



STANDARDISED INFORMATION SHEET

Branch:

Checking Account Nr.:

Contr. Nr.:

Date:

Name	Golden Key Account										
Opening Requirements	Individual persons , of age, resident or non resident.										
Type of account	Current account with associated savings component.										
Means for operating your account	Debit Card; Cheques; Transfer orders; novobanco direct channels, subject to subscription.										
Currency	Euro.										
Opening Amount	Minimum deposit for opening account: EUR 250										
Rate of return	<p>Current account: Non Applicable. Savings Component:</p> <table> <tr> <th>Amount</th><th>TANB (gross nominal annual percentage rate of charge)</th><th>TANL (net nominal annual percentage rate of charge)</th></tr> <tr> <td>< 5.000€</td><td>0,000%</td><td>0,000%</td></tr> <tr> <td>=> 5.000€</td><td>0,050%</td><td>0,036%</td></tr> </table> <p>Subject to change in accordance to novobanco price list.</p>		Amount	TANB (gross nominal annual percentage rate of charge)	TANL (net nominal annual percentage rate of charge)	< 5.000€	0,000%	0,000%	=> 5.000€	0,050%	0,036%
Amount	TANB (gross nominal annual percentage rate of charge)	TANL (net nominal annual percentage rate of charge)									
< 5.000€	0,000%	0,000%									
=> 5.000€	0,050%	0,036%									
Calculation of Interest	<p>Current account: Non Applicable. Savings Component: Interest calculated daily, with no rounding off of interest rate. 360 days interest calculation basis.</p>										
Payment of Interest	<p>Current account: Non Applicable. Savings Component: Interest paid monthly.</p>										
Tax Regime	<p><u>Maintaining the account:</u> Stamp Duty at the rate of 4% on the amount of Maintaining the account.</p> <p><u>Overdraft Facility and Overrunning:</u> Stamp Duty at the rate of 4% on the amount of interest due and Commissions and Charges.</p> <p><u>Savings Component:</u> Interest earned subject to individual/corporate income tax ("IRS"/"IRC") at the rate of 28,0% Mainland Portugal and 19,60% Madeira Autonomous Region.</p>										
Fees and expenses	<p><u>Maintaining the bundled account:</u> €15,00 + Stamp Duty at the rate of 4% (corresponding to €15,60/month and €187,20/year).</p> <p>Maintaining the account is postponed, charged monthly according to the anniversary date of the account.</p> <p>Any changes published to the price list will be notified in writing to the customer, per legal advance notice.</p>										
Overdraft facilities	<p>Subject to commercial approval by the Bank and contractual agreement.</p> <ul style="list-style-type: none"> - Interest calculation: interest will be calculated on the amount of each overdraft facility, from the debit date in the account until the date of repayment. Calculation basis: Act/360. - Interest payment: interest will be charged monthly. - Repayment conditions: any funds credited to the account (cash deposits, release of amounts pending collection or collateral) will be automatically allocated to repayment of capital used in the overdraft facility. - Fees: Stamp duty on interest 4% Stamp duty on used amount 0.1410% <p>Overdraft facility: 15,300% nominal annual rate*. Example: APR of 19,1% for a limit of €1,500 at 3 months, renewable, calculated pursuant to Decree Law 133/2009, presuming use of full credit limit for 3 months, totalling 1.566,02 €. Limit: to be agreed with the customer, with prior approval from novobanco.</p> <p>* Any changes published to the price list will be notified in writing to the customer, per legal advance notice.</p>										



Overrunning	<p>If the Bank approves the overrunning of credit, the following shall apply to the negative balance:</p> <p><u>Individuals:</u> Nominal annual rate – 19,1%; Interest will be paid monthly. Credit must be repaid immediately after use. Calculation basis: Act/360. Fees: Stamp duty on interest 4% Stamp duty on used amount 0.1410% Changes according to the Bank's price list.</p> <p>Subject to change in accordance to novobanco price list</p>																		
Other conditions	<p>The current account has an associated savings component.</p> <p>There is a mechanism of transfer of funds between the Current account and the Savings Component, which may take several forms, as chosen by the Client:</p> <p>1. Variable Option: automatic transfer of a variable amount from the Current account to the Savings Component, with the possibility of a transfer back. (1)</p> <table> <tr> <th>Forms</th><th>Rules</th></tr> <tr> <td>Fixed days in each month for monthly transfer. (2)</td><td>The Client may fix a maximum of 4 days per month for the execution of transfers from the Current account to the Savings Component.</td></tr> <tr> <td>Required balance in the Current account after transfer of funds from that Account to the Savings Component (3)</td><td>The Client may fix an amount equal to or greater than €1.250.</td></tr> <tr> <td>Amount of transfer from the Current account to the Savings Component.</td><td>Multiples of €100.</td></tr> <tr> <td>Amount of transfer from the Savings Component to the Current account.</td><td>Transfers in multiples of €100 until restoring the final balance in the Current account, in case of overrunning or if the balance in the account is lower than the minimum balance referred in the "amount" field. If the funds in the Savings Component are not sufficient to transfer multiples of €100, the Savings Component will be debited for the existing funds, as required to restore the Current account.</td></tr> </table> <p>2. Fixed Option: Automatic transfer of a fixed amount from the Current account to the Savings Component with possibility of a transfer back. (1)</p> <table> <tr> <th>Forms</th><th>Rules</th></tr> <tr> <td>Fixed day of the month for execution of transfer. (2)</td><td>The Client may choose any day of the month.</td></tr> <tr> <td>Amount of transfer from the Current account to the Savings Component. (3)</td><td>Minimum €50.</td></tr> <tr> <td>Amount of transfer from the Savings Component to the Current account.</td><td>Transfers in multiples of €100 until restoring the final balance in the Current account, in case of overrunning or if the balance in the account is lower than the minimum balance referred in the "amount" field. If the funds in the Savings Component are not sufficient to transfer multiples of €100, the Savings Component will be debited for the existing funds, as required to restore the Current account.</td></tr> </table> <p>3. The Transfer is not Automatic - There is no kind of automatic transfer between the Current account and the Savings Component. The Client is free to make any transfers between the Current account and the Savings Component.</p> <p>Notes: (1) - In any case the Client may at any time make transfers between the Current account and the Savings Component. (2) - When fixing the date for the periodic transfer you must take into account that February only has 28/29 days. (3) - In the case of automatic transfers from the Current account to the Savings Component, the transfer must be made from the Available Balance. The following products are available free of charge upon opening this Account: debit card, providing a credit card "Gold" and novobanco Direct Channels.</p>	Forms	Rules	Fixed days in each month for monthly transfer. (2)	The Client may fix a maximum of 4 days per month for the execution of transfers from the Current account to the Savings Component.	Required balance in the Current account after transfer of funds from that Account to the Savings Component (3)	The Client may fix an amount equal to or greater than €1.250.	Amount of transfer from the Current account to the Savings Component.	Multiples of €100.	Amount of transfer from the Savings Component to the Current account.	Transfers in multiples of €100 until restoring the final balance in the Current account, in case of overrunning or if the balance in the account is lower than the minimum balance referred in the "amount" field. If the funds in the Savings Component are not sufficient to transfer multiples of €100, the Savings Component will be debited for the existing funds, as required to restore the Current account.	Forms	Rules	Fixed day of the month for execution of transfer. (2)	The Client may choose any day of the month.	Amount of transfer from the Current account to the Savings Component. (3)	Minimum €50.	Amount of transfer from the Savings Component to the Current account.	Transfers in multiples of €100 until restoring the final balance in the Current account, in case of overrunning or if the balance in the account is lower than the minimum balance referred in the "amount" field. If the funds in the Savings Component are not sufficient to transfer multiples of €100, the Savings Component will be debited for the existing funds, as required to restore the Current account.
Forms	Rules																		
Fixed days in each month for monthly transfer. (2)	The Client may fix a maximum of 4 days per month for the execution of transfers from the Current account to the Savings Component.																		
Required balance in the Current account after transfer of funds from that Account to the Savings Component (3)	The Client may fix an amount equal to or greater than €1.250.																		
Amount of transfer from the Current account to the Savings Component.	Multiples of €100.																		
Amount of transfer from the Savings Component to the Current account.	Transfers in multiples of €100 until restoring the final balance in the Current account, in case of overrunning or if the balance in the account is lower than the minimum balance referred in the "amount" field. If the funds in the Savings Component are not sufficient to transfer multiples of €100, the Savings Component will be debited for the existing funds, as required to restore the Current account.																		
Forms	Rules																		
Fixed day of the month for execution of transfer. (2)	The Client may choose any day of the month.																		
Amount of transfer from the Current account to the Savings Component. (3)	Minimum €50.																		
Amount of transfer from the Savings Component to the Current account.	Transfers in multiples of €100 until restoring the final balance in the Current account, in case of overrunning or if the balance in the account is lower than the minimum balance referred in the "amount" field. If the funds in the Savings Component are not sufficient to transfer multiples of €100, the Savings Component will be debited for the existing funds, as required to restore the Current account.																		



Deposit Guarantee Fund	Deposits made in novobanco benefit from guaranteed repayment offered by the Deposit Guarantee Fund whenever deposits are not available for reasons directly related to the Bank's financial situation. The Deposit Guarantee Fund guarantees repayment up to a maximum amount of EUR 100.000.00 per depositor. The calculation of the amount of the deposits of each depositor is based on the amount in all the deposit accounts on the date on which the unavailability of payment occurred, including interest and, for deposits in foreign currency, converted into Euros at the exchange rate on that date. For more information, Clients are advised to go to www.fgd.pt .
Depositing Institution	NOVO BANCO, S.A. For further information please go to any novobanco Branch or call Linha Direta - 707 247 365 Monday to Friday 8 AM to 10 PM Weekends and Holidays 9AM to 6PM , or visit the bank site on the internet at www.novobanco.pt .
Validity of the conditions	At the present date.

Statement

I, the undersigned, hereby state that I have received and read the general terms on the Standardized Information Sheet (Ficha de Informação Normalizada).

Date: / /

Signature(s) (*)

(*) Signature(s) like the ones on the Identification Document