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Standardised Information Sheet for Consumer Credit – General

Pre-contractual Information

Account No: | | | | | | | | | | | | Taxpayer number: | | | | | | | | | | Date: | | / | | / | | | |

A. Identification Details

1. Identity of the credit institution	
1.1. Name 1.2. Address 1.3. Contact details	NOVO BANCO, S.A., Registered office – novobanco Campus, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo. Direct Line: 707 24 7 365 (personalised assistance from 8 a.m. to midnight) novobanco Online: www.novobanco.pt
2. Identity of the credit institution's representative	
2.1. Name 2.2. Address 2.3. Contact details	Not applicable.
3. Identity of the credit intermediary	
3.1. Name 3.2. Postal address 3.3. Contact details 3.4. Type of intermediary	Not applicable.
4. Company registration details of the credit institution	
4.1. Company registration 4.2. Registration number 4.3. Supervisory authority	Lisbon Commercial Registry Office. 513 204 016 novobanco is subject to supervision by (i) Banco de Portugal, with its registered office at Rua do Ouro, 27, 1100-150, in Lisbon, (ii) the Portuguese Securities Market Commission, with its registered office at Avenida da Liberdade, n.° 252, in Lisbon, and (iii) the Insurance and Pension Funds Supervisory Authority, with its registered office at Av. da República, n.º 76, in Lisbon.
5. Information Sheet date	
/ / (to be completed by the novobanco branch).	

B. Description of the main features of the credit product

1. Type of loan	
1.1. Product commercial name 1.2. Category	Credit Card: White Credit Card
2. Total amount of the credit	
Credit Limit: €1,500.00 Issuance of the card and allocation of the respective credit limit are subject to approval.	

3. Terms of Use
The credit cards issued by NOVO BANCO, S.A. are personal and non-transferable payment instruments for use in Portugal and abroad, linked to a card account with an assigned credit limit available on a revolving basis. Under the terms and conditions applicable to the consumer credit agreement, holding a deposit account with this institution is not mandatory.

4. Duration of the credit agreement (months)
Open-ended agreement.

5. Repayment of credit:	
5.1. Repayment method	Repayment at the end of the agreement.
5.2. Instalment arrangement	The Client may choose one of the following payment methods: - monthly repayment of the full outstanding balance; - monthly repayment of a fixed amount, which may not be less than 4% of the credit limit.
5.3. Instalment amount	Under the fixed monthly payment option, the amount due shall include fees and charges, where applicable, plus interest and taxes, and the remaining amount shall be deducted from the outstanding principal. Tax-related costs and balances due of 15 (fifteen) euros or less or exceeding the credit limit shall always be paid in full.
5.4. Number of instalments:	Not applicable.
5.5. Payment frequency	Not applicable.
5.6. Allocation	Where payments made do not fully cover the amounts due to the Bank on the relevant date, the partial payment shall be allocated successively as follows: (i) Costs and charges (ii) Default interest (iii) Remunerative interest (iv) Fees (v) Capital

6. Linked agreement	
6.1. Goods or services 6.2. Cash price	Not applicable. Not applicable.

7. Collateral
Not applicable.

8. Early repayment	
8.1. Early repayment fee 8.2. Conditions governing early repayment	Not applicable. Not applicable.

C. Cost of the credit

1. Nominal annual interest rate (TAN)	
1.1. Nominal interest rate (TAN):	0.000%
1.2. Type of interest rate	Fixed rate
1.3. If applicable, fixed nominal interest rate	
1.3.1. Identification of the reference rate	0.000%
1.3.2. Value of the reference rate as at the Information Sheet date	0.000% Not applicable.
1.3.3. Initial spread 1.3.4. Change to the nominal interest rate (if applicable)	The Bank reserves the right to change the nominal interest rate, subject to giving the holder 60 (sixty) days' advance notice, which may be communicated through the card account statement. Any and all changes shall be deemed accepted by the holder unless they inform the Bank that they do not accept such change within 60 (sixty) days of the respective notice date. Not applicable.
1.4. If applicable, variable nominal interest rate	
1.4.1. Reference index identification	
1.4.2. Reference index value as at the Information Sheet date	
1.4.3. *Spread*	
1.4.4. Interest rate review frequency	
2. Annual Percentage Rate of Charge (APR)	

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10.6%

Example: APR of 10.6% for a credit amount of €1,500.00, calculated based on a 360-day year and a TAN of 0.000%, in accordance with the applicable legislation, with repayment over a 12-month period.

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3. Charges included in the APR	
3.1. Total amount of charges	€79.24
3.2. Breakdown of the charges included in the APR	Credit Card: €0.00 (4% stamp duty on interest) + €11.64 (0.1410% stamp duty on credit) + €65.00 (credit card provision fee) + €2.60 (4% stamp duty on the credit card provision fee)
3.2.1. Agreement opening fees	Not applicable.
3.2.2. Instalment processing fees	Not applicable.
3.2.3. Credit card provision fee - annual	Credit Card: €65.00
3.2.4. Insurance Required	
3.2.5. Taxes	Not applicable. Credit Card: €0.00 (4% stamp duty on interest) + €11.64 (0.1410% stamp duty on credit) + €2.60 (4% stamp duty on credit card provision fee)
3.2.6. Costs associated with the use of means of distance communication	Not applicable. .
3.2.7. Credit intermediation fees	Not applicable.

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3. Charges included in the APR (continued)	
3.2.8. Related costs (if applicable) (i) Costs related to current accounts	Not applicable.
(ii) Costs related to payment instruments	Not applicable.
(iii) Other costs	Not applicable.
(iv) Conditions for changing costs	Not applicable.
4. Required ancillary service contracts	
4.1. Compulsory insurance 4.1.1. Minimum required cover 4.1.2. Description (i) Product name (ii) Payment frequency (iii) Estimated insurance premium (iv) Other insurance costs	Not applicable.
4.2. Other required contracts	Not applicable.
5. Total amount payable by the client	
Not applicable.	
6. Notarial fees	
Not applicable.	

7. Costs in the case of late payment	
7.1. Default interest rate	Remunerative interest rate applicable at the date of default, plus 3% per annum.
7.2. Rules applicable to the default interest rate	In the event of failure to comply with any obligation by the client under the credit agreement entered into with the Bank, without the need for prior formal notice to that effect.
7.3. Other charges	The Bank shall debit a Debt Recovery Fee corresponding to 4% of the overdue and unpaid instalment amount, with a minimum amount of €12.00 and a maximum amount of €150.00.
7.4. Consequences of missing payments	The Bank may terminate the credit agreement if the holder fails to pay two consecutive instalments exceeding more than 10% of the total credit amount or, in any event, if three consecutive instalments are not paid. The Bank shall give the client an additional period of 15 days in which to make full payment of the overdue instalments, plus any compensation and charges due, failing which the credit agreement shall be terminated and any existing guarantees enforced. If the customer fails to make the instalments, payments and/or repayments due under the credit agreement in a timely manner, the Bank is required to notify Banco de Portugal, and the client will be included in Banco de Portugal's Central Credit Register under the heading 'overdue credit'. Upon termination of the credit agreement, for any reason, the holder shall lose all rights associated with the possession and use of the card and must promptly return the card to the Bank after it has been properly destroyed. The Bank also reserves the right to retain and destroy the card directly or through third parties, namely an entity accredited as a VISA card acceptor.

D. Other important legal aspects

1. Right of withdrawal
The consumer has the right to withdraw from the credit agreement within 14 calendar days, without having to give any reason, in accordance with Article 17 of Decree-Law No 133/2009 of 2 June.
2. Refusal of a Credit Application
The consumer has the right to be informed immediately, free of charge and in a reasoned manner of the outcome of the consultation of a database carried out to assess their creditworthiness, if the credit application is rejected on the basis of such information, unless such disclosure is prohibited by European Community law or is contrary to the objectives of public policy or public security.
3. Copy of Contract
The consumer is entitled, upon request, to receive a copy of the draft credit agreement free of charge, unless, at the time of the request, the creditor is not willing to enter into that credit agreement with the consumer.

4. Applicable law	
4.1. Law applicable before the conclusion of the credit agreement	Portuguese law.
4.2. Law applicable to the credit agreement	The credit agreement shall be governed by Portuguese law.
4.3. Jurisdiction	Any matters arising from the use of the cards requiring judicial proceedings shall be settled by the District Courts of Lisbon or Porto, according to whether the holder is legally domiciled in the Lisbon or Porto metropolitan areas, respectively, or the civil courts of the holder's domicile, provided such domicile is located in Portugal.

5. Complaints, out-of-court procedures and jurisdiction

Notwithstanding legislation related to the complaints book, the Client may submit complaints to any novobanco branch or online at www.novobanco.pt. The Client may also submit complaints directly to Banco de Portugal regarding any failure by the Bank to comply with the law.

In accordance with the law in force, and in order to ensure alternative dispute resolution relating to the rights and obligations arising from the credit agreement, the Bank provides Clients with access to the following entities to which it is affiliated:

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 http://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.

6. Language

The Portuguese language shall be used in the pre-contractual information, in the distance contract (where applicable), and in all communications relating to the credit agreement.

7. Validity period of the Information Sheet conditions

The information contained in this document is valid for up to 5 working days from the Information Sheet date.

I declare that I have read and understood the conditions set out in the Standardised Information Sheet, a copy of which has been provided to me.

Name: ______________________________

Date: __ __ / __ __ / __ __ __ __

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Client signature