novobanco

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Standardised Information Sheet

Counter: 2 1 5 2 0

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

Name	**18.25 Account**
Opening Requirements	**Individual persons**, Aged between 18 and 25 years. The maintenance of the account depends on the continuous verification of the eligibility conditions, and the contract will be terminated as soon as these conditions are no longer met by the primary account holder.
Type of account	Current account.
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 50
Rate of return	Current account: Non Applicable.
Calculation of Interest	Non Applicable.
Payment of Interest	Non Applicable.
Tax Regime	<u>Maintaining the account:</u> Stamp Duty at the rate of 4% on the amount of Maintaining the account. <u>Overdraft Facility and Overrunning:</u> Stamp Duty at the rate of 4% on the amount of interest due and Commissions and Charges.
Fees and expenses	<u>Maintaining the bundled account:</u> Exempt up to and including the age of 25. From this age onwards, a monthly maintenance fee of 5/month | **€60.00/year applies, plus Stamp Duty at the rate of 4% (corresponding to €5.20/month and 62.40/year)**. 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% Overdraft facility: 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: Individuals: 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	Free access to the following products is covered by account maintenance: Free provision of an debit card, free provision of a prepaid card for the 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.

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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) (*)

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