novobanco

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Information document on fees

Branch: 2 1 5 2 0

Account No: | | | | | | | | | | | Taxpayer identification: | | | | | | | | Date: | | / | | / | | | |

Name of account provider: novobanco
Type of account: Conta 100% Dupla Vantagem
Date: 01/04/2025

- This document provides you with information about the fees charged for using the main services associated with your payment account and helps you compare these fees with those applicable to other accounts.
- Fees may also be charged for the use of account-related services not listed in this document. Complete information is available in the Standardized Information Sheet, in the General Conditions for opening an account and in the Fees and Expenses leaflet.
- You can consult a free glossary of terms used in this document.

Service	Fees
General account services	
Maintaining the account Includes a **service package** consisting of: - Providing an debit card [Cartão Débito] for cardholder and additional cardholder - Providing an [Verde] credit card for cardholder and additional cardholder - Free intrabank credit transfers on, "novobanco Online", and "App" mobile device - Free SEPA + credit transfers on, "novobanco Online", and "App" mobile device - Free intrabank standing orders on, "novobanco Online", and "App" mobile device - Free SEPA + standing orders on, "novobanco Online", and "App" mobile device Services exceeding these amounts will be charged separately.	Monthly charge: 7,18€ **Total annual fee: 86,16€**

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Payments (excluding cards)		
Request and delivery of current account and crossed cheques	5 cheques:	
	Branch - Branch	16,75€
	Branch - Mail	16,75€
	Internet- Mail	12,75€
	Telephone with operator – Branch	16,75€
	Telephone with operator - Mail	16,75€
	10 cheques:	
	Branch - Branch	29,50€
	Branch - Mail	29,50€
	Internet- Mail	25,50€
	Telephone with operator – Branch	29,50€
	Telephone with operator - Mail	29,50€
	20 cheques:	
	Branch - Branch	55,00€
	Branch - Mail	55,00€
	ATM – Mail	51,00€
	Internet- Mail	51,00€
	Telephone with operator – Branch	55,00€
	Telephone with operator - Mail	55,00€
Request and delivery of crossed and not to order cheques	5 cheques:	
	ATS – *Self Cheque*	9,25€
Intrabank credit transfer	Same Ordering Party and beneficiary:	
	Branch	0,00 €
	ATM	0,00 €
	Internet	0,00 €
	Mobile	0,00 €
	Telephone with operator	1,56 €
	Different Ordering Party and beneficiary:	
	Branch	1,98 €
	ATM	0,00 €
	Internet	0,00 €
	Mobile	0,00 €
	Telephone with operator	1,98 €
Intrabank standing order	Opening / change / cancellation:	
	Branch	5,98 €
	By transfer:	
	Branch	1,14€
	Internet	0,00€
	Mobile	0,00€
	Telephone with operator	1,14€

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SEPA+ Credit transfer	Less than €5,000:	
	Branch	6,76€
	ATM	0,00€
	Internet	1,25€
	Mobile	1,25€
	Telephone with operator	5,72€
	Less than €50,000:	
	Branch	8,32€
	ATM	0,00€
	Internet	1,25€
	Mobile	1,25€
	Less than €100,000:	
	Branch	16,64€
	ATM	0,00€
	Equal or greater than €100,000:	
	Branch	36,40€
SEPA + Standing order	Opening / change / cancellation:	
	Branch	5,98€
	By transfer less than €50,000:	
	Branch	5,20€
	Internet	0,00€
	Mobile	0,00€
	Telephone with operator	5,20€
	By transfer less than €100,000:	
	Branch	7,80€
	Internet	0,00€
	Mobile	0,00€
	By transfer equal to or greater than €100,000:	
	Branch	34,32€
	Telephone with operator	34,32€

Non SEPA + credit transfer	<u>Less than 150€:</u> Branch 20,80€ Internet 13,00€ Mobile 13,00€ Telephone with operator 14,56€ <u>Less than 12.500€:</u> Branch 33,28€ Internet 31,20€ Mobile 31,20€ Telephone with operator 32,24€ <u>Greater than €12,500:</u> Branch 0,26% with min: 45,76€ e max: 124,80€
Non SEPA+ Standing order	Service not available
Cards and cash	
Providing a debit card [Cartão Débito]	<u>1st cardholder</u> First and subsequent years 0,00€ <u>Additional cardholder</u> First and subsequent years 0,00€
[Cartão Débito na Hora]	20,28€
Providing a credit card	
[Cartão Verde]	First and subsequent years 0,00€
[Cartão Gold]	First and subsequent years 26,00€
[Cartão Branco]	First and subsequent years 83,20€
Cash advance on credit	<u>Payments in the EEA in Euro, Swedish Kronor or Romanian LEU:</u> Branch: 4,42€ (a)+4,68%(b)+1,40%(c) ATM: 4,16€(a)+4,68%(b)+1,40%(c) Internet, Mobile and Telephone with operator: 4,42€(a)+4,68%(b) <u>Payments in the rest of the world:</u> Branch: 4,42€(a)+4,68%(b)+1,40%(c)+2,60%(d) ATM: 4,42€(a)+4,68%(b)+1,40%(c)+2,60%(d) Internet, Mobile and Telephone with operator: 4,42€(a)+4,68%(b)

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	(a) fixed commission on cash withdrawal and/or cash advance on credit (cash advance); (b) variable commission on cash withdrawal and/or cash advance on credit (cash advance); (c) foreign currency service fee applied to payments made in a currency other than the Euro; (d) international transaction processing commission.	
Cash withdrawal	Branch	12,48€

Declaration

I declare that I have received and become aware of this document.

Signature(s) (*)

Date: / /

(*) Signature(s) similar to those on the identity card or citizen's card