly	60.00	Stamp duty (4%)	
With intermediate bonus conditions	1,75 monthly	21.00	Stamp duty (4%)	Notes (2), (3)
With maximum bonus conditions	Exempt	Exempt	Stamp duty (4%)	and (10)
100% Account (resident and non-resident individuals, aged over 18)				
No bonus conditions	7.90 monthly	94.80	Stamp duty (4%)	
With intermediate bonus conditions	5.50 monthly	66.00	Stamp duty (4%)	Notes (1), (2)
With maximum bonus conditions	4.50 monthly	54.00	Stamp duty (4%)	and (3)
360° Account (resident and non-resident individuals, aged over 18)				
No bonus conditions	9.90 monthly	118.80	Stamp duty (4%)	
With intermediate bonus conditions	7.50 monthly	94.80	Stamp duty (4%)	Notes (2), (3)
With maximum bonus conditions	5.50 monthly	66.00	Stamp duty (4%)	and (4)
Private Account (resident and non-resident individuals, aged over 18)				
No bonus conditions	17.50 monthly	210.00	Stamp duty (4%)	
With intermediate bonus conditions	8.75 monthly	105.00	Stamp duty (4%)	
With maximum bonus conditions	Exempt	Exempt	Stamp duty (4%)	Note (11)

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,
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 Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
 Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





	Fees		Tax	Other Conditions
	Euros (Min/Max)	Annual amount		
+351 Account (individuals with emigrant or non-resident status, aged over 18)				
No bonus conditions	9.90 monthly	118.80	Stamp duty (4%)	
With maximum bonus conditions	5.00 monthly	66.00	Stamp duty (4%)	Note (5)
Welcome Account (individuals with foreign nationality who hold a valid passport, are residents with a tax number and tax address in Portugal, and are aged over 18)				
No bonus conditions	7.90 monthly	94.80	Stamp duty (4%)	
Golden Key Account (resident and non-resident individuals, aged over 18).				
No bonus conditions	15.00 monthly	180.00	Stamp duty (4%)	
Private Double Advantage Account (resident and non-resident individuals, employees of companies with an agreement with the bank, aged over 18)				
No bonus conditions	16.50 monthly	198.00	Stamp duty (4%)	
With intermediate bonus conditions	7.75 monthly	93.00	Stamp duty (4%)	
With bonus conditions maximum	0.00 monthly	0.00	Stamp duty (4%)	Note (7)
100% Double Advantage Account (resident and non-resident individuals, employees of companies with an agreement with the bank, aged over 18)				
No bonus conditions	6.90 monthly	82.80	Stamp duty (4%)	
With bonus conditions	3.50 monthly	42.00	Stamp duty (4%)	Note (8)
360° Double Advantage Account (resident and non-resident individuals, employees of companies with an agreement with the bank, aged over 18)				
No bonus conditions	8.90 monthly	106.80	Stamp duty (4%)	
With bonus conditions	4.50 monthly	54.00	Stamp duty (4%)	Note (9)

Account maintenance fee is payable in arrears.

Note (1) Conditions for accessing the maximum bonus:

- Direct deposit into account of salary of €670 or more, or pension of €420 or more, and
- Card purchases (debit or credit) of €500 or more per month, and
- Account statement in digital format, and
- Two or more monthly Direct Debit payments for household expenses (electricity, water, gas, telecoms, TV).

Conditions for accessing the intermediate bonus:

- Direct deposit into account of salary of €670 or more, or pension of €420 or more, and
- Card purchases (debit or credit) of €250 or more per month, and
- Account statement in digital format, and
- Two or more monthly Direct Debit payments for household expenses (electricity, water, gas, telecoms, TV).

(Version no. 6, 29/05/2026)

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 Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
 Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





- Note (2)** Purchases with cards and their validation is defined as all debit and credit transactions made with novobanco cards at automatic payment terminals in the calendar month prior to the month in which the account is commissioned. Payments for small transactions such as tolls, Via Verde toll collections, parking and telephone calls are not included.
- Note (3)** Salary/unemployment benefit/pension automatically paid into your account are registered in the calendar month before the account maintenance fee is charged. If you cannot find any valid code, please look in the second month preceding. Electronic transfers made to your current account with codes 08 (salaries), 10 (unemployment benefit) or 11 (pensions) are considered acceptable. The code 10 bonus is only valid for six months.
- Note (4)** Conditions for accessing the maximum bonus:
- Average balance of resources equal or greater than €35,000, and
 - Account statement in digital format, and
 - One of the following paid directly into the account: salary equal to or greater than €1,500 or pension equal to or greater than €500 or card purchases (debit or credit) equal to or greater than €800 per month.
- Conditions for accessing the intermediate bonus:
- Average balance of resources equal to or greater than €35,000 and account statement in digital format.
- Average balance of resources corresponds to the monthly average of the fund balance on each day of the month.
- Note (5)** Bonus condition for the +351 Account: Account statement in digital format and average monthly balance of resources of €10,000 or more, or two or more monthly Direct Debit payments for household expenses (electricity, water, gas, telecoms, TV).
- Note (6)** Bonus conditions: Account statement in digital format and direct deposit of salary \geq €670, pension \geq €420 or unemployment benefit \geq €670, via electronic transfer with codes 08, 11 and 10, respectively. The reading of the condition is done in the preceding calendar month.
- Note (7)** Conditions for accessing the maximum bonus:
- Account statement in digital format and average balance of Savings and Investment Solutions equal to or greater than €1,000,000
- Conditions for accessing the intermediate bonus:
- Account statement in digital format and average balance of Savings and Investment Solutions equal to or greater than €350,000
- The average balance corresponds to the monthly average on each day of the month.
- Note (8)** Bonus conditions: Account statement in digital format and direct deposit of salary \geq €670, pension \geq €420 or unemployment benefit \geq €670, via electronic transfer with codes 08, 11 and 10, respectively. The reading of the condition is done in the preceding calendar month. The code 10 bonus is only valid for six months.
- Note (9)** Bonus conditions: Account statement in digital format and direct deposit of salary \geq €1,500, pension \geq €500 or unemployment benefit \geq €1,500, via electronic transfer with codes 08, 11 and 10, respectively. The reading of the condition is done in the preceding calendar month. The code 10 bonus is only valid for six months.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





Note (10) Conditions for accessing the maximum bonus:

- Account statement in digital format and card purchases (debit or credit) equal to or greater than €250/month and direct deposit into account of salary of €670 or more or pension of €420 or more.

Conditions for accessing the intermediate bonus:

- Account statement in digital format, and
- Meeting one of the following conditions: Card purchases (debit or credit) of €250 or more per month or Direct deposit of salary of €670 or more, or pension of €420 or more.

Note (11) Conditions for accessing the maximum bonus:

- Account statement in digital format and average balance of Savings and Investment Solutions equal to or greater than €1,000,000

Conditions for accessing the intermediate bonus:

- Account statement in digital format and average balance of Savings and Investment Solutions equal to or greater than €350,000

The average balance corresponds to the monthly average on each day of the month.

	Fees		Tax	Other Conditions
	Euros (Min/Max)	Annual amount		
Maintenance of Current Accounts				
Junior Movement Account (0-12 years)				
Account maintenance fee	Exempt	Exempt		
Youth Account (13-17 years);				
Account maintenance fee	Exempt	Exempt		
Standard Current Account (resident and non-resident individuals, aged over 18) and Other Individual Demand Deposits				
Account maintenance fee	5,18 monthly	62.16	Stamp duty (4%)	
If the account was opened after 1 July 2009 and the individual customer holds a consumer credit contracted on or after 1 July 2009 (individual credit, individual equipment financial leasing agreement or contracted overdraft), they are exempt from paying the account maintenance fee. The account maintenance fee presented is fixed and charged monthly. Account maintenance fee is payable in arrears.				
Basic Account (resident and non-resident individuals, aged over 18)				
Basic Account maintenance fee	6.00 monthly	72.00	Stamp duty (4%)	
The Basic Account maintenance fee includes one free debit card per account and the following free transactions: Three over-the-counter cash withdrawals per month, intra-bank credit transfers, deposits, payments for goods and services and direct debits. Account maintenance fee is payable in arrears.				

(Version no. 6, 29/05/2026)

NOVO BANCO, S.A., é uma entidade detida pelo BPCE S.A.,
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 Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
 Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





2. Cash Withdrawal Fee (Per Cashier)

	Fees		Tax	Other Conditions
	Euros (Min/Max)	Annual amount		
Per transaction	12.00	--	Stamp duty (4%)	

3. Coin Deposit Fee

	Fees		Tax	Other Conditions
	Euros (Min/Max)	Annual amount		
Deposit of coins totalling €50 or more	2% (-- / 15.00)	--	Stamp duty (4%)	

(Version no. 6, 29/05/2026)

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 Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





Annex 3

Transfers (Individuals)

Transfer Orders

	Ranges (euro)	Receipt channel of Transfer Order						Other Conditions
		Branch	Direct Line		Online (novobanco Online*) and Mobile device (App**)	ATM	Other Electronic Channels	
			Telephone with operator	Telephone without operator				
1. Transfer Orders								
1.1 - For account domiciled at the credit institution itself (orders issued)								
- 1.1.1 - Intra-bank credit transfers (one-off)								
- Same ordering party and beneficiary	--	1.90	1.50	--	Exempt	Exempt	Exempt	
- Different ordering party and beneficiary	--	1.90	1.50	--	Exempt	Exempt	0.60	Note (1)
- 1.1.2 - Intra-bank standing order (periodic, non-urgent)								
- Fixed plan	--	1.10	1.10	--	Exempt	--	1.05	Note (2)
- Variable plan	--	2.10	2.10	--	2.00	--	2.00	
- Balance transfer plan	--	2.10	2.10	--	2.00	--	2.00	
- Plan creation / modification / cancellation	--	5.75	--	--	--	--	--	
1.2 - For account domiciled at another credit institution (orders issued)								
1.2.1 - SEPA+ credit transfer (one-off)								
- Non-urgent								
	≤ 5.000.00	6.50	5.50	--	1.20	Exempt	--	Note (1) (3) (4) (5)
	> 5000.00 and ≤ 50.000.00	8.00	7.50	--	1.20	Exempt	--	
	> 50.00.00 and < 100.000.00	16.00	--	--	--	Exempt	--	
	≥ 100.000.00	35.00	--	--	--	--	--	
- Urgent	--	35.00	25.00	--	25.00	--	--	

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





	Ranges (euro)	Receipt channel of Transfer Order						Other Conditions
		Branch	Direct Line		Online (novobanco Online*) and Mobile device (App**)	ATM	Other Electronic Channels	
			Telephone with operator	Telephone without operator				
1.2 - For account domiciled at another credit institution (orders issued) (cont'd)								
- 1.2.2 - SEPA+ standing order (periodic, non-urgent)								
- Non-urgent								
- Fixed plan	≤ 5.000.00	5.00	5.50	--	0.85	--	--	Note (4) (3)
	> 5000.00 and ≤ 50.000.00	7.50	--	--	Exempt	--	--	
	≥ 100.000.00	33.00	33.00	--	--	--	--	
- Variable plan	≤ 5.000.00	5.50	5.50	--	3.20	--	--	Note (4)
	> 5000.00 and ≤ 50.000.00	7.50	--	--	3.20	--	--	
	≥ 100.000.00	33.00	33.00	--	--	--	--	
- Balance transfer plan	≤ 5.000.00	5.25	5.25	--	5.00	--	--	Note (4)
	≥ 100.000.00	33.00	33.00	--	--	--	--	
- Periodic plan creation / modification / cancellation	--	5.75	--	--	--	--	--	--
- 1.2.3 - Immediate Transfers								
- With Account Package	--	--	--	--	0.00	--	--	Note (1) (3) (4) (5)
- Without Account Package	--	--	--	--	1.20	--	--	Note (3) (4) (5)
1.3 - Cancellation / return of transfers / requests for changes and clarifications (orders issued)								
- 1.3.1 - Cancellation								
- Request for cancellation of transfer	--	40.00	40.00	--	--	--	--	
- Request for cancellation of incoming transfer after 4 p.m.	--	80.00	80.00	--	--	--	--	
- Cancellation / correction of other payments	--	40.00	--	--	--	--	40,00	

(Version no. 6, 29/05/2026)

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 Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
 Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





	Ranges (euro)	Receipt channel of Transfer Order						Other Conditions
		Branch	Direct Line		Online (novobanco Online*) and Mobile device (App**)	ATM	Other Electronic Channels	
			Telephone with operator	Telephone without operator				
- 1.3.2 - Return								
- Request for return of electronic interbank transfer (non-urgent)	--	40.00	40.00	--	--	--	--	
- Requests for return of urgent transfers	--	40.00	--	--	--	--	40.00	
1.4 - Transfer with debit/credit card (MB WAY) - novobanco App								
- With Account Package	--	--	--	--	0.00	--	--	Note (6)
- Without Account Package	--	--	--	--	0.2%	--	--	Note (6) (7)
1.5 - Transfer with debit/credit card (MB WAY) - App Operated by Third Parties (MB WAY App)								
- With Account Package	--	--	--	--	--	--	0.2%	Note (6) (7)
- Without Account Package	--	--	--	--	--	--	0.2%	Note (6) (7)
Tax	Stamp duty (4%)							

Key * novobanco Online - Only applicable to individuals.

** App - Only for individuals and options available in the service.

(Version no. 6, 29/05/2026)

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 Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
 Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





- Remarks** SEPA - Single Euro Payments Area. It includes the regions listed below and SEPA-compliant banks. It includes all countries of the European Union [27] and territories covered by the European Union as well as Iceland, Liechtenstein, Norway, Switzerland, Monaco, the Vatican City State, the Principality of Andorra, San Marino, Gibraltar, Guernsey, the Isle of Man, Jersey and the United Kingdom. It only covers transfers in euros with the option of SHA expenses, inclusion of the IBAN of the beneficiary's account and the valid BIC/SWIFT of the destination bank, all of which must be cumulative. In the absence of any of these, the applicable price will be either the EC Regulation 924/2009 or that of the Remaining Situations, depending on the country in question.
- BIC - bank identification code of SWIFT / IBAN - international bank account number.
- Point 1 of Chapter 5.1 covers transfers in euros or in foreign currency in the case of one-off transfers. For domestic/national transfers in foreign currency, the price list in point 5.1.2.2 Other Situations shall apply.
- Transfers whose beneficiary is Cáritas Portuguesa (Caritas Portugal) are exempt from domestic transfer order fees (novobanco-novobanco).
- Intra-bank credit transfers from the Basic Account and Minimum Banking Services Account are free of charge.
- Note (1)** Applicable fee in the novobanco Online and Apps channels is exempt for the 1st holder of a Private Account, NBup, Basic Account, Minimum Banking Services Account or accounts belonging to the following families: 18.25, 26.31, NB 18.31, 100%, 360°, 100% Double Advantage, 360° Double Advantage and Welcome.
- Note (2)** In the novobanco Online service, periodic orders (Standing Orders) can only be created with a fixed plan.
- Note (3)** For customers with the novobanco Online service, payment orders are limited to €15,000.00, except when limits are temporarily changed in novobanco Online.
- Note (4)** Through the Telephone with operator Direct Line service, non-equity transactions are limited to €15,000.00.
- Note (5)** There are extra charges to send an SMS notification to the Beneficiary of a transaction. Please see the price list in Service Provision.
- Note (6)** Transfer orders are limited to a maximum amount per card of €5,000.00/month and €2,000.00/transaction).
Incoming transfers are also limited: each target account can receive a maximum of 50 instant transfer transactions in the current account associated with the card, with a maximum of €5,000.00 per month.
- Note (7)** Exempt if the amount to be transferred is less than €30.00, and the accumulated amount in the current month is less than 25 transfers or €150.00 transferred, except in the Minimum Banking Services Account, where the respective legal limits apply.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





	Ranges (euro)	Receipt channel of Transfer Order						Other Conditions
		Branch	Direct Line		Online (novobanco Online*) and Mobile device (App**)	ATM	Other Electronic Channels	
			Telephone with operator	Telephone without operator				
2. International transfers								
- for account domiciled abroad (orders issued)								
2.1 - SEPA+ credit transfer (SEPA and/or covered by European Regulation EC 924/2009) Note (3) and (4)								
	≤ 5.000.00	6.50	5.50	--	1.20	--	--	Note (1) (2) (12) (13)
	> 5.000.00 and ≤ 50.000.00	8.00	7.50	--	1.20	--	--	
	> 50.00.00 and < 100.000.00	16.00	--	--	--	--	--	
	≥ 100.000.00	35.00	--	--	--	--	--	
Urgent	--	35.00	25.00	--	25.00	--	--	Note (5)
Transaction with non-automatic processing	--	25.00	25.00	--	25.00	--	--	Note (6)
To account domiciled abroad (orders issued)								
2.2 - Non-SEPA+ credit transfer (Other situations) Note (7)								
Standard (with valid BIC /IBAN)	up to 150.00	20.00	14.00	--	12.50	--	--	Note (1) (2) (13)
	150.01 to 12500.00	32.00	31.00	--	30.00	--	--	
	> 12.500.01	0.25% Min 44.00 Max 120.00	--	--	--	--	--	
Transaction with non-automatic processing	--	25.00	25.00	--	25.00	--	--	Note (6)
Urgency	--	35.00	32.00	--	32.00	--	--	Note (8)
Correspondent expenses	At the expense of the originator or beneficiary							Note (9)

(Version no. 6, 29/05/2026)

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 Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
 Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





	Ranges (euro)	Receipt channel of Transfer Order						Other Conditions
		Branch	Direct Line		Online (novobanco Online*) and Mobile device (App**)	ATM	Other Electronic Channels	
			Telephone with operator	Telephone without operator				
Correspondent expenses OUR Fee	up to 12500.00	20.00	20.00	--	20.00	--	--	Note (11)
	12500.01 to 50000.00	25.00	--	--	--	--	--	
	50000.01 to 100000.00	30.00	--	--	--	--	--	
	> 100000.01	50.00	--	--	--	--	--	
From account domiciled abroad (orders received)								
2.3 - SEPA and/or covered by European Regulation EC 924/2009 Note (3) and (4)								
Payment by credit on account	--	--	--	--	--	--	Exempt	--
Transaction with non-automatic processing	--	--	--	--	--	--	15.00	Note (10)
2.4 - Other situations								
2.4.1 - For credit in novobanco accounts								
Payment by credit on account	--	--	--	--	--	--	15.00	Note (11)
For payment to pensioners	--	--	--	--	--	--	2.50	
Transaction with non-automatic processing	--	--	--	--	--	--	15.00	Note (10)
Acresce imposto	Stamp duty (4%)							

Key * novobanco Online - Only applicable to individuals.

** App - Only for individuals and options available in the service.

Nota (1) Through the Telephone with operator Direct Line service, non-equity transactions are limited to €15,000.00.

Note (2) Applicable fee in the novobanco Online channel is exempt for the holders of a Private Account, NBup, Basic Account, Minimum Banking Services Account or accounts belonging to the following families: 18.25, 26.31, NB 18.31, 100%, 360° and Welcome.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





- Note (3)** SEPA - Single Euro Payments Area. It includes the regions listed below and SEPA-compliant banks. It includes all countries of the European Union [27] and territories covered by the European Union as well as Iceland, Liechtenstein, Norway, Switzerland, Monaco, the Vatican City State, the Principality of Andorra, San Marino, Gibraltar, Guernsey, the Isle of Man, Jersey and the United Kingdom. It only covers transfers in euros with the option of SHA expenses and inclusion of the IBAN of the beneficiary's account, all of which must be cumulative. In the absence of any of these, the applicable price will be either the EC Regulation 924/2009 or that of the Remaining Situations, depending on the country in question.
- Note (4)** Regulation EC 924/2009 - Countries adhering to this regulation:
European Union countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.
Territories covered by the European Union:
Åland Islands, Guadeloupe, French Guiana, Martinique, Mayotte, Réunion, Saint Barthelemy, Saint Martin and Saint Pierre and Miquelon.
It only covers transfers in euros with SHA option. Transactions with an invalid IBAN will be subject to a non-automatic processing fee.
Regulations EC 924/2009 and 260/2012 also cover transfers in Romanian leu and Swedish krona, subject to the price list in 2.2 - Other situations.
- Note (5)** Price list applicable to orders requested as urgent.
- Note (6)** Additional fee applicable to transactions with non-automatic processing. This applies to orders issued that are considered non-automatic, and must be charged in addition to the base price of the transfer order. Furthermore, foreign banks may charge their own fee.
This fee applies to the following:
- For orders issued to countries that use IBAN, a valid IBAN and BIC of the beneficiary's bank must be indicated;
- For orders issued to countries that do not use IBAN, the beneficiary's account number with the bank and valid BIC of the beneficiary's bank must be indicated;
- Note (7)** Non-SEPA orders and orders not covered by European regulation EC 924/2009. Transfers issued to beneficiary banks in countries adhering to EC Regulation 924/2009 are covered by the Payment Services Directive. These transfers, in any currency, can only be issued with the SHA or OUR option (with the exception of EUR, RON or SEK, whose transfers only have the SHA option available).
- Note (8)** To be added to the base price of the transfer order and applicable to orders requested as urgent.
- Note (9)** These expenses are charged by each bank involved in the transaction whenever the customer opts for OUR.
They will always be charged afterwards. For transfers issued in USD, the use of OUR may not be guaranteed by U.S. banks involved in the transaction, and the transfer may arrive at the beneficiary's bank with the fee regime changed to SHA/BEN, with expenses deducted from the amount instructed by the Customer/novobanco.
- Note (10)** Additional fee applicable to transactions with non-automatic processing. Fee applicable to incoming transfers, to be charged in addition to the base price of the transfer order.
- Note (11)** Since the Payment Services Directive does not allow OUR correspondent fees to be charged a posteriori, the bank will charge these fees on issue. These charges will only be levied on the transaction when the customer chooses OUR, and will be added to the charges for issuing the order.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





Note (12) There are extra charges to send an SMS notification to the Beneficiary of a transaction. Please see the price list in Service Provision.

Note (13) For customers with the novobanco Online service, payment orders are limited to €15,000.00, except when limits are temporarily changed in novobanco Online.

Remarks Types of fee options:

OUR: all expenditures on the transaction are borne by its originator (see note 9); SHA: all expenditures on the transaction are shared between its originator and beneficiary;

BEN: all expenditures on the transaction are borne by its beneficiary.

BIC - bank identification code of a bank in SWIFT / IBAN - international bank account number / DSP - Payment Services Directive (Decree Law 91/2018).

Within the broad scope of novobanco's products and services, there may be products that include the services described above with special conditions.

For Immediate Transfers, the price list in point 5.1.2.3 Immediate Transfers applies. For MB WAY Transfers, the price list in points 5.1.4 and 5.1.5 MB WAY Transfers applies.

2. Other transfer services

	Fees		Tax	Other Conditions
	In %	Euros (Min/Max)		
1. Other expenses				
Change requests clarifications, return and cancellation	--	40.00	Stamp duty (4%)	Note (1)
1.1 - Transaction search				
Up to 12 months	--	40.00	Stamp duty (4%)	
More than 12 months	--	100.00	Stamp duty (4%)	

Note (1) When cancelling payment orders in foreign currency, the "buying" exchange rate on the cancellation date shall apply, if it is equal to or lower than this same rate on the issue date.

(Version no. 6, 29/05/2026)

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Número único 513 204 016 de pessoa coletiva e de registo na Conservatória do Registo Comercial de Lisboa
Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





Annex 4 Cards For Private Customers

1. Validity

	Issuance / Renewal	Networks where the card is accepted	Type / Range	Account Type
Cartão Débito	5 years	Visa/Multibanco	Debit	novobanco
Cartão Débito na Hora	5 years	Visa/Multibanco	Debit	novobanco
Cartão Débito Jovem	5 years	Visa/Multibanco	Debit	novobanco
Cartão Verde Visa	5 years	Visa/Multibanco	Credit/Classic	novobanco
Cartão Branco Visa	5 years	Visa/Multibanco	Credit/Classic	novobanco
Cartão Gold Visa / Cartão Gold 360° Visa	4 years	Visa/Multibanco	Credit/Gold	novobanco
Cartão Platinum 360° Visa	5 years	Visa/Multibanco	Credit/Platinum	novobanco

Type of Current Account backing the card provision:

novobanco: Customer with Current Account at novobanco.

OCI: Customer with Current Account at Other Credit Institution.

2. Use

2.1. Payments in Euros, Swedish Krona and Romanian Leu made with credit cards in European Economic Area (EEA) countries at petrol merchants shall incur an additional fee of €0.50 per payment.

2.2. Cash advances with credit cards, in Portugal and abroad, shall be subject to the following rates and fees:

	Payments in the EEA in Euros, Swedish Krona and Romanian Leu	Payments in the rest of the world
ATMs	€4.00 + 4.50% (1)	€4.25 + 4.50% (1)
Bank branches	€4.25 + 4.50% (1)	€4.25 + 4.50% (1)
novobanco Online, novobanco App and Direct Line	€4.25 + 4.50% (1)	

(1) % of cash advance amount

2.3. Cash withdrawals with debit cards shall be subject to the following duties and fees:

	Payments in the EEA in Euros, Swedish Krona and Romanian Leu	Payments in the rest of the world
ATMs	---	€4.25 + 1.00% (1)
Bank branches	€4.25 + 1.00% (1)	€4.25 + 1.00% (1)

(1) of withdrawal amount

2.4. For all payment transactions made in a currency other than the Euro, the exchange rate is increased by the Foreign Currency Service Fee of 1.35%.

2.5. For all payment transactions in EEA countries, if made in a currency other than the Euro, Swedish Krona or

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Romanian Leu, or if made in the rest of the world, regardless of the currency used, as compensation for the costs of intermediation, processing, communications and associated risk, the International Transaction Processing Fee of 2.50% shall be added to the value of the transaction.

2.6. A payment transaction, as defined in Regulation (UE) 2012/1230 of the European Parliament and of the Council, includes the deposit, transfer and withdrawal of funds.

2.7. Payments within the EEA in Euros, Swedish Krona and Romanian Leu cover transactions carried out in these currencies and in the following countries:

-21 Eurozone countries: Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, the Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Latvia, Lithuania, Bulgaria and Croatia;

- 6 European Union countries: Czech Republic, Denmark, Hungary, Poland, Sweden and Romania;

-3 EEA countries: Iceland, Norway and Liechtenstein.

Payments in the rest of the world: cover transactions made in the rest of the world's currencies and countries.

3. Card provision fee and card replacement fee

3.1. Card provision and replacement fees are as follows:

	Card provision		Replacement
	Holder	Additional Holder	
Cartão Débito	€24.00	€24.00	€25.00
Cartão Débito na Hora	€17.00	n.a.	€10.00
Cartão Débito Jovem	€18.00	n.a.	€25.00
Cartão Verde Visa	€13.00	€20.00	€27.50
Cartão Branco (lim. € 600)	€35.00	€35.00	€27.50
Cartão Branco (lim. € 1000)	€50.00	€50.00	€27.50
Cartão Branco (lim. € 1500)	€65.00	€65.00	€27.50
Cartão Branco (lim. € 2000)	€80.00	€80.00	€27.50
Cartão Gold Visa / Cartão Gold 360° Visa	€25.00	€45.00	€27.50
Cartão Platinum 360° Visa	€110.00	€110.00	€35.00

3.2. Card replacement is free when the card is replaced after being blocked by the Bank, as laid out in clause 11.5 of the Agreement.

3.3. In other cases, as further described in clauses 12.2 and 16.4 of the Agreement, as applicable, the card replacement fees shown above shall be charged.

4. Expedited Delivery Service

The delivery of the card via express mail within 24 hours of the respective request shall be subject to a fee of €42.50.

5. Card Forwarding

This involves the delivery of the card to a novobanco branch or an address at the Customer's request. This service is subject to a fee of €30.00.

6. PIN Reassignment Fee

This service is subject to a fee of €11.50.

7. Debt Recovery Fee

The Bank shall debit the Debt Recovery Fee corresponding to 4% of the amount of the Payment Option

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





previously chosen by the Holder, with a minimum of €12.00 and a maximum of €150.00, which may be updated in accordance with the law.

8. Payment Return and Change Fee

If the Holder requests the change and return of a payment from the card account statement, a fee of €30.00 shall be charged.

9. Fee for Exceeded Credit Limit

If the Credit Limit is exceeded, a fee of €15.00 shall apply for this additional service.

In case of waiver after request of the emergency card or of cash advance, Holder will be charged with the amount of 50 USD (amount charged in Euro, the exchange rate then in force applying).

10. Emergency services

Emergency Card: \$250.00 USD (amount debited in euros at the exchange rate in force at the time).

Cash advance: \$100.00 USD (amount debited in euros at the exchange rate in force at the time).

In the event of cancellation after requesting the emergency card or cash advance, the Holder shall be charged \$50.00 USD (debited in euros at the exchange rate in force at the time).

11. Interest Rate

11.1. Applicable credit card interest rates:

	Nominal annual rate (1) (2)	APR (1) (3)	Note
Cartão Verde Visa	14.350%	16.9%	(4)
Cartão Branco Visa	0.000%	10.6%	(4)
Cartão Gold Visa / Cartão Gold 360° Visa	15.100%	19.0%	(5)
Cartão Platinum 360° Visa	16.750%	19.0%	(6)

(1) Penalty-free interest.

(2) Nominal Annual Rate on the date of signing up for the card account.

(3) Annual Percentage Rate of Charge effective on the date of signing up for the card account.

(4) Example: APR calculated based on the NAR shown, for use of credit of €1,500.00 at 12 (twelve) months.

(5) Example: APR calculated based on the NAR shown, for use of credit of €1,750.00 at 12 (twelve) months.

(6) Example: APR calculated based on the NAR shown, for use of credit of €15,000.00 at 12 (twelve) months.

11.2. The maximum interest rate for Instalment Payments will be:

	Nominal annual rate
Cartão Verde Visa	8.150%
Other cards except Cartão Branco	9.900%

12. Instalment Payments

12.1. Instalment Payments are available for all credit cards except the Cartão Branco.

12.2. The minimum amount established for an Instalment Payment is €75.00.

12.3. Early repayment.

Remaining term > 12 months	0.5%
Remaining term <= 12 months	0.25%

(Version no. 6, 29/05/2026)

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Capital social de 2.245.000.000,00 euros - Swift Address - BESCPTPL





13. Add-on Products

	Annual Fee	Monthly payment	Eligible Cards
13.1. Tranquila Use Service	€40.00	n.a.	Credit cards: Cartão Verde, Cartão Gold/ Cartão Gold 360°.
13.2. Tranquila Plus Use Service	€60.00	n.a.	
13.3. Protection Solution Service	n.a.	0.7% (month) of the assigned credit limit	All credit cards

Tranquila Use Service:

Access to emergency card request.

Emergency Card: \$180.00 USD (amount debited in euros at the exchange rate in force at the time).

Reimbursement of amounts arising from fraudulent transactions.

Tranquila Plus Use Service:

Access to two emergency cards request.

Emergency Card: \$180.00 USD (amount debited in euros at the exchange rate in force at the time).

Reimbursement of amounts arising from fraudulent transactions.

Reimbursement of costs related to the Holder's travel or accommodation, when the Holder has been prevented from travelling.

Note: Membership of the Worry-Free or Worry-Free Plus Use Service is mutually exclusive. The Services give you access, free of charge, to a package of insurance and assistance differentiated by type of Service.

Protection Solution Service:

Access to the Emergency Cash Advance Abroad, up to the value of the credit limit allocated, within 48 hours.

14. Taxation

14.1. A 4% stamp duty shall apply to the price list in points 2.1., 2.2., 2.3., 2.4., 2.5., 2.6., 3., 6., 7., 8., 9., 11. and 13. of this Annex.

14.2. Any failure to pay the entire balance shall result in interest, in accordance with point 11.1. of this Annex, plus a 4% stamp duty. Similarly, any failure to pay the entire balance shall be subject to a 0.1410% stamp duty against the principal due for the use of credit.

14.3. For Instalment Payments settled in 12 or more months, the purchase amount shall be subject to a 1.76% stamp duty for the use of credit. Periods settled in less than 12 months shall be charged a stamp duty of 0.1410% per month (or portion thereof) for the use of credit. This tax shall be fully settled with the first instalment.

14.4. A 4% stamp duty shall apply to the nominal interest rate referred to in point 11.2. of the annex to this Agreement.

14.5. VAT at the legal rate in force shall apply to the prices in points 4. and 5.

(Version no. 6, 29/05/2026)

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