novobanco

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Standardised Information Sheet

Counter: 2 1 5 2 0

Current Account No.: Tax Payer No.: Date: / /

Name	**100º 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	Current account: Non Applicable. Savings Component:

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%

	The interest is calculated by dividing the balance of each contract by the amount ranges indicated, and more than one rate may be applied depending on the existing balance in the contract. Changes published to the price list will be notified in writing to the customer, per legal advance notice.
Calculation of Interest	Current account: Non Applicable. Savings Component: Interest calculated daily, with no rounding off of interest rate. 360 days interest calculation basis.
Payment of Interest	Current account: Non Applicable. Savings Component: Interest paid monthly.

Tax Regime	Maintaining the account: Stamp Duty at the rate of 4% on the amount of Maintaining the account. Overdraft Facility and Overrunning: Stamp Duty at the rate of 4% on the amount of interest due and Commissions and Charges. Savings Component: Interest earned subject to individual/corporate income tax (“IRS”/”IRC”) at the rate of 28.0% Mainland Portugal and 19.60% Madeira Autonomous Region.
Fees and expenses	Maintaining the bundled account: **€7.90/month | €94.80/year + Stamp Duty of 4% (corresponding to 8.22€/month and 98.64€/year).** **Account maintenance fee can be reduced to €4.50/month + Stamp Duty at the rate of 4% (corresponding to €4.68/month and €56.16/year).** Conditions for accessing the reduce: - Digital account statement, and -Card purchases (debit or credit) equal to or greater than €500 per month, and - Two or more monthly household expense payments via Direct Debit, and - Salary domiciliation equal to or greater than €670 (cod08) or pension equal to or greater than €420 (cod11). **Account maintenance fee can be reduced to €5.50/month + Stamp Duty at the rate of 4% (corresponding to €5.72/month and €68.64/year** Conditions for accessing the reduce: - Digital account statement, and -Card purchases (debit or credit) equal to or greater than €250 per month, and - Two or more monthly household expense payments via Direct Debit, and - Salary domiciliation equal to or greater than €670 (cod08) or pension equal to or greater than €420 (cod11). The validation of card purchase transactions, monthly payments by Direct Debit for household expenses (water, electricity, gas, and telecommunications), and the existence of automatic salary/unemployment benefit/pension deposits is carried out during the calendar month preceding the account maintenance fee charge. In the case of salary, unemployment benefit, or pension deposits, if no valid transaction is found in the previous month, the system will also check the second preceding calendar month. Automatic deposits are considered to be electronic transfers made to the current account with the following codes: 08 (salaries), 10 (unemployment benefits, valid for a maximum of six months per year), or 11 (pensions). Maintaining the account is postponed, charged monthly according to the anniversary date of the account. Any changes published to the price list will be notified in writing to the customer, per legal advance notice.

Overdraft facilities	Subject to commercial approval by the Bank and contractual agreement. - 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% <u>Overdraft facility:</u> 14,700% nominal annual rate*. Example: APR of 18.0% 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 1.562,44 €. Limit: to be agreed with the customer, with prior approval from novobanco. * Any changes published to the price list will be notified in writing to the customer, per legal advance notice.
Overrunning	If the Bank approves the overrunning of credit, the following shall apply to the negative balance: <u>Individuals:</u> Nominal annual rate – 18.5%; 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. Subject to change in accordance to novobanco price list

Other conditions	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:** **<u>1. Variable Option:</u> automatic transfer of a variable amount from the Current account to the Savings Component, with the possibility of a transfer back. (1)**

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 €1,000.
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.

Other conditions (continuation)

<u>2. Fixed Option:</u> Automatic transfer of a fixed amount from the Current account to the Savings Component with possibility of a transfer back. (1)

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.

<u>3. The Transfer is not Automatic</u>

- 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.

<u>Notes:</u>

(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.

Free access to the following products is covered by account maintenance:

Free provision of an debit card, free provision of an "Verde" credit card, free provision of a prepaid card for the cardholder and the additional cardholder, access to online services and mobile device with non-urgent one-off SEPA+ credit transfers, service payments, mobile phone top-ups, payments for goods and services, direct debits and ATM withdrawals.

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 any additional information, the client should contact a branch of the Bank or reach out via the Direct Line 707 24 7 365, available 24 hours a day (with personalized service on business days from 8:00 a.m. to 10:00 p.m., and on weekends and public holidays from 9:00 a.m. to 6:00 p.m.). Call costs are €0.09/min from a landline and €0.13/min from a mobile network, plus VAT at the applicable rate. Alternatively, the client may consult the Bank's website 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