SPECIAL INFORMATION OBLIGATIONS FOR INSURANCE INTERMEDIARIES - NOVO BAN CO, S.A.

1.	**Identification and address of the Intermediary**	NOVO BANCO, S.A. (the 'Bank'), with registered office at: Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1, 2740-119 Porto Salvo.
2.	**ASF registration number and date**	The Bank is duly authorised by the Insurance and Pension Funds Supervisory Authority (ASF) to sell life and non-life insurance. It has been registered **as an Insurance Agent** under no. 419506141 since 21 January 2019. This information is available on the Insurance and Pension Funds Supervisory Authority website at www.asf.com.pt.
3.	**Qualified shareholdings in Insurance Companies and Pension Fund Management Companies**	The Bank does not hold any direct or indirect holdings in the share capital of Insurance Companies. The Bank holds an indirect 100% shareholding in GNB – Sociedade Gestora de Fundos de Pensões, S.A.
4.	**Qualifying shareholdings in the Intermediary held by Insurance Companies or by Parent Companies of Insurance Companies**	No Insurance Company or Parent Company of an Insurance Company has any qualifying shareholdings in the Bank's share capital.
5.	**Insurance Companies and Pension Fund Management Companies the Bank is authorised to work with**	**Life Insurance:** • GamaLife - Companhia de Seguros de Vida, S.A. • Generali Seguros, S.A. • GNB – Sociedade Gestora de Fundos de Pensões, S.A. • **Non-Life Insurance:** • Mudum - Companhia de Seguros, S.A. • Generali Seguros, S.A. • Europ Assistance, Companhia Portuguesa de Seguros de Assistência, S.A. • Coface, S.A.
6.	**Authorisation to receive premiums for remittance to the Insurer**	The Bank is not authorised to receive insurance premiums for remittance to the Insurer.
7.	**Intervention of the Intermediary in Insurance Contracts and individual accessions to Pension Funds**	The Bank's involvement includes providing assistance throughout the duration of the insurance contract or individual accession to a pension fund, namely by offering clarifications and resolution of complaints. Following the acquisition of the Unibanco business, novobanco also acts as an insurance intermediary for the insurance contracts (life and non-life) included in that business, which are currently under runoff.

8.	**Nature of the Remuneration received in connection with the insurance contract**	**- Financial Life Insurance** For its role as an intermediary acting as an Insurance Agent, the Bank will be remunerated with a percentage of the fees for underwriting, management and redemption/surrender charged by the Insurer, where such fees apply, in accordance with the relevant General and Special Terms and Conditions and the respective pre-contractual information. **- Pension Funds** For its role as an intermediary, the Bank receives a percentage of the management fee charged by the Pension Fund Management Company, in accordance with the respective Management Regulations. **- Risk Life Insurance** For its role as an intermediary, the Bank will be paid a commission based on a portion of the insurance premium, which may vary depending on the volume of premiums, policies and/or performance. **- Non-Life Insurance** For its role as an intermediary, the Bank will be paid a commission based on a portion of the insurance premium, which may vary depending on the volume of premiums, policies and/or performance.
9.	**Right to information regarding Remuneration**	The Customer has the right to request information on the remuneration the Bank will receive for providing insurance distribution services.
10.	**Complaints and Alternative Dispute Resolution**	If the Customer or any other interested party wishes to exercise any of their legally recognised rights in relation to their personal data, or to submit a complaint, they should contact: • By post: **novobanco**, Gabinete de Experiência e Satisfação de Cliente Gestão de Recl amações – Campus do novobanco, Avenida Doutor Mário Soares, Taguspark, Edifício 1 , 2740-119 Porto Salvo. – • By email: satisfacao@novobanco.pt or online form; • By telephone: **21 883 77 00** (call to a domestic landline - cost agreed between the customer and their telecommunications provider) or **707 24 7 365** (cost of €0.09/min from a landline and €0.13/min from a mobile network, plus VAT at the prevailing rate), with personalised service on working days from 8am to 10pm and on weekends and public holidays from 9am to 6pm. • Via the website: www.novobanco.pt; • In person at any Bank branch; • Using the Complaints Book, at any Bank branch, during normal business hours; • Via the Electronic Complaints Book: (www.livroreclamacoes.pt/ home); • Through the consumer dispute-resolution bodies listed on the Bank's website, under point 6 of the Bank's Complaints Handling Policy.

		You may also address your complaints to the Insurance and Pension Funds Supervisory Authority (ASF) – Av. da República, 76, 1600-205 Lisbon Telephone: (351) 21 790 31 / Fax: (351) 21 793 85 68 Email: asf@asf.com.pt Information line: 808 787 787 217 983 983 Business hours: 9am to 4pm Without prejudice to the right to bring proceedings before the courts, in the event of a dispute arising from insurance distribution activities, consumers may refer the matter to the alternative dispute resolution entities indicated in point 6 of the Bank's Complaints Handling Policy, available on the Bank's website under *Suggestions and Complaints*.
11.	**Proposed contract – Insurance Companies and/or Intermediaries**	The insurance agreement will be entered into with one of the Insurance Companies or Pension Fund Management Companies that the Bank is authorised to work with.
12.	**Role of the Insurance Int ermediary**	When distributing insurance contracts, the Bank acts in the name and on behalf of the Insurance Companies and Pension Fund Management Companies it is authorised to work with (see point 5 above).
13.	**Advising**	The Bank may advise on Financial Life insurance products and Pension Funds, as part of its non-independent, non-impartial and non-personalised advisory service, in relation to insurance contracts and insurance-based investment products.
14.	**Personal Data Processing**	All personal data is processed by the Bank in accordance with the General Data Protection Regulation, other applicable legislation and the Personal Data Processing Information provided to you. This information is available at any time at www.novobanco.pt.