



Price-list "Fees and Costs Leaflet"

Date of entry into force: 05-jul-2023

Price-list "Interest Rates Leaflet"

Date of entry into force: 01-set-2023

Banks

[See the FEES AND CHARGES LEAFLET](#)

[See the INTEREST RATES LEAFLET](#)

The complete price-list of Banco L.J. Carregosa, S.A., contains the Fees and Charges Leaflet (which includes the maximum values of all fees as well as the indicative value of the main charges) and the Interest Rates Leaflet (which contains information on representative interest rates).

The Price-list can be consulted at Banco Carregosa branches, client service offices and at www.bancocarregosa.com.

The Fees and Charges Leaflet can also be found in the Bank Client Portal at www.clientebancario.bportugal.pt.

The Price-list was prepared in compliance with the provisions in the Bank of Portugal Notice no. 8/2009 of 12 October.

The information on the conditions for carrying out credit operations is provided pursuant to Decree-Law no. 220/94 of 23 August.

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 See PART II. INTEREST RATES LEAFLET

Complaints

For receiving and resolving complaints, contact:

Client Service
Av. da Boavista, 1083 - 4100-129 Porto
Tel.: +351 226 086 460 | Fax.: +351 226 086 490
info@bancocarregosa.com

Complaints can also be addressed to the Bank of Portugal Banking Conduct Supervision Department:

Bank of Portugal
Apartado 2240
1106-001 Lisboa
www.clientebancario.bportugal.pt

Deposit Fund Guarantee

The deposits held in Banco Carregosa benefit from the guarantee provided by the Deposit Guarantee Fund whenever the unavailability of the deposits for reasons directly related to its financial situation occurs.

The Deposit Guarantee Fund guarantees repayment up to a maximum of 100,000.00 Euros per depositor, whether the depositors are residents or not in Portugal and the deposits are in local or foreign currency.

In calculating the value of the deposits of each depositor, we consider the value of all deposit accounts on the date on which the unavailability of payment by the institution occurred, including interest; the balance of deposits in foreign currency is converted for that purpose into Euros at the exchange rate of that date (the reference exchange rates published by the Bank of Portugal).

The reimbursement, from January 1, 2019 to December 31, 2020, shall be made within seven (7) days maximum, in respect of a portion up to € 10,000.00 of all covered deposits, and (ii) fifteen working days, with respect to the remainder up to the abovementioned limit. These periods shall run from the date on which the deposits become unavailable. The Deposit Guarantee Fund may, however, in exceptional circumstances and in individual cases, request from Banco de Portugal an extension of that period, for a period not exceeding ten working days.

For additional information go to www.clientebancario.bportugal.pt/ and www.fgd.pt/.

Value Date

Banking Operations		Value-Date	Date of Availability	Observations
Deposits				
Cash	Branch	D	Immediate	-
Cheques and	Branch			
Other Values	- on own institution	n.a	n.a	-
	- on other institution (Certified)	D	Immediate	-
	- on other institution	D+1	2nd working day	-
Deliveries for deposit ⁽¹⁾				
Cash	Branch	D	Immediate	-
Cheques and	Branch			
Other Values	- on own institution	n.a	n.a	-
	- on other institution (Certified)	D+1	Next working day	Best Effort
	- on other institution	D+2	2nd working day	Best Effort
Payment operations (transfers)				
	Internal (between accounts of same institution)	D	Working day	-
	National interbank			
	- urgent	D	Immediate	-
	- normal	D+1	Next working day	-
	Cross-border			
	- Euros	D+1	Next working day	-
	- in currency other than the Euro (2)	D+3	Up to 3rd working day	Best Effort
Operation of deposit accounts				
Term Deposits	Collection / Reinforcement	D	Immediate	-
	Early redemption	D	Immediate	-
	Reimbursement at maturity	D	Immediate	-
	Payment of compensatory interest	D	Immediate	-

Caption: D: Day of completion of the transaction

Note Best Effort - Depending on the delivery time, Banco Carregosa will put its best effort into trying to convert the "Deliveries for Deposit" into "Deposits" on the same day.

Note (1) Not considered as bank deposits are the deliveries of values over the counter, in ATMs that have no possibility of immediately checking or in night or daytime safes, waiving, by those who deliver these values, the immediate checking by the depositary, and also the collection of values from clients and other deliveries where there is no immediate checking by the depositary. In these cases, the deliveries or collection of values shall be considered deposits after checking and certification by the Credit Institutions, which shall check and certify the deliveries or collection of values within the shortest period of time, not exceeding twenty-four hours, except in special circumstances.

Note (2) Given that Banco L.J. Carregosa, S.A. uses providers of payment services in cross-border transfers in currency other than the Euro, the credit value date and the date of availability should be considered as the most likely dates, since Banco L.J. Carregosa, S.A. cannot make a commitment as to the credit dates and availability of credit to be attributed. In the case of receiving transfers, the value date and the date of availability will be the same as those attributed by the providers of payment services.

Information Obligation

Pursuant to Decree-Law no. 18/2007, Decree-Law no. 317/2009 and Notice 3/2007 of the Bank of Portugal, please note:
Value date: is the date from which the transfer or deposit become effective, can be handled by the beneficiary and the interest arising from credit or debit balances of deposit accounts starts counting.

Date of availability: the moment at which the account holder can freely move the funds deposited into his deposit account without being subject to payment of interest for moving those funds.

Working day: the period of the day in which the institution is open to the public during normal working hours (between 8:30 a.m. and 3:00 p.m.)

	Private Clients		Other clients
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See PART I. FEES AND CHARGES LEAFLET

1. DEPOSIT ACCOUNTS (PRIVATE CLIENTS)

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1.1. Demand deposits

	Fees		Plus tax	Other conditions
	Euros (Min/Max)	Annual value		
Demand Deposits- without access conditions.				
Initial Fees				
1. Account Opening Fee				
Demand Deposit in foreign currency	EUR 25.00	-	Stamp Duty - 4%	Per Account/Currency
Fees during the contract period				
2. Fees on bank overdraft	<u>see Section 2.5. Bank overdrafts</u>			
3. Re-issuance of documents				
Demand Deposit	EUR 0.00	-	VAT - 23%	Per document
4. Diverse Statements				
Demand Deposit	EUR 12,50	-	VAT - 23%	Per statement
5. Account maintenance fee				
Demand Deposit	EUR 5.00	-	Stamp Duty - 4%	Monthly (1)
6. Automatic exchange rate for conversion of balances				
Demand Deposit	n.a.	n.a.	n.a.	(2)
7. Cash withdrawals at the counter				
<= 12,500 EUR	EUR 7.50	n.a.	Stamp Duty - 4%	(3)
>12,500 EUR	EUR 50.00	n.a.	Stamp Duty - 4%	(3)

- Note (1)** Accounts with assets less than € 25,000 exclusively in demand deposits or term deposits. Exempt Commission for Customers under the Protocol Deco/Proteste signed with Banco Carregosa. The balances in currencies other than the base currency of the account will be converted to the last fixing published by the Bank of Portugal and can be looked up at: <http://www.bportugal.pt/pt-PT/Estatisticas/Dominios%20Estatisticos/EstatisticasCambiais/Paginas/Taxasdereferenciadiarias.aspx>.
- Note (2)** The balances in currency different from the account reference currency will be converted at standard exchange rates, which corresponds, except for abnormal volatility situations, to the last fixing referred to the closing of the session at the New York Stock Exchange released by Bloomberg (source: Bloomberg BGN) plus/minus 50 b.p..
- Note (3)** The date on the availability of requests for cash withdrawals at the branch may occur until the 3rd working day.

1. DEPOSIT ACCOUNTS (PRIVATE CLIENTS)

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1.2. Other forms of deposit

	Fees		Plus tax	Other conditions
	Euros (Min/Max)	(Annual value)		
Term Deposits				
Fees during the contract period				
1. Penalty for early settlement	see Section 17.2. Term Deposits (Interest Rates Leaflet)			
Registration and Deposit of Securities - no access.				
Fees during the contract period				
1. Account maintenance fee				
Registration and deposit of securities	EUR 40.00	-	VAT - 23%	Quarterly
2. Fees on bank overdraft	see Section 2.5. Bank overdrafts			
3. Automatic exchange rate for conversion of balances		-		(1)

	Fees			Plus tax	Other conditions
	In %	Euros (Mín/Máx)	Annual value		
Deposit Escrow Accounts					
1. Comission Issue Statement					
1 st issue, within the scope of deposit	0,10%	EUR 40.00/100.00	-	Stamp Duty - 4%	(2)
Issue by change of deposit amount	0,10%	EUR 40.00/100.00	-	Stamp Duty - 4%	(2)
Issue on customer request - 2 nd copy	0,00%	EUR 0.00/0.00	-	VAT 23%	(2)
2. Management Fee	3,00%	EUR 300.00/-	-	Stamp Duty - 4%	Quarterly

Note (1) The balances in currency different from the account reference currency will be converted at standard exchange rates, which corresponds, except for abnormal volatility situations, to the last fixing referred to the closing of the session at the New York Stock Exchange released by Bloomberg (source: Bloomberg BGN) plus/minus 50 b.p..

Note (2) Issuance of statements at the request of the holders of the respective accounts, to third parties.

2. CREDIT OPERATIONS (PRIVATE CLIENTS)

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2.4. Credit lines and current accounts

	Fees			Plus Tax	Other conditions
	In %	Euros (Min/Max)	Annual Value		
Pledged Current Account					
Pledged Current Account Acquisition of Securities / Multiple Investments					
Initial fees					
Study Fee	0,50%	EUR 250,00/ 1.000,00	-	Stamp Duty - 4%	-
Study and organization fee	1,00%	EUR 300,00/ -	-	Stamp Duty - 4%	(7)
Contract formalisation fee	-	EUR 150,00	-	VAT - 23%	-
Pledge contract formalization fee	-	EUR 100,00	-	VAT - 23%	-
Mortgage appraisal commission					
from 0 to 500 000€	-	EUR 300,00	-	Stamp Duty - 4%	(8) + (9)
from 500 001 to 750 000€	-	EUR 400,00	-	Stamp Duty - 4%	(8) + (9)
from 750 001 to 1 250 000€	-	EUR 1.500,00	-	Stamp Duty - 4%	(8) + (9)
from 1 250 001 to 2 000 000€	-	EUR 2.000,00	-	Stamp Duty - 4%	(8) + (9)
From 2 000 001 to 5 000 000€	-	EUR 2.500,00	-	Stamp Duty - 4%	(8) + (9)
over 5 000 000€	0,06%	-	-	Stamp Duty - 4%	(8) + (9)
Fees during the term of the contract					
Surveys (follow-up evaluations - self-measurement)	-	EUR 150,00	-	Stamp Duty - 4%	-
Mortgage guarantee revaluation fee	0,05%	EUR 300,00/-	-	VAT - 23%	(9)
Immobilization fee	1,00%	-	-	Stamp Duty - 4%	(1)
Contractual amendment fee	-	EUR 150,00	-	Stamp Duty - 4%	(3) + (5) + (6)
Management fee	1,00%	EUR 300,00/-	-	Stamp Duty - 4%	(10)
Extension fee	0,50%	EUR 100,00/ 2.000,00	-	Stamp Duty - 4%	(2) + (5)
Recovery amounts owed fee					
Overdue and unpaid instalment < 50 000€	0,40%	EUR 25,00/ 150,00	-	Stamp Duty - 4%	(11)
Overdue and unpaid instalment => 50 000€	0,50%	EUR - /500,00	-	Stamp Duty - 4%	(11)

2. CREDIT OPERATIONS (PRIVATE CLIENTS)

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2.4. Credit lines and current accounts (cont.)

		Fees			Plus Tax	Other Conditions
		In %	Euros (Min/Max)	Annual Value		
<u>Pledged Current Account</u>						
Pledged Current Account Acquisition of Securities/ Multiple Investments						
Fees at the term of the contract						
Early Redemption Fee (Partial/Total)	Fixed Rate <1A	0,50%	-	-	Stamp Duty - 4%	(12)
	Fixed Rate >1A	2,00%	-	-	Stamp Duty - 4%	(12)
	Variable Rate	0,50%	-	-	Stamp Duty - 4%	(12)
Issuance of mortgage cancellation certificate		-	EUR 160,00	-	VAT - 23%	(4)
<u>Other associated costs</u>						
Stamp duty on credit used		Stamp duty levied on the monthly average obtained by adding up the outstanding amounts calculated on a daily basis, during the month, divided by 30: 0.12%.				

- Note (1)** Annual fee calculated and collected monthly on the amount of unused credit.
- Note (2)** To be charged upon the extension.
- Note (3)** Cost to be charged in situations that give rise to contract amendments at the client's request.
- Note (4)** To be charged whenever the client requests the issue of the cancellation certificate of the mortgage on property given as guarantee of the loan already paid.
- Note (5)** Exempt whenever the renegotiation of the credit operation has been caused by situations of risk of default or arrears of obligations under credit agreements, pursuant to Decree-Law no. 227/2012 of 25 October.
- Note (6)** Exempt in the case of early repayment
- Note (7)** Single fee on the contracted loan, chargeable on the contract conclusion date.
- Note (8)** Charged if the service is provided.
- Note (9)** Fee calculated per guarantee and on the value of the evaluation/revaluation (MV - Market Value).
- Note (10)** This annual fee is levied on the contracted amount, or on the outstanding amount if in the repayment period. The collections is made according to the frequency of interest.
- Note (11)** To be levied on the amount of the overdue and unpaid instalment, charged once only for each instalment overdue and unpaid on the agreed date. In these cases, interest on late payment shall also be payable, to be calculated as per the law in force.
- Note (12)** To be levied on the amount owed, provided it is not exempt under the contract.

2. CREDIT OPERATIONS (PRIVATE CLIENTS)

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2.6. Other credits to private clients

	Fees			Plus Tax	Other conditions
	In %	Euros (Min/Max)	Annual Value		
<u>Loan</u>					
Loan (Multiple Investments)					
Initial Fees (8)					
Study fee	0,50%	EUR 250,00/ 1.000,00	-	Stamp Duty - 4%	-
Study and organization fee	1,00%	EUR 300,00/ -	-	Stamp Duty - 4%	(10)
Contract formalization fee	-	EUR 150,00	-	VAT - 23%	-
Pledge contract formalization fee	-	EUR 100,00	-	VAT - 23%	-
Mortgage guarantee assessment fee					
from 0 to 500 000€	-	EUR 300,00		Stamp Duty - 4%	(7)
from 500 001 to 750 000€	-	EUR 400,00		Stamp Duty - 4%	(7)
from 750 001 to 1 250 000€	-	EUR 1.500,00		Stamp Duty - 4%	(7)
from 1 250 001 to 2 000 000€	-	EUR 2.000,00		Stamp Duty - 4%	(7)
from 2 000 001 to 5 000 000	-	EUR 2.500,00		Stamp Duty - 4%	(7)
over 5 000 000€	0,06%	-		Stamp Duty - 4%	(7)
Fees during the term of the contract					
Surveys (follow-up evaluations - self-measurements)	-	EUR 150,00	-	Stamp Duty - 4%	-
Mortgage guarantee revaluation fee	0,05%	EUR 300,00/ 2,500.00	-	VAT - 23%	(7)
Contractual amendment fee	-	EUR 150,00	-	Stamp Duty - 4%	(2) + (3) + (4)
Management fee	1,00%	EUR 300,00/-	-	Stamp Duty - 4%	(9)
Extension fee	0,50%	EUR 100,00/ 2,000.00	-	Stamp Duty - 4%	(1) + (3)
Recovery amounts owed fee					
Overdue and unpaid instalment < 50 000€	0,40%	EUR 25,00/ 150,00	-	Stamp Duty - 4%	(11)
Overdue and unpaid instalment => 50 000€	0,50%	-	-	Stamp Duty - 4%	(11)

2. CREDIT OPERATIONS (PRIVATE CLIENTS)

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2.6. Other credits to private clients (cont.)

		Fees			Plus Tax	Other conditions
		In %	Euros (Min/Max)	Annual Value		
Loan						
Loan (Multiple Investments)						
End of contract fees						
Issuance of mortgage cancellation certificate		-	EUR 160.00	-	VAT - 23%	(3)
Early Redemption Fee (Partial/Total)	Fixed Rate <1Y	0,50%	-	-	Stamp Duty - 4%	(12)
	Fixed Rate >1Y	2,00%	-	-	Stamp Duty - 4%	(12)
	Variable Rate	0,50%	-	-	Stamp Duty - 4%	(12)

Note (1) To be debited at the end of the month on which the extension occurs.

Note (2) Cost to be charged in situations that give rise to contract amendments at the client's request.

Note (3) Exempt whenever the renegotiation of the credit operation has been caused by situations of risk of default or arrears of obligations under credit agreements, pursuant to Decree-Law no. 227/2012 of 25 October.

Note (4) Exempt in the case of early repayment.

Note (5) Exempt in the case of renegotiation.

Note (6) Charged if the service is provided.

Note (7) Fee calculated per guarantee and on the value of the evaluation/revaluation (MV - Market Value).

Note (8) Stamp duty (on the value of credit used):

Other credit operations to private clients: with credit period < 1 year, 0.04 % x period of operation; with credit period between >= 1 year and < 5 years, 0.5%; with credit period >= 5 years, 0.6%.

Cost to be borne by the client after using the credit. After payment by the bank, the money is returned to the state coffers.

Note (8a) The State Budget Law for 2023 exempts stamp duty on loans granted under the legal scheme for housing loans, up to the amount of the outstanding principal. The following operations are exempted from stamp duty: changes in the loan maturity that give rise to taxation on the difference between the rates in force, extension of loans, and the conclusion of a new loan agreement, under the legal mortgage system (DL 74A/2017) for the purpose of refinancing the debt.

The exemptions will apply to taxable events occurring between 1 November 2022 and 31 December 2023.

Note (9) This annual fee is levied on the contracted amount, or on the outstanding amount if in the repayment period. The collections is made according to the frequency of interest.

Note (10) Single fee on the contracted loan, chargeable on the contract conclusion date.

Note (11) To be levied on the amount of the overdue and unpaid instalment, charged once only for each instalment overdue and unpaid on the agreed date. In these cases, interest on late payment shall also be payable, to be calculated as per the law in force.

Note (12) To be levied on the amount owed, provided it is not exempt under the contract.

2. CREDIT OPERATIONS (PRIVATE CLIENTS)

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2.6. Other credits to private clients (cont.)

	Fees			Plus Tax	Other conditions
	In %	Euros (Min/Max)	Annual Value		
<u>Margin Account</u>					
Initial fees					
Activation fee	-	EUR 25.00	-	Stamp Duty - 4%	-
Fees during the term of the contract					
Repayment fee	-	Exempt	-	Stamp Duty - 4%	-
Imobilization fee	-	Exempt	-	Stamp Duty - 4%	-
Use fee	-	Exempt	-	Stamp Duty - 4%	-
Increase fee	-	EUR 25.00	-	Stamp Duty - 4%	-
End of contract fees					
Closing Fee	-	Exempt	-	Stamp Duty - 4%	-

4. CHEQUES (PRIVATE CLIENTS)

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4.2. Other services with cheques

	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
<u>Issuing a cheque</u>				
1. Capital withdrawal through issuing a cheque				
Amount less than 100.000,00	-	EUR 10.00	Stamp Duty - 4%	(1)
Amount equal to or greater than 100.000,00	-	EUR 10.00	Stamp Duty - 4%	(1)
<u>Issuing a certified cheque</u>				
2. Issuing a certified /drawn cheque/ Another Bank				
	-	EUR 75.00	Stamp Duty - 4%	(1)
3. Photocopy of a cheque				
	-	EUR 5.00	Stamp Duty - 4%	-
4. Mortgage appraisal commission				
	-	EUR 50.00	Stamp Duty - 4%	(1)
<u>Acceptance of foreign cheques</u>				
5. Acceptance of foreign cheques without immediate credit or payment on delivery				
	1%	EUR 50.00/-	Stamp Duty - 4%	-

Note (1) Expense charged, regardless of its subsequent cancellation.

5. TRANSFERS (PRIVATE CLIENTS)

5.1. Transfer Orders

	Levels	Channel for receipt of the Transfer Order (1)		Other conditions
		Relational	Online	
1. Internal/National Transfers				
1.1 - Transfer on intra-bank credit				
<u>- with the same originator and beneficiary</u>				
Occasional Transfers	Any	0.00 (Free)		-
Permanent Transfers	Any	0.00 (Free)		-
<u>- with different originator and beneficiary</u>				
Mortgage appraisal commission	Any	EUR 1.50	0.00 (Free)	-
Permanent Transfers	Any	EUR 1.00	n.a.	-
Plus Tax	Stamp Duty - 4%			
1.2 - Credit Transfer SEPA +				
- Normal				
<u>- With indication of IBAN</u>				
Occasional Transfers	< EUR 1,000.00	EUR 3.50	0.00 (Free)	(2)
	>= EUR 1,000.00 < EUR 10,000.00	EUR 7.50	0.00 (Free)	(2)
	>= EUR 10,000.00 < EUR 100,000.00	EUR 7.50		(2)
	>= EUR 100,000.00	EUR 20.00	non applicable	(2)
Permanent Transfers	< EUR 1,000.00	0.00 (Free)		(2)
	>= EUR 1,000.00 < EUR 100,000.00	EUR 6.00		(2)
	>= EUR 100,000.00	EUR 17.50	non applicable	(2)
<u>- Without indication of IBAN</u>				
Occasional Transfers	< EUR 100,000.00	EUR 10.00		(2)
	>= EUR 100,000.00	EUR 25.00	non applicable	(2)
Permanent Transfers	< EUR 100,000.00	EUR 7.50		(2)
	>= EUR 100,000.00	EUR 20.00	non applicable	(2)
- Urgent				
<u>- With indication of IBAN</u>				
Occasional Transfers	Any	EUR 35.00		(2)
<u>- Without indication of IBAN</u>				
Occasional Transfers	Any	EUR 40.00		(2)
Plus Tax	Stamp Duty - 4%			

5. TRANSFERS (PRIVATE CLIENTS)

5.1. Transfer Orders (continued)

	Levels	Channel for receipt of the Transfer Order (1)		Other conditions
		Relational	Online	
2. International Transfers				
- for accounts domiciled abroad (orders issued)				
2.1 - Credit transfer SEPA + (SEPA and / or covered by European regulation EC 924/2009)				
- Normal				
- With indication of BIC/Swift and IBAN	< EUR 1,000.00	EUR 3.50	EUR 0.00 (Free)	(2)
	>= EUR 1,000.00 < EUR 10,000.00	EUR 7.50	EUR 0.00 (Free)	(2)
	>= EUR 10,000.00 < EUR 100,000.00	EUR 7.50		(2)
	>= EUR 100,000.00	EUR 20.00	non applicable	(2)
- Without indication of BIC/Swift and IBAN	< EUR 100,000.00	EUR 10.00		(2)
	>= EUR 100,000.00	EUR 25.00	non applicable	(2)
-Permanent				
- With indication of BIC/Swift and IBAN	< EUR 1,000.00	EUR 0.00 (Free)		(2)
	>= EUR 1,000.00 < EUR 100,000.00	EUR 6.00		(2)
	>= EUR 100,000.00	EUR 17.50		(2)
- Without indication of BIC/Swift and IBAN	< EUR 100,000.00	EUR 7.50		(2)
	>= EUR 100,000.00	EUR 20.00	non applicable	(2)
- Urgent				
- With indication of BIC/Swift and IBAN	-	EUR 35.00		(2)
Plus Tax	Stamp Duty - 4%			
- for accounts domiciled abroad (orders issued)				
Credit transfer NO SEPA + (other situations)				
- Normal				
- With indication of BIC/Swift and IBAN	Any	0,35% with a minimum of EUR 50.00 and maximum of EUR 150.00		
- Without indication of BIC/Swift and IBAN	Any	0,35% with a minimum of EUR 60.00 and maximum of EUR 175.00		-
Plus Tax	Stamp Duty - 4%			

5. TRANSFERS (PRIVATE CLIENTS)

5.1. Transfer Orders (continued)

- Caption** SEPA countries and EC Reg. no. 924/2009 -. Cumulative Requirements - covers payment transactions in the 27 European Union countries, overseas territories - French Guiana, Gibraltar, Guadeloupe, Martinique, Mayotte, Réunion, Saint Barthélemy, Saint Martin and Saint Pierre and Miquelon - as well as Iceland, Liechtenstein, Norway, Switzerland and Monaco, made in Euros and in the Swedish Kronor and Romanian Lei currencies. EU countries: Austria, Belgium, Croatia, Cyprus, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Holland, Hungary, Italy, Ireland, Latvia, Lithuania, Luxembourg, Malta, Poland, Portugal, Czech Republic, Sweden, Bulgaria, Romania, Vatican City and the Principality of Andorra.
BIN - Bank Identification Number / BIC - SWIFT *Bank Identification Code* / IBAN - *International Bank Account Number* .
- General Notes** It is the client's responsibility to provide all the information necessary for correct processing of payment orders. In case of incorrect IBAN, the client shall bear the subsequent additional charges that are charged to the same transaction without IBAN or BIC.
For transfers in USD to the United States of America, just the BIC or Fedwire is enough.
For transfers in GBP to the United Kingdom, just the BIC/SWIFT+IBAN or BIC/SWIFT+ Clearing Code + Account no. (8 digits) is enough.
For transfers to the rest of the world just the BIC is enough. When the accounts are in EUR and the entries e.g. Fees) are expressed in a different currency, its value is converted to the corresponding currency at standard exchange rates, which corresponds, except for abnormal volatility situations, to the last fixing published by the Bank of Portugal (can be looked up at <http://www.bportugal.pt/pt-PT/Estatisticas/Dominios%20Estatisticos/EstatisticasCambiais/Paginas/Taxasdereferenciadiarias.aspx>) minus/plus 50 b.p.
- Note (1)** Channels for receipt of transfer orders: Relational: Branch, Fax, Email. Online: Through the website www.bancocarregosa.com/bc.
- Note (2)** Share expenses (the expenses of the issuing bank on behalf of the originator and the paying bank on behalf of the beneficiary), on an exclusive basis.

5. TRANSFERS (PRIVATE CLIENTS)

5.2. Other transfer services

	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
Issued Orders				
1. Requests for cancellation of payment orders issued				
Requests for cancellation of payment orders issued	-	EUR 35.00	Stamp Duty - 4%	(1)
2. Fee for costs borne by "OUR" originator				
Fee for costs borne by "OUR" originator	-	EUR 50.00	Stamp Duty - 4%	(2)
3. Request for clarification about the transfer				
Request for clarification about the transfer	-	EUR 25.00	Stamp Duty - 4%	-
4. Request for confirmation that transfer was made				
Request for confirmation that transfer was made	-	EUR 25.00	Stamp Duty - 4%	-
5. Amendment request - beneficiary information or details of the operation				
Amendment request - beneficiary information or details of the operation	-	EUR 40.00	Stamp Duty - 4%	-
Received Orders				
1. Request for clarification, amendments and returns (by transfer)	-	EUR 20.00	Stamp Duty - 4%	-

Note (1) Moreover, the Bank receiving the payment order, when returning it, also adds its charges for doing this. Transfers may give rise to currency conversions in case of insufficient funds in the transferred currency, thus adding the applicable fees.

Note (2) In SEPA transfers, it is not possible to choose the "OUR" scheme of charges, and the transfers have to be made under the "SHARED" scheme of charges (the costs of issuing bank on behalf of the originator and the paying bank on behalf of the beneficiary).

7. SERVICES (PRIVATE CLIENTS)

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7.1. Buying and selling of foreign currency

	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
<u>Buying foreign currency</u>				
1. Method: Cash	0,10%	EUR 15.00 / -	Stamp Duty - 4%	(1) + (2)
2. Method: Account movement - Account debit	0,10%	EUR 15.00 / -	Stamp Duty - 4%	(1) + (2)
<u>Selling foreign currency</u>				
3. Method: Cash	0,10%	EUR 15.00 / -	Stamp Duty - 4%	(1) + (2)
4. Method: Account movement - Account credit	0,10%	EUR 15.00 / -	Stamp Duty - 4%	(1) + (2)

Note (1) Per order, and per currency sold/bought.

Note (2) The exchange rate corresponding to that published by Bloomberg at the *spot* rate at each moment (source: Bloomberg BGN) minus/plus 50 b.p.”.

7.2. Guarantees provided

	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
<u>Guarantees</u>				
Initial fees				
0. Study of guarantee	0,75%	EUR 50.00 / -	Stamp Duty - 3%	-
1. Study and issuance of guarantee	1,00%	EUR 75.00 / -	Stamp Duty - 3%	-
Fees during the guarantee period				
2. Guarantee quarterly fee	5,00%	EUR 250.00 / -	Stamp Duty - 3%	(1)
3. Renewal fee	-	EUR 100.00	Stamp Duty - 3%	-
4. Amendment fee	-	EUR 100.00	Stamp Duty - 3%	-
5. Execution fee	1,00%	EUR 25.00 / 100.00	Stamp Duty - 3%	-
6. Urgency fee	-	EUR 100.00	Stamp Duty - 3%	-
7. Cancellation fee	0,10%	EUR 25.00 / 150.00	Stamp Duty - 3%	-

Note (1) Nominal annual fee charged in advance and quarterly.

7. SERVICES (PRIVATE CLIENTS)

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7.3. Other services

Type of service	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
1. Postage	-	EUR 2.00	VAT - 23%	-
2. Reissuance of statement	-	EUR 0.00	VAT - 23%	-
3. Statements of financial capacity	-	EUR 100.00	VAT - 23%	-
4. Statements for the General Meeting	-	EUR 25.00	VAT - 23%	-
5. Change of bank account holder	-	EUR 7.50	VAT - 23%	-
6. Miscellaneous statements	-	EUR 30.00	VAT - 23%	-
7. Golden Visa statements	-	-	-	-
Obtaining a Golden Visa statement	-	EUR 100.00 / -	VAT - 23%	-
Renewal of a Golden Visa statement	-	EUR 30.00 / -	VAT - 23%	-
8. Statutory entitlement process	-	EUR 45.00	VAT - 23%	-
9. Property valuation	0,10%	EUR 400.00 / -	VAT - 23%	(4)
10. Property revaluation	0,05%	EUR 300.00 / -	VAT - 23%	(4)
11. Property survey	-	EUR 150.00	VAT - 23%	(4)
12. Fine gold (999,9)				
Transaction fee	1,00%	EUR < 50,000.00	exempt	(1) + (2)
	0,80%	EUR >= 50,000.00 e < 100,000.00	exempt	
	0,60%	EUR >= 100,000.00	exempt	
Custody fee	1,00%	-	VAT - 23%	(3)
Certification fee	2,00%	-	VAT - 23%	(3)
Withdrawal fee	1,00%	-	VAT - 23%	(2)

Note (1) Exempt under Article 3(4) of the Special Regime applicable to investment gold approved by Decree-Law no. 362/99, of 16 September. Bars or boards weighing 1 g or less, the VAT rate is 23%.

Note (2) Applies on the transaction date.

Note (3) This fee will be calculated every quarter and charged by the Bank in advance by debiting the Client's current account with the Bank on the first working day of January, April, July and October. On the date of each gold purchase operation, for the purpose of Gold Custody services, the Client will be charged and debited for the pro rate value of the owed fee, corresponding to the remaining period of the quarter in which the operation takes place.

Note (4) Fees not associated with credit operations.

8. FOREIGN OPERATIONS (PRIVATE CLIENTS)

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8.1 . Guarantees provided on foreign investment

	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
<u>Guarantees</u>				
Initial Fees				
0. Study of Guarantee	0,75%	EUR 50.00 / -	Stamp Duty - 3%	-
1. Study and Issuance of Guarantee	1,00%	EUR 75.00 / -	Stamp Duty - 3%	-
Fees during the Guarantee period				
2. Guarantee quarterly fee	7,50%	EUR 400.00 / -	Stamp Duty - 3%	(1)
3. Renewal Fee	-	EUR 100.00	Stamp Duty - 3%	-
4. Emergency Commission	-	EUR 100.00	Stamp Duty - 3%	(2)
5. Cancellation Fee	0,10%	EUR 25.00 / 150.00	Stamp Duty - 3%	-
6. Amendment Fee	-	EUR 100.00	Stamp Duty - 3%	-
7. Execution Fee	1,00%	EUR 50.00 / 150.00	Stamp Duty - 3%	-

Note (1) Nominal annual rate charged in advance and quarterly.

Note (2) To be charged whenever, at the express request of the customer, between the date of the execution of the request for issuing the guarantee, and its delivery, it is 24 hours.

Transfers

see Section 5. TRANSFERS (PRIVATE CLIENTS)

9. DEPOSIT ACCOUNTS (OTHER CLIENTS)

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9.1. Demand deposits

	Fees		Plus tax	Other conditions
	Euros (Min/Max)	Annual value		
<u>Demand Deposits</u> - without access conditions.				
Initial Fees				
1. Account Opening Fee				
Demand Deposit in foreign currency	EUR 25.00	-	Stamp Duty - 4%	Per Account/Currency
Fees during the contract period				
2. Fees on bank overdraft	<u>see Section 10.2. Bank overdrafts</u>			
3. Re-issuance of documents				
Demand Deposit	EUR 0.00	-	VAT - 23%	Per document
4. Diverse Statements				
Demand Deposit	EUR 12.50	-	VAT - 23%	Per statement
5. Account maintenance fee				
Demand Deposit	EUR 15.00	-	Stamp Duty - 4%	Quarterly (1)
6. Automatic exchange rate for conversion of balances				
Demand Deposit	n.a	n.a	n.a	(2)
7. Demand Deposit Account of Institutional Clients of Financial Nature				
Maintenance Commission	n.a	0,75%	Stamp Duty - 4%	(3)
8. Cash withdrawals at the counter				
EUR <= 12,500.00	EUR 7.50	n.a.	Stamp Duty - 4%	(4)
EUR >12,500.00	EUR 50.00	n.a.	Stamp Duty - 4%	(4)

Note (1) Fee charged on accounts without registration of operations and with average financial assets in the period less than Eur 1,000.00. The Financial Assets are equal to the sum of the average cash balances of all subaccounts. The balances in currencies other than the base currency of the account will be converted to the last fixing published by the Bank of Portugal and can be looked up at: <http://www.bportugal.pt/pt-PT/Estatisticas/Dominios%20Estatisticos/EstatisticasCambiais/Paginas/Taxasdereferenciadiarias.aspx>.

Note (2) Balances in currencies other than the reference currency of the account will be converted at the exchange rate, which corresponds, except for abnormal volatility, to the change related to the New York market closing disclosed by Bloomberg (source: Bloomberg BGN) deducted / plus 50 bp.

Note (3) This commission will be charged at the beginning of each month, focusing on the average credit balance of the immediately preceding month's account. This charge is charged to current accounts of customers with PPAs in divisions 64, 65, 66 (excluding division 642 only). Accounts are exempt: in foreign currency and / or in an irregular situation. The accounts to which this commission is applied do not incur other maintenance commissions.

Note (4) The data on the availability of requests for cash withdrawals at the branch may occur until the 3rd working day.

9. DEPOSIT ACCOUNTS (OTHER CLIENTS)

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9.2. Other forms of deposit

	Fees		Plus tax	Other conditions
	Euros (Min/Max)	Annual value		
<u>Term Deposits</u>				
Fees during the contract period				
1. Penalty for early settlement	see Section 19.2. Term Deposits (Interest Rates Leaflet)			
<u>Registration and Deposit of Securities - no access.</u>				
Fees during the contract period				
1. Account maintenance fee				
Registration and deposit of securities	EUR 40.00	-	VAT - 23%	Quarterly
2. Fees on bank overdraft	see Section 10.2. Bank overdrafts			
3. Automatic exchange rate for conversion of balances	-	-	-	(1)

	Fees			Plus tax	Other conditions
	In %	Euros (Mín/Max)	Annual value		
<u>Security Deposit Accounts and "Escrow" Account</u>					
1. Statement Issue Fee					
1 st issue, in the scope of deposit	0,10%	EUR 40.00 / 100.00	-	Stamp Duty - 4%	(2)
Issue by change of the deposit amount	0,10%	EUR 40.00 / 100.00	-	Stamp Duty - 4%	(2)
Issued on customer request - reissuance	0,00%	EUR 0.00 / 0.00	-	VAT 23%	(2)
2. Management Fee	3,00%	EUR 300.00 / -	-	Stamp Duty - 4%	Quarterly

Note (1) Balances in currencies other than the reference currency of the account will be converted at the exchange rate, which corresponds, except for abnormal volatility, to the change related to the New York market closing disclosed by Bloomberg (source: Bloomberg BGN) deducted / plus 50 bp.

Note (2) Issuance of statements to the shareholders of the respective accounts, to third parties.

10. CREDIT OPERATIONS (OTHER CLIENTS)

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10.1. Credit lines and current accounts

	Fees			Plus Tax	Other conditions
	In %	Euros (Min/Max)	Annual Value		
Pledged Current Account					
Pledged Current Account					
Acquisition of Securities/ Multiple					
Initial fees					
Study Fee	0,50%	EUR 250.00 / -	-	Stamp Duty - 4%	-
Study and organization fee	1,00%	EUR 300.00 / -	-	Stamp Duty - 4%	(6)
Contract formalisation fee	-	EUR 200.00	-	VAT - 23%	-
Pledge contract formalization fee	-	EUR 100.00	-	VAT - 23%	-
Mortgage appraisal commission					
From EUR 0.00 to EUR 500,000.00	-	EUR 300.00	-	Stamp Duty - 4%	(5)
From EUR 500,001.00 to EUR 750,000.00	-	EUR 400.00	-	Stamp Duty - 4%	(5)
From EUR 750,001.00 to EUR 1,250,000.00	-	EUR 1,500.00	-	Stamp Duty - 4%	(5)
From EUR 1,250,001.00 to EUR 2,000,000.00	-	EUR 2,000.00	-	Stamp Duty - 4%	(5)
From EUR 2,000,001.00 to EUR 5,000,000.00	-	EUR 2,500.00	-	Stamp Duty - 4%	(5)
Over EUR 5,000,000.00	0,06%	-	-	Stamp Duty - 4%	(5)
Fees during the term of the contract					
Contractual amendment fee	-	EUR 175.00	-	Stamp Duty - 4%	(3)
Management fee	1,00%	EUR 300.00 / -	-	Stamp Duty - 4%	(8)
Immobilization fee	1,00%	-	-	Stamp Duty - 4%	(1)
Extension fee	0,50%	EUR 100.00 / 2,000.00	-	Stamp Duty - 4%	(2)
Mortgage guarantee revaluation fee	0,08%	EUR 400.00 / -	-	VAT - 23%	(9)
Surveys (follow-up evaluations - self- measurement)	-	EUR 300.00	-	Stamp Duty - 4%	-
Recovery amounts owed fee					
Overdue and unpaid instalment < EUR 50,000.00	0,40%	EUR 25.00 / 150.00	-	Stamp Duty - 4%	(10)
Overdue and unpaid instalment => EUR 50,000.00	0,50%	-	-	Stamp Duty - 4%	(10)

10. CREDIT OPERATIONS (OTHER CLIENTS)
(INDEX)
10.1. Credit lines and current accounts (cont.)

		Fees			Plus Tax	Other Conditions
		In %	Euros (Min/Max)	Annual Value		
<u>Pledged Current Account</u>						
Fees at the term of the contract						
Issuance of mortgage cancellation certificate		-	EUR 200.00	-	Stamp Duty - 4%	(4)
Early Redemption Fee (Partial/Total)	Fixed Rate <1A	0,50%	EUR 150.00 / -	-	Stamp Duty - 4%	(5)
	Fixed Rate >1A	2,00%	EUR 150.00 / -	-	Stamp Duty - 4%	(5)
	Variable Rate	0,50%	EUR 150.00 / -	-	Stamp Duty - 4%	(5)
<u>Other associated costs</u>						
Stamp duty on credit used		Stamp duty levied on the monthly average obtained by adding up the outstanding amounts calculated on a daily basis, during the month, divided by 30: 0,12%.				

- Note (1)** Annual fee calculated and collected monthly on the amount of unused credit.
- Note (2)** To be charged upon the extension.
- Note (3)** Cost to be charged in situations that give rise to contract amendments at the client's request.
- Note (4)** To be charged whenever the client requests the issue of the cancellation certificate of the mortgage on property given as guarantee of the loan already paid.
- Note (5)** Fee calculated per guarantee and on the value of the evaluation (MV - Market Value).
- Note (6)** Single fee on the contracted loan, chargeable on the contract conclusion date.
- Note (7)** Charged if the service is provided.
- Note (8)** This annual fee is levied on the contracted amount, or on the outstanding amount if in the repayment period. The collections is made according to the frequency of interest.
- Note (9)** Fee calculated per guarantee and on the value of the revaluation (MV - Market Value).
- Note (10)** To be levied on the amount of the overdue and unpaid instalment, charged once only for each instalment overdue and unpaid on the agreed date. In these cases, interest on late payment shall also be payable, to be calculated as per the law in force.

10. CREDIT OPERATIONS (OTHER CLIENTS)

(INDEX)

10.3. Other credits

	Fees			Plus Tax	Other conditions
	In %	Euros (Min/Max)	Annual Value		
<u>Loan</u>					
Loan (Multiple Investments/ Treasury Support/ Construction)					
Initial Fees (5)					
Study fee	0,50%	EUR 200.00 / -	-	Stamp Duty - 4%	-
Study and organization fee	1,00%	EUR 300.00 / -	-	Stamp Duty - 4%	(7)
Contract formalization fee	-	EUR 200.00	-	VAT - 23%	-
Pledge contract formalization fee	-	EUR 100.00	-	VAT - 23%	-
Mortgage guarantee assessment fee					
From EUR 0.00 to EUR 500,000.00	-	EUR 300.00	-	Stamp Duty - 4%	(5)
From EUR 500,001.00 to EUR 750,000.00	-	EUR 400.00	-	Stamp Duty - 4%	(5)
From EUR 750,001.00 to EUR 1,250,000.00	-	EUR 1,500.00	-	Stamp Duty - 4%	(5)
From EUR 1,250,001.00 to EUR 2,000,000.00	-	EUR 2,000.00	-	Stamp Duty - 4%	(5)
From EUR 2,000,001.00 to EUR 5,000,000.00	-	EUR 2,500.00	-	Stamp Duty - 4%	(5)
Over EUR 5,000,000.00	0,06%	-	-	Stamp Duty - 4%	(5)
Fees during the term of the contract					
Contractual amendment fee	-	EUR 175.00	-	Stamp Duty - 4%	(2)
Management fee	1,00%	EUR 300.00 / -	-	Stamp Duty - 4%	(6)
Extension fee	0,50%	EUR 100.00 / 2,000.00	-	Stamp Duty - 4%	(1)
Mortgage guarantee revaluation fee	0,08%	EUR 400.00 / 3,000.00	-	VAT - 23%	(8)
Surveys (follow-up evaluations - self- measurements)	0,50%	EUR 300.00 / -	-	Stamp Duty - 4%	-
Recovery amounts owed fee					
Overdue and unpaid instalment < EUR 50,000.00	4,00%	EUR 25.00 / 150.00	-	Stamp Duty - 4%	(9)
Overdue and unpaid instalment => EUR 50,000.00	0,60%	-	-	Stamp Duty - 4%	(9)

10. CREDIT OPERATIONS (OTHER CLIENTS)

(INDEX)

10.3. Other credits (cont.)

		Fees			Plus Tax	Other conditions
		In %	Euros (Min/Max)	Annual Value		
<u>Loan</u>						
Loan (Multiple Investments/ Treasury Support/ Construction)						
End of contract fees						
Early Redemption Fee (Partial/Total)	Fixed Rate <1Y	0,50%	EUR 250.00 / -	-	Stamp Duty - 4%	-
	Fixed Rate >1Y	2,00%	EUR 250.00 / -	-	Stamp Duty - 4%	-
	Variable Rate	0,50%	EUR 250.00 / -	-	Stamp Duty - 4%	-
Issuance of mortgage cancellation certificate		-	EUR 200.00	-	VAT - 23%	(4)

Note (1) To be debited at the end of the month on which the extension occurs.

Note (2) Cost to be charged in situations that give rise to contract amendments at the client's request.

Note (3) Charged if the service is provided.

Note (4) Fee calculated per guarantee and on the value of the evaluation (MV - Market Value).

Note (5) Stamp duty (on the value of credit used):

Other credit operations to private clients: with credit period < 1 year, 0.04 % x period of operation; with credit period between >= 1 year and < 5 years, 0,5%; with credit period >= 5 years, 0,6%.

Cost to be borne by the client after using the credit. After payment by the bank, the money is returned to the state coffers.

Note (6) This annual fee is levied on the contracted amount, or on the outstanding amount if in the repayment period. The collections is made according to the frequency of interest.

Note (7) Single fee on the contracted loan, chargeable on the contract conclusion date.

Note (8) Fee calculated per guarantee and on the value of the revaluation (MV - Market Value).

Note (9) To be levied on the amount of the overdue and unpaid instalment, charged once only for each instalment overdue and unpaid on the agreed date. In these cases, interest on late payment shall also be payable, to be calculated as per the law in force.

		Fees			Plus Tax	Other conditions
		In %	Euros (Min/Max)	Annual Value		
<u>Margin Account</u>						
Initial fees						
Activation fee	-	EUR 25.00	-	Stamp Duty - 4%	-	
Fees during the term of the contract						
Repayment fee	-	Exempt	-	Stamp Duty - 4%	-	
Imobilization fee	-	Exempt	-	Stamp Duty - 4%	-	
Use fee	-	Exempt	-	Stamp Duty - 4%	-	
Increase fee	-	EUR 25.00	-	Stamp Duty - 4%	-	
End of contract fees						
Closing Fee	-	Exempt	-	Stamp Duty - 4%	-	

12. CHEQUES (OTHER CLIENTS)
(INDEX)
12.2. Other services with cheques

	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
<u>Issuing a cheque</u>				
1. Capital withdrawal through issuing a cheque				
Amount less than 100 000.00	-	EUR 10.00	Stamp Duty - 4%	(1)
Amount equal to or greater than 100 000.00	-	EUR 10.00	Stamp Duty - 4%	(1)
<u>Issuing a certified cheque</u>				
2. Issuing a certified /drawn cheque/ Another Bank				
	-	EUR 75.00	Stamp Duty - 4%	(1)
3. Photocopy of a cheque				
	-	EUR 5.00	Stamp Duty - 4%	-
4. Mortgage appraisal commission				
	-	EUR 50.00	Stamp Duty - 4%	(1)
<u>Acceptance of foreign cheques</u>				
5. Acceptance of foreign cheques without immediate credit or payment on delivery				
	1,00%	EUR 50.00 / -	Stamp Duty - 4%	-

Note (1) Expense charged, regardless of its subsequent cancellation.

13. TRANSFERS (OTHER CLIENTS)

13.1. Transfer Orders

	Levels	Channel for receipt of the Transfer Order (1)		Other conditions
		Relational	Online	
1. Internal/National Transfers				
1.1 - Transfer on intra-bank credit				
- with the same originator and beneficiary				
Occasional Transfers	Any	EUR 0.00 (Free)		-
Permanent Transfers	Any	EUR 0.00 (Free)		-
- with different originator and beneficiary				
Occasional Transfers	Any	EUR 2.00	EUR 0.00 (Free)	-
Permanent Transfers	Any	EUR 1.00	n.a.	-
Plus Tax		Stamp Duty - 4%		
1.2 - Credit Transfer SEPA +				
- Normal				
- With indication of BIN				
Occasional Transfers	< EUR 1,000.00	EUR 3.50	EUR 0.00 (Free)	(2)
	>= EUR 1,000.00 < EUR 10,000.00	EUR 7.50	EUR 0.00 (Free)	(2)
	>= EUR 10,000.00 < EUR 100,000.00	EUR 10.00		(2)
	>= EUR 100,000.00	EUR 30.00	non applicable	(2)
Permanent Transfers	< EUR 1,000.00	EUR 3.00		(2)
	>= EUR 1,000.00 < EUR 100,000.00	EUR 6.00		(2)
	>= EUR 100,000.00	EUR 17.50	non applicable	(2)
- Without indication of BIN				
Occasional Transfers	< EUR 100,000.00	EUR 15.00		(2)
	>= EUR 100,000.00	EUR 35.00	non applicable	(2)
Permanent Transfers	< EUR 100,000.00	EUR 10.00		(2)
	>= EUR 100,000.00	EUR 25.00	non applicable	(2)
- Urgent				
- With indication of BIN				
Occasional Transfers	Any	EUR 40.00		(2)
- Without indication of BIN				
Occasional Transfers	Any	EUR 45.00		(2)
Plus Tax		Stamp Duty - 4%		

13. TRANSFERS (OTHER CLIENTS)

13.1. Transfer Orders (continued)

	Levels	Channel for receipt of the Transfer Order (1)		Other conditions
		Relational	Online	
2. International Transfers				
- for accounts domiciled abroad (orders issued)				
2.1 - Credit transfer SEPA + (SEPA and / or covered by European regulation EC 924/2009)				
- Normal				
- With indication of BIC/Swift and IBAN	< EUR 1,000.00	EUR 3.50	EUR 0.00 (Free)	(2)
	>= EUR 1,000.00 < EUR 10,000.00	EUR 7.50	EUR 0.00 (Free)	(2)
	>= EUR 10,000.00 < EUR 100,000.00	EUR 10.00		(2)
	>= EUR 100,000.00	EUR 30.00	non applicable	(2)
- Without indication of BIC/Swift and IBAN	< EUR 100,000.00	EUR 15.00		(2)
	>= EUR 100,000.00	EUR 35.00	non applicable	(2)
-Permanent				
- With indication of BIC/Swift and IBAN	< EUR 1,000.00	EUR 3.00		(2)
	>= EUR 1,000.00 < EUR 100,000.00	EUR 6.00		(2)
	>= EUR 100,000.00	EUR 17.50	non applicable	(2)
- Without indication of BIC/Swift and IBAN	< EUR 100,000.00	EUR 10.00		(2)
	>= EUR 100,000.00	EUR 25.00	non applicable	(2)
- Urgent				
- With indication of BIC/Swift and IBAN	-	EUR 40.00		(2)
Plus Tax	Stamp Duty - 4%			
- for accounts domiciled abroad (orders issued)				
Credit transfer NO SEPA + (other situations)				
- Normal				
- With indication of BIC/Swift and IBAN	Any	0,35% with a minimum of 50.00 and maximum of EUR 150.00		
- Without indication of BIC/Swift and IBAN	Any	0,35% with a minimum of 50.00 and maximum of EUR 175.00		-
Plus Tax	Stamp Duty - 4%			

13. TRANSFERS (OTHER CLIENTS)

13.1. Transfer Orders (continued)

- Caption** SEPA countries and EC Reg. no. 924/2009 -. Cumulative Requirements - covers payment transactions in the 27 European Union countries, overseas territories - French Guiana, Gibraltar, Guadeloupe, Martinique, Mayotte, Réunion, Saint Barthélemy, Saint Martin and Saint Pierre and Miquelon - as well as Iceland, Liechtenstein, Norway, Switzerland and Monaco, made in Euros and in the Swedish Kronor and Romanian Lei currencies. EU countries: Austria, Belgium, Croatia, Cyprus, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Holland, Hungary, Italy, Ireland, Latvia, Lithuania, Luxembourg, Malta, Poland, Portugal, Czech Republic, Sweden, Bulgaria, Romania, Vatican City and the Principality of Andorra. BIN - Bank Identification Number / BIC - SWIFT *Bank Identification Code* / IBAN - *International Bank Account Number* .
- General Notes** It is the client's responsibility to provide all the information necessary for correct processing of payment orders. In case of incorrect IBAN, the client shall bear the subsequent additional charges that are charged to the same transaction without IBAN or BIC.
For transfers in USD to the United States of America, just the BIC or Fedwire is enough.
For transfers in GBP to the United Kingdom, just the BIC/SWIFT+IBAN or BIC/SWIFT+ Clearing Code + Account no. (8 digits) is enough.
For transfers to the rest of the world just the BIC is enough. When the accounts are in EUR and the entries e.g. Fees) are expressed in a different currency, its value is converted to the corresponding currency at standard exchange rates, which corresponds, except for abnormal volatility situations, to the last fixing published by the Bank of Portugal (can be looked up at <http://www.bportugal.pt/pt-PT/Estatisticas/Dominios%20Estatisticos/EstatisticasCambiais/Paginas/Taxasdereferenciadiarias.aspx>) minus/plus 50 b.p.
- Note (1)** Channels for receipt of transfer orders: Relational: Branch, Fax, Email. Online: Through the website www.bancocarregosa.com.
- Note (2)** Shared Costs (the costs of the issuing bank on behalf of the originator and of the paying bank on behalf of the beneficiary), on an exclusive basis.

13. TRANSFERS (OTHER CLIENTS)

13.2. Other transfer services

	Fees		Plus Tax	Other Conditions
	In %	Euros (Min/Max)		
1. Requests for cancellation of payment orders issued				
Requests for cancellation of payment orders issued	-	EUR 35.00	Stamp Duty - 4%	(1)
2. Fee for costs borne by "OUR" originator				
Fee for costs borne by "OUR" originator	-	EUR 50.00	Stamp Duty - 4%	(2)
3. Request for clarification about the transfer				
Request for clarification about the transfer	-	EUR 25.00	Stamp Duty - 4%	-
4. Request for confirmation that transfer was made				
Request for confirmation that transfer was made	-	EUR 25.00	Stamp Duty - 4%	-
5. Amendment request - beneficiary information or details of the operation				
Amendment request - beneficiary information or details of the operation	-	EUR 50.00	Stamp Duty - 4%	-
Received Orders				
1. Request for clarification, changes and returns (by transfer)	-	EUR 20.00	Stamp Duty - 4%	-

Note (1) Moreover, the Bank receiving the payment order, when returning it, also adds its charges for doing this. Transfers may give rise to currency conversions in case of insufficient funds in the transferred currency, thus adding the applicable fees.

Note (2) In SEPA transfers, it is not possible to choose the "OUR" scheme of charges, and the transfers have to be made under the "SHARED" scheme of charges (the costs of issuing bank on behalf of the originator and the paying bank on behalf of the beneficiary).

14. COLLECTIONS (OTHER CLIENTS)
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14.1. Collection of commercial instruments

	Fees (euros)			Plus Tax	Other conditions
	In %	Without costs	With costs		
1. Notes					
1.1 - Domiciled at other institutions					
Domiciled without Protest	2,00%	EUR 75.00 / -	EUR 300.00 / -	VAT - 23%	(1)

Note (1) Instruments that on the back contain the clause "without costs" dated and signed by the respective drawers.

15. SERVICES (OTHER CLIENTS)

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15.1. Buying and selling of foreign currency

	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
<u>Buying foreign currency</u>				
1. Method: Cash	0,10%	EUR 15.00 / -	Stamp Duty - 4%	(1) + (2)
2. Method: Account movement - Account debit	0,10%	EUR 15.00 / -	Stamp Duty - 4%	(1) + (2)
<u>Selling foreign currency</u>				
3. Method: Cash	0,10%	EUR 15.00 / -	Stamp Duty - 4%	(1) + (2)
4. Method: Account movement - Account credit	0,10%	EUR 15.00 / -	Stamp Duty - 4%	(1) + (2)

Note (1) Per order, and per currency sold/bought.

Note (2) The exchange rate corresponding to that published by Bloomberg at the *spot* rate at each moment (source: Bloomberg BGN) minus/plus 50 b.p.”.

15.2. Guarantees provided

	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
<u>Guarantees</u>				
Initial Fees				
0. Study of Guarantee	0,75%	EUR 50.00/ -	Stamp Duty - 3%	-
1. Study and Issuance of Guarantee	1,00%	EUR 75.00/ -	Stamp Duty - 3%	-
Fees during the Guarantee period				
2. Guarantee quarterly fee	7,00%	EUR 250.00/ -	Stamp Duty - 3%	(1)
3. Renewal Fee	-	EUR 100.00	Stamp Duty - 3%	
4. Amendment Fee	-	EUR 100.00	Stamp Duty - 3%	
5. Execution Fee	1,00%	EUR 50.00/ 150.00	Stamp Duty - 3%	
6. Urgency Fee	-	EUR 125.00	Stamp Duty - 3%	
7. Cancellation Fee	0,10%	EUR 25.00/ 150.00	Stamp Duty - 3%	

Note (1) Nominal annual rate charged in advance and quarterly.

15. SERVICES (OTHER CLIENTS)

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15.3. Other services

Type of service	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
1. Postage	-	EUR 2.00	VAT - 23%	-
2. Reissuance of statement	-	EUR 0.00	VAT - 23%	-
3. Audit Declaration	-	EUR 100.00	VAT - 23%	-
4. Statements of financial capacity	-	EUR 100.00	VAT - 23%	-
5. Statements for the General Meeting	-	EUR 35.00	VAT - 23%	-
6. Change of bank account holder	-	EUR 7.50	VAT - 23%	-
7. Miscellaneous statements	-	EUR 30.00	VAT - 23%	-
8. Property valuation	0.10%	EUR 300.00 / -	VAT - 23%	-
9. Property revaluation	0.05%	EUR 300.00 / -	VAT - 23%	(4)
10. Property survey	-	EUR 150.00	VAT - 23%	(4)
11. Fine gold (999,9)				
Transaction fee	1,00%	EUR < 50,000.00	exempt	(1) + (2)
	0,80%	EUR >= 50,000.00 / < 100,000.00	exempt	
	0,60%	EUR >= 100,000.00	exempt	
Custody fee	1,00%	-	VAT - 23%	(3)
Certification fee	2,00%	-	VAT - 23%	(3)
Withdrawal fee	1,00%	-	VAT - 23%	(2)

Note (1) Exempt under number 4 of Article 3 of the Special Regime applicable to investment in gold approved by Decree-Law no. 362/99, of 16 September. Bars weighing 1g or less are subject to a VAT of 23%.

Note (2) Applies on the transaction date.

Note (3) This fee will be calculated every quarter and charged by the Bank in advance by debiting the Client's current account with the Bank on the first working day of January, April, July and October. On the date of each gold purchase operation, for the purpose of Gold Custody services, the Client will be charged and debited for the pro rate value of the owed fee, corresponding to the remaining period of the quarter in which the operation takes place.

Note (4) Fees not associated with credit operations.

16. FOREIGN OPERATIONS (OTHER CLIENTS)

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16.3. Guarantees provided on foreign investment

	Fees		Plus Tax	Other conditions
	In %	Euros (Min/Max)		
<u>Guarantees</u>				
Initial Fees				
0. Study of Guarantee	0,75%	EUR 50.00 / -	Stamp Duty - 3%	-
1. Study and Issuance of Guarantee	1,00%	-	Stamp Duty - 3%	-
Fees during the Guarantee period				
2. Guarantee quarterly fee	7,50%	EUR 500.00 / -	Stamp Duty - 3%	(1)
3. Urgency Fee	-	EUR 125.00	Stamp Duty - 3%	(2)
Mortgage appraisal commission	0,10%	EUR 25.00 / 150.00	Stamp Duty - 3%	-
5. Renewal Fee	-	EUR 100.00	Stamp Duty - 3%	-
6. Amendment Fee	-	EUR 100.00	Stamp Duty - 3%	-
7. Execution Fee	1,00%	EUR 75.00 / 150.00	Stamp Duty - 3%	-

Note (1) Nominal annual rate charged in advance and quarterly.

Note (2) To be charged whenever, at the express request of the customer, between the date of the execution of the guarantee request and its delivery, expect 24h.

Transfers

See Section 13. TRANSFERS (OTHER CLIENTS)

17. DEPOSIT ACCOUNTS (PRIVATE CLIENTS)

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17.1. Demand deposits

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
Demand deposits			
EUR	0,00%	PIT	from Note (1) to Note (7)
Other currencies	0,00%	PIT	from Note (1) to Note (7)

Note (1) Non-interest bearing.

Note (2) There is no maximum or minimum limit for the demand deposit account.

Note (3) Bank overdraft rates: [See Subsection 18.5. Bank Overdrafts](#)

Note (4) Withholdings for Personal Income Tax purposes are understood as payment on account of tax.

Note (5) PIT - Retained permanently, unless you opt for aggregation.

Note (6) Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.

Note (7) PIT - 28% in Mainland Portugal and Madeira; 22,4% in the Azores.

17. DEPOSIT ACCOUNTS (PRIVATE CLIENTS)

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17.2. Term Deposits

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
Term Deposit Liquidity - Fixed Rate - EUR - Amount: Minimum - EUR 100,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
12 months	0,00%	PIT	from Note (1) to Note (11) - (except Note (2a) and Note (11))
24 months	0,00%	PIT	from Note (1) to Note (11) - (except Note (2a) and Note (11))
Monthly Income Term Deposit 12M - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
12 months	2,25%	PIT	from Note (1) to Note (11) - (except Note (2b) and Note (6))
Monthly Income Term Deposit 24M - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
24 months	2,25%	PIT	from Note (1) to Note (11) - (except Note (2b) and Note (6))
Monthly Income Term Deposit 36M - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
36 months	2,00%	PIT	from Note (1) to Note (11) - (except Note (2b) and Note (6))
Monthly Income Term Deposit 60M - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
60 months	0,00%	PIT	from Note (1) to Note (11) - (except Note (2b) and Note (6))

Note (1) Rounding of interest rate: There is no rounding of the rate.
Interest calculation: The basis for calculating interest is Current/360.

Note (2) Early redemption:

Note (2a) Not allowed, unless provided for in the special conditions when establishing the deposit.

Note (2b) Partial¹ or total, with the following penalties:

% Elapsed time	% Interest penalty
<= 25%	100%
> 25% - <= 75%	75%
> 75%	50%

¹ Partial settlement is permitted whenever the non-settled amount is greater than the minimum amount of time deposit.

Note (3) Renewal: Not renewable, unless provided for in the special conditions when establishing the deposit.

Note (4) Capitalisation: There is no capitalisation.

Note (5) Increases: Not allowed.

Note (6) Payment of interest: Upon maturity of the term deposit or at intervals to be defined with the Client (monthly, quarterly, half yearly or yearly), by crediting the Client's Demand Deposit account.

Note (7) Guarantee of Capital: The capital deposited is guaranteed in full on the maturity date of the deposit or in case of early redemption.

Note (8) PIT- Retained permanently, unless you opt for aggregation.

Note (9) Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.

Note (10) PIT - 28% in Mainland Portugal and Madeira; 22,4% in the Azores.

Note (11) Payment of interest: Monthly.

17. DEPOSIT ACCOUNTS (PRIVATE CLIENTS)
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17.2. Term Deposits (cont.)

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
Exclusive set up on the Banco Carregosa website			
Banco Carregosa Welcome Term Deposit - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: 50,000.00			
3 months	3,25%	PIT	from Note (1) to Note (10)
Banco Carregosa Up and Go term Deposit- Fixed Rate - EUR - Amount: Minimum - 25,000.00 € / Maximum: Double the amount subscribed in the Welcome Term Deposit			
3 months	2,25%	PIT	from Note (1) to Note (10)

- Note (1)** Rounding of interest rate: There is no rounding of the rate.
Interest calculation: The basis for calculating interest is Current/360.
- Note (2)** Early redemption:
- Note (2a)** Allowed, with an 80% interest penalty.
- Note (3)** Renewal: Not renewable, unless provided for in the special conditions when establishing the deposit.
- Note (4)** Capitalisation: There is no capitalisation.
- Note (5)** Increases: Not allowed.
- Note (6)** Payment of interest: Upon maturity of the term deposit or at intervals to be defined with the Client (monthly, quarterly, half yearly or yearly), by crediting the Client's Demand Deposit account.
- Note (7)** Guarantee of Capital: The capital deposited is guaranteed in full on the maturity date of the deposit or in case of early redemption.
- Note (8)** PIT- Retained permanently, unless you opt for aggregation.
- Note (9)** Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.
- Note (10)** PIT - 28% in Mainland Portugal and Madeira; 22,4% in the Azores.
- Note (11)** Payment of interest: Monthly.

17. DEPOSIT ACCOUNTS (PRIVATE CLIENTS)

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17.2. Term Deposits (cont.)

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
3 months Term Deposit - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
3 months	1,00%	PIT	from Note (1) to Note (10)
6 months Term Deposit - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
6 months	1,75%	PIT	from Note (1) to Note (10)
12 months Term Deposit - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
12 months	2,00%	PIT	from Note (1) to Note (10)
24 months Term Deposit - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
24 months	2,00%	PIT	from Note (1) to Note (10)

Note (1) Rounding of interest rate: There is no rounding of the rate.
Interest calculation: The basis for calculating interest is Current/360.

Note (2) Early redemption:

Note (2a) Partial¹ or total, with the following penalties:

% Elapsed time	% Interest penalty
<= 25%	100%
> 25% - <= 75%	75%
> 75%	50%

¹ Partial settlement is permitted whenever the non-settled amount is greater than the minimum amount of time deposit.

Note (3) Renewal: Not renewable, unless provided for in the special conditions when establishing the deposit.

Note (4) Capitalisation: There is no capitalisation.

Note (5) Increases: Not allowed.

Note (6) Payment of interest: Upon maturity of the term deposit or at intervals to be defined with the Client (monthly, quarterly, half yearly or yearly), by crediting the Client's Demand Deposit account.

Note (7) Guarantee of Capital: The capital deposited is guaranteed in full on the maturity date of the deposit or in case of early redemption.

Note (8) PIT- Retained permanently, unless you opt for aggregation.

Note (9) Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.

Note (10) PIT - 28% in Mainland Portugal and Madeira; 22,4% in the Azores.

17. DEPOSIT ACCOUNTS (PRIVATE CLIENTS)

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17.2. Term Deposits (cont.)

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
Banco Carregosa USD Term Deposit - Fixed Rate - USD - Amount: Minimum - USD 25,000.00 / Maximum: USD 1,000,000.00 (Online Channel); USD 5,000,000.00 (Other Channels)			
6 months	3,25%	PIT	from Note (1) to Note (10)
Banco Carregosa USD Term Deposit - Fixed Rate - USD - Amount: Minimum - USD 25,000.00 / Maximum: USD 1,000,000.00 (Online Channel); USD 5,000,000.00 (Other Channels)			
12 months	3,50%	PIT	from Note (1) to Note (10)

- Note (1)** Rounding of interest rate: There is no rounding of the rate.
Interest calculation: The basis for calculating interest is Current/360.
- Note (2)** Early redemption:
- Note (2a)** Allowed, with full interest penalty.
- Note (3)** Renewal: Not renewable, unless provided for in the special conditions when establishing the deposit.
- Note (4)** Capitalisation: There is no capitalisation.
- Note (5)** Increases: Not allowed.
- Note (6)** Payment of interest: Upon maturity of the term deposit or at intervals to be defined with the Client (monthly, quarterly, half yearly or yearly), by crediting the Client's Demand Deposit account.
- Note (7)** Guarantee of Capital: The capital deposited is guaranteed in full on the maturity date of the deposit or in case of early redemption.
- Note (8)** PIT- Retained permanently, unless you opt for aggregation.
- Note (9)** Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.
- Note (10)** PIT - 28% in Mainland Portugal and Madeira; 22,4% in the Azores.

17. DEPOSIT ACCOUNTS (PRIVATE CLIENTS)

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17.2. Term Deposits (cont.)

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
Term Deposit Other Currencies - Amount: Minimum - equivalent to EUR 25,000.00 at the exchange rate on the date of incorporation / Maximum: equivalent to EUR 1,000,000.00 (Online Channels); EUR 5,000,000.00 (Other Channels) at the exchange rate on the date of incorporation			
From 90 until 1095 days	0,00%	PIT	from note (1) until note (10)

- Note (1)** Rounding of interest rate: There is no rounding of the rate.
Interest calculation: The basis for calculating interest is Current/360.
- Note (2)** Early redemption:
- Note (2a)** Allowed, with full interest penalty.
- Note (3)** Renewal: Not renewable, unless provided for in the special conditions when establishing the deposit.
- Note (4)** Capitalisation: There is no capitalisation.
- Note (5)** Increases: Not allowed.
- Note (6)** Payment of interest: Upon maturity of the term deposit or at intervals to be defined with the Client (monthly, quarterly, half yearly or yearly), by crediting the Client's Demand Deposit account.
- Note (7)** Guarantee of Capital: The capital deposited is guaranteed in full on the maturity date of the deposit or in case of early redemption.
- Note (8)** PIT- Retained permanently, unless you opt for aggregation.
- Note (9)** Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.
- Note (10)** PIT - 28% in Mainland Portugal and Madeira; 22,4% in the Azores.

18. CREDIT OPERATIONS (PRIVATE CLIENTS)

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18.4. Credit lines and current accounts

	Nominal Annual Rate (NAR) ⁽¹⁾	Global Effective Annual Rate (GEAR) ⁽¹⁾	Other conditions
Pledged Current Account - Variable Rate - more than € 75.000 or equivalent / Maximum: non applicable			
EUR	EURIBOR at 1, 3, 6 and 12 M + Spread 0,00% to 8,00%	16,80%	See (1a) + (2) + (5) + (6a)
USD	SOFR USD at 1, 3, 6 and 12 M + Spread 0,00% to 8,00%	19,00%	See (1b) + (4) + (5) + (6a)
GBP	SONIA GBP at 1, 3, 6 and 12 M + Spread 0,00% to 8,00%	18,50%	See (1c) + (3) + (5) + (6a)
Pledged Current Account - Fixed Rate - more than € 75.000 or equivalent			
EUR	10,75%	15,80%	See (1d) + (5) + (6b)

Note (1) These are representative rates.

Note (1a) GNAR calculation based on a NAR of 11,625% (EURIBOR average at 1 month basis 360, August of 2023 of 3,625% and spread of 8%) shown in the table above, plus taxes and fees, for a credit of EUR 75000 for a 1 year period, with equal monthly repayments of capital.

Note (1b) GNAR calculation based on a NAR of 13,381% (SOFR USD average at 1 month basis 360, August of 2023 of 5,381% and spread of 8%) shown in the table above, plus taxes and fees, for a credit of USD 75000 for a 1 year period, with equal monthly repayments of capital.

Note (1c) GNAR calculation based on a NAR of 13,039% (SONIA GBP average at 1 month basis 360, August of 2023 of 5,039% and spread of 8%) shown in the table above, plus taxes and fees, for a credit of GBP 75000 for a 1 year period, with equal monthly repayments of capital.

Note (1d) GNAR calculation based on a NAR of 10,75% (fixed rate) shown in the table above, plus taxes and fees, for a credit of 75000 EUR for a 1 year period, with equal monthly repayments of capital.

The GNAR are calculated with all charges included, in particular mandatory insurance (pursuant to Decree-Law no. 133/2009 and Instruction 13/2013 of the Bank of Portugal).

Note (2) Euribor means the rate sponsored by the European Banking Federation in conjunction with the International Exchange Association resulting from calculating the average of interbank deposits in Euros, offered in the Economic and Monetary Union zone between first line Banks, on the basis current/360, and published by Bridge Telerate (formerly Dow Jones Markets) or other Agency that replaces it for that purpose, at about 11 a.m. Brussels time (GMT).

Note (3) SONIA (Sterling Overnight Index Average) is an interest rate published by the Bank of England.

Note (4) SOFR (Secured Overnight Financing Rate) is an interest rate published by the Federal Reserve Bank of New York. SOFR can be seen as the average interest rate for secured loans issued in American Dollars (USD) with There are no established minimum or maximum terms for credit operations.

Note (5) Rounding of interest rate: arithmetic average of the values observed during the month preceding the start of the interest calculation, rounded to the 3rd decimal.

Note (6a) Interest calculation: Sum of the daily uses of credit during the period, multiplied by the interest rate (NAR) and divided by 360 days.

Applicable tax regime: Plus Stamp Duty: 4% on the value of the interest and 0.04%/Month on the amount of the credit used.

Note (6b) Rounding of the interest rate: Not applicable.

Interest calculation: Sum of the daily uses of credit during the period, multiplied by the interest rate (NAR) and divided by 360 days.

Applicable tax regime: Plus Stamp Duty: 4% on the value of the interest and 0.04%/Month on the amount of the credit used.

18. CREDIT OPERATIONS (PRIVATE CLIENTS)

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18.5. Bank overdrafts

	Nominal Annual Rate (NAR) ⁽¹⁾	Global Effective Annual Rate (GEAR) ⁽¹⁾	Other conditions
Bank overdraft - Authorised (Credit Facility) - Minimum / maximum: non-applicable			
EUR	12,75%	15,73%	See (1a) + (2) + (3) + (4) + (5)
Other currencies	12,75%	15,73%	See (1a) + (2) + (3) + (4) + (5)
Bank overdraft - Unauthorised (Overrunning) - Minimum / maximum: non-applicable			
EUR	16,00%	n/a	See (2) + (3) + (4) + (5)
Other currencies	16,00%	n/a	See (2) + (3) + (4) + (5)

Note (1) These are representative rates.

Note (1a) GNAR calculation based on a NAR of 12,75% (fixed rate) shown in the table above, plus taxes, for a credit of EUR for a three-month period, with payment of monthly interest.

The GNAR are calculated with all charges included, in particular mandatory insurance (pursuant to Decree-Bank overdraft fees: see

[Section 2.5. Bank overdrafts](#)

Note (2) Rounding of the interest rate: Not applicable.

Interest calculation: Sum of the daily uses of credit during the period, multiplied by the interest rate (NAR) and divided by 360 days.

Applicable tax regime: Plus Stamp Duty: 4% on the value of the interest and 0.12%/Month on the amount of the credit used.

Note (3) Applicable to all current accounts, namely accounts for registration and deposit of securities, margin accounts and accounts associated to trading platforms (Example: GoBulling Pro)

Note (4) In the entries in the GoBulling Pro trading platform, the generic description (Executed cash withdraw) for calculation of overdraft fee will be made on the net amounts (including taxes due) followed by the corresponding detail (WITHDRAW Interest Due SD inc).

Note (5) There are no established minimum or maximum terms for credit operations.

18. CREDIT OPERATIONS (PRIVATE CLIENTS)
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18.7. Other credits

	Nominal Annual Rate (NAR) ⁽¹⁾	Effective Annual Rate (EAR) ⁽¹⁾	Other conditions
Loans at Variable Rate - Minimum: € 75,000 or equivalent / Maximum: non-applicable			
Credit for Acquisition of Securities - EUR Other Credits - EUR	EURIBOR at 1, 3, 6 and 12 Months + Spread 0,00% to 8,00%	16,30%	See (1a) + (1b) + (2) + (5) + (6a)
Credit for Acquisition of Securities - USD Other Credits - USD	SOFR USD at 1, 3, 6 and 12 Months + Spread 0,00% to 8,00%	18,40%	See (1a) + (1c) + (4) + (5) + (6a)
Credit for Acquisition of Securities - GBP Other Credits - GBP	SONIA GBP at 1, 3, 6 and 12 Months + Spread 0,00% to 8,00%	18,00%	See (1a) + (1d) + (3) + (5) + (6a)
Loans at Fixed Rate - Minimum: € 75,000 or equivalent / Maximum: non-applicable			
Credit for Acquisition of Securities - EUR Other Credits - EUR	10,75%	15,20%	See (1e) + (5) + (6a) + (6b)
Credit for Acquisition of Securities - Other Currencies Other Credits - Other	10,75%	15,20%	See (1e) + (5) + (6a) + (6b)

Note (1) These are representative rates.

Note (1a) Rounding of interest rate: arithmetic average of the values observed during the month preceding the start of the interest calculation, rounded to the 3rd decimal.

Note (1b) EAR calculation based on a NAR of 11,625% (EURIBOR average at 1 month basis 360, August of 2023 of 3,625% and spread of 8%) shown in the table above, for a credit of 75000 EUR for a 1 year period, with equal monthly repayments of capital.

Note (1c) EAR calculation based on a NAR of 13,381% (SOFR USD average at 1 month basis 360, August of 2023 of 5,381% and spread of 8%) shown in the table above, for a credit of USD 75000 for a 1 year period, with equal monthly repayments of capital.

Note (1d) EAR calculation based on a NAR of 13,039% (SONIA GBP average at 1 month basis 360, August of 2023 of 5,039% and spread of 8%) shown in the table above, for a credit of GBP 75000 for a 1 year period, with equal monthly repayments of capital.

Note (1e) EAR calculation based on a NAR of 10,75% (fixed rate) shown in the table above, for a credit of EUR for a 1 year period, with equal monthly repayments of capital.

Note (2) Euribor means the rate sponsored by the European Banking Federation in conjunction with the International Exchange Association resulting from the calculation of the average of interbank deposits in Euros, offered in the Economic and Monetary Union zone between first line Banks, on the basis current/360, and published by Bridge Telerate (formerly Dow Jones Markets) or another agency replacing it for that purpose, at about 11 a.m. Brussels time (TMG).

Note (3) SONIA (Sterling Overnight Index Average) is an interest rate published by the Bank of England.

Note (4) SOFR (Secured Overnight Financing Rate) is an interest rate published by the Federal Reserve Bank of New York. SOFR can be seen as the average interest rate for secured loans issued in American Dollars (USD) with a maturity of 1 day (overnight).

Note (5) There are no minimum or maximum deadlines for credit operations.

Note (6a) Rounding of interest rate: Arithmetic mean of the values observed during the month prior to the beginning of the interest rate rounding period, rounded to the 3rd decimal place. Interest calculation: Sum of the daily uses of the credit during the period, multiplied by the interest rate (NAR) and divided by 360 days. Applicable tax regime: In addition to Stamp Tax: 4% on the value of interest and 0,04% / Month on the amount of credit used.

Nota (6b) Interest rate rounding: Not applicable. Interest calculation: Sum of the daily uses of the credit during the period, multiplied by the interest rate (NAR) and divided by 360 days. Applicable tax regime: In addition to Stamp Tax: 4% on the value of interest and 0,04% / Month on the amount of credit used.

19. DEPOSIT ACCOUNTS (OTHER CLIENTS)

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19.1. Demand deposits

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
<u>Demand deposits</u>			
EUR	0%	CIT	from Note (1) to Note (6)
Other currencies	0%	CIT	from Note (1) to Note (6)

Note (1) Non-interest bearing.

Note (2) There is no maximum or minimum limit for the demand deposit account.

Note (3) Bank overdraft rates:

See Subsection 20.2. Bank Overdrafts

Note (4) CIT -Withholding taxes for IRC purposes assume the nature of tax on account.

Note (5) Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.

Note (6) CIT - 25% in Mainland Portugal and Madeira; 17.50% in the Azores.

19. DEPOSIT ACCOUNTS (OTHER CLIENTS)

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19.2. Term Deposits

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
Term Deposit Liquidity - Fixed Rate - EUR - Amount: Minimum - EUR 100,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
12 months	0,00%	CIT	from Note (1) to Note (11) - (except Note (2a) and Note (11))
24 months	0,00%	CIT	from Note (1) to Note (11) - (except Note (2a) and Note (11))
Monthly Income Term Deposit 12M - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
12 months	2,25%	CIT	from Note (1) to Note (11) - (except Note (2b) and Note (6))
Monthly Income Term Deposit 24M - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
24 months	2,25%	CIT	from Note (1) to Note (11) - (except Note (2b) and Note (6))
Monthly Income Term Deposit 36M - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
36 months	2,00%	CIT	from Note (1) to Note (11) - (except Note (2b) and Note (6))
Monthly Income Term Deposit 60M - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
60 months	0,00%	CIT	from Note (1) to Note (11) - (except Note (2b) and Note (6))

Note (1) Rounding of interest rate: There is no rounding of the rate.
Interest calculation: The basis for calculating interest is Current/360.

Note (2) Early redemption:

Note (2a) Not allowed, unless provided for in the special conditions when establishing the deposit.

Note (2b) Partial¹ or total, with the following penalties:

% Elapsed time	% Interest penalty
<= 25%	100%
> 25% - <= 75%	75%
> 75%	50%

¹ Partial settlement is permitted whenever the non-settled amount is greater than the minimum amount of time deposit.

Note (3) Renewal: Not renewable, unless provided for in the special conditions when establishing the deposit.

Note (4) Capitalisation: There is no capitalisation.

Note (5) Increases: Not allowed.

Note (6) Payment of interest: Upon maturity of the term deposit or at intervals to be defined with the Client (monthly, quarterly, half yearly or yearly), by crediting the Client's Demand Deposit account.

Note (7) Guarantee of Capital: The capital deposited is guaranteed in full on the maturity date of the deposit or in case of early redemption.

Note (8) CIT- Withholding taxes for CIT purposes assume the nature of tax on account

Note (9) Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.

Note (10) CIT - 25% in Mainland Portugal and Madeira; 17,50% in the Azores.

Note (11) Payment of interests: Monthly.

19. DEPOSIT ACCOUNTS (OTHER CLIENTS)

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19.2. Term Deposits (cont.)

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
3 months Term Deposit - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
3 months	1,00%	CIT	from Note (1) to Note (10) - (except Note (2c1), Note (2c2), Note (2d))
6 months Term Deposit - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
6 months	1,75%	CIT	from Note (1) to Note (10) - (except Note (2c1), Note (2c2), Note (2d))
12 months Term Deposit - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
12 months	2,00%	CIT	from Note (1) to Note (10) - (except Note (2c1), Note (2c2), Note (2d))
24 months Term Deposit - Fixed Rate - EUR - Amount: Minimum - EUR 25,000.00 / Maximum: EUR 1,000,000.00 (Online Channel); EUR 5,000,000.00 (Other Channels)			
24 months	2,00%	CIT	from Note (1) to Note (10) - (except Note (2c1), Note (2c2), Note (2d))

Note (1) Rounding of interest rate: There is no rounding of the rate.
Interest calculation: The basis for calculating interest is Current/360.

Note (2) Early redemption:

Note (2a) Partial¹ or total, with the following penalties:

% Elapsed time	% Interest penalty
<= 25%	100%
> 25% - <= 75%	75%
> 75%	50%

¹ Partial settlement is permitted whenever the non-settled amount is greater than the minimum amount of Renewal: Not renewable, unless provided for in the special conditions when establishing the deposit.

Note (3) Capitalisation: There is no capitalisation.

Note (4) Increases: Not allowed.

Note (5) Payment of interest: Upon maturity of the term deposit or at intervals to be defined with the Client (monthly, quarterly, half yearly or yearly), by crediting the Client's Demand Deposit account.

Note (6) Guarantee of Capital: The capital deposited is guaranteed in full on the maturity date of the deposit or in case of early redemption.

Note (7) CIT- Withholding taxes for CIT purposes assume the nature of tax on account.

Note (8) Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.

Note (9) CIT - 25% in Mainland Portugal and Madeira; 17,5% in the Azores.

Note (10)

19. DEPOSIT ACCOUNTS (OTHER CLIENTS)
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19.2. Term Deposits (cont.)

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
Banco Carregosa USD Term Deposit - Fixed Rate - USD - Amount: Minimum - USD 25,000.00 / Maximum: USD 1,000,000.00 (Online Channel); USD 5,000,000.00 (Other Channels)			
6 months	3,25%	CIT	from Note (1) to Note (10)
Banco Carregosa USD Term Deposit - Fixed Rate - USD - Amount: Minimum - USD 25,000.00 / Maximum: USD 1,000,000.00 (Online Channel); USD 5,000,000.00 (Other Channels)			
12 months	3,50%	CIT	from Note (1) to Note (10)

- Note (1)** Rounding of interest rate: There is no rounding of the rate.
Interest calculation: The basis for calculating interest is Current/360.
- Note (2)** Early redemption:
- Note (2a)** Allowed, with full interest penalty.
- Note (3)** Renewal: Not renewable, unless provided for in the special conditions when establishing the deposit.
- Note (4)** Capitalisation: There is no capitalisation.
- Note (5)** Increases: Not allowed.
- Note (6)** Payment of interest: Upon maturity of the term deposit or at intervals to be defined with the Client (monthly, quarterly, half yearly or yearly), by crediting the Client's Demand Deposit account.
- Note (7)** Guarantee of Capital: The capital deposited is guaranteed in full on the maturity date of the deposit or in case of early redemption.
- Note (8)** CIT- Withholding taxes for CIT purposes assume the nature of tax on account.
- Note (9)** Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.
- Note (10)** CIT - 25% in Mainland Portugal and Madeira; 17,50% in the Azores.

19. DEPOSIT ACCOUNTS (OTHER CLIENTS)
(INDEX)
19.2. Term Deposits (cont.)

	Gross Nominal Annual Rate (GNAR)	Tax Regime	Other conditions
Term Deposit Other Currencies - Amount: Minimum - equivalent to EUR 25,000.00 at the exchange rate on the date of incorporation / Maximum: equivalent to EUR 1,000,000.00 (Online Channels); EUR 5,000,000.00 (Other Channels) at the exchange rate on the date of incorporation			
From 90 until 1095 days	0,00%	PIT	from note (1) until note (10)

- Note (1)** Rounding of interest rate: There is no rounding of the rate.
Interest calculation: The basis for calculating interest is Current/360.
- Note (2)** Early redemption:
- Note (2a)** Allowed, with full interest penalty.
- Note (3)** Renewal: Not renewable, unless provided for in the special conditions when establishing the deposit.
- Note (4)** Capitalisation: There is no capitalisation.
- Note (5)** Increases: Not allowed.
- Note (6)** Payment of interest: Upon maturity of the term deposit or at intervals to be defined with the Client (monthly, quarterly, half yearly or yearly), by crediting the Client's Demand Deposit account.
- Note (7)** Guarantee of Capital: The capital deposited is guaranteed in full on the maturity date of the deposit or in case of early redemption.
- Note (8)** PIT- Retained permanently, unless you opt for aggregation.
- Note (9)** Additional information in the standardised information sheet available on request over the counter or through the existing electronic means.
- Note (10)** PIT - 28% in Mainland Portugal and Madeira; 17,50% in the Azores.

20. CREDIT OPERATIONS (OTHER CLIENTS)

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20.1. Credit lines and current accounts

	Nominal Annual Rate (NAR) ⁽¹⁾	Effective Annual Rate (EAR) ⁽¹⁾	Other conditions
Pledged Current Account - Variable Rate - Minimum: € 75.000 or equivalent / Maximum: non-applicable			
EUR	EURIBOR at 1, 3, 6 and 12 M + Spread 0.00% to 8.00%	16,80%	See (1a) + (2) + (5) + (6a)
USD	SOFR USD at 1, 3, 6 and 12 M + Spread 0,00% to 8,00%	19,00%	See (1b) + (4) + (5) + (6a)
GBP	SONIA GBP at 1, 3, 6 and 12 M + Spread 0.00% to 8.00%	18,50%	See (1c) + (3) + (5) + (6a)
Pledged Current Account - Fixed Rate - Minimum: € 75.000 or equivalent / Maximum: non-applicable			
EUR	10,75%	15,80%	See (1d) + (5) + (6b)

Note (1) These are representative rates.

Note (1a) GNAR calculation based on a NAR of 11,625% (EURIBOR average at 1 month basis 360, August of 2023 of 3,625% and spread of 8%) shown in the table above, plus taxes and fees, for a credit of EUR 75000 for a 1 year period, with equal monthly repayments of capital.

Note (1b) GNAR calculation based on a NAR of 13,381% (SOFR USD average at 1 month basis 360, August of 2023 of 5,381% and spread of 8%) shown in the table above, plus taxes and fees, for a credit of USD 75000 for a 1 year period, with equal monthly repayments of capital.

Note (1c) GNAR calculation based on a NAR of 13,039% (SONIA GBP average at 1 month basis 360, August of 2023 of 5,039% and spread of 8%) shown in the table above, plus taxes and fees, for a credit of GBP 75000 for a 1 year period, with equal monthly repayments of capital.

Note (1d) GNAR calculation based on a NAR of 10,75% (fixed rate) shown in the table above, plus taxes and fees, for a credit of 75000 EUR for a 1 year period, with equal monthly repayments of capital.

The GNAR are calculated with all charges included, in particular mandatory insurance (pursuant to Decree-Law no. 133/2009 and Instruction 13/2013 of the Bank of Portugal).

Note (2) Euribor means the rate sponsored by the European Banking Federation in conjunction with the International Exchange Association resulting from calculating the average of interbank deposits in Euros, offered in the Economic and Monetary Union zone between first line Banks, on the basis current/360, and published by Bridge Telerate (formerly Dow Jones Markets) or other Agency that replaces it for that purpose, at about 11 a.m. Brussels time (GMT).

Note (3) SONIA (Sterling Overnight Index Average) is an interest rate published by the Bank of England.

Note (4) SOFR (Secured Overnight Financing Rate) is an interest rate published by the Federal Reserve Bank of New York. SOFR can be seen as the average interest rate for secured loans issued in American Dollars (USD) with a maturity of 1 day (overnight).

Note (5) There are no established minimum or maximum terms for credit operations.

Note (6a) Rounding of interest rate: arithmetic average of the values observed during the month preceding the start of the interest calculation, rounded to the 3rd decimal.

Interest calculation: Sum of the daily uses of credit during the period, multiplied by the interest rate (NAR) and divided by 360 days.

Applicable tax regime: Plus Stamp Duty: 4% on the value of the interest and 0.04%/Month on the amount of the credit used.

Note (6b) Rounding of the interest rate: Not applicable.

Interest calculation: Sum of the daily uses of credit during the period, multiplied by the interest rate (NAR) and divided by 360 days.

Applicable tax regime: Plus Stamp Duty: 4% on the value of the interest and 0.04%/Month on the amount of the credit used.

20. CREDIT OPERATIONS (OTHER CLIENTS)

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20.2. Bank overdrafts

	Nominal Annual Rate (NAR) ⁽¹⁾	Effective Annual Rate (EAR) ⁽¹⁾	Other conditions
Bank overdraft - Authorised (Credit Facility) - Minimum / Maximum: non-applicable			
EUR	12,75%	15,73%	See (1a) + (2) + (3) + (4) + (5)
Other currencies	12,75%	15,73%	See (1a) + (2) + (3) + (4) + (5)
Bank overdraft - Unauthorised (Overrunning) - Minimum / Maximum: non-applicable			
EUR	16,00%	n/a	See (2) + (3) + (4) + (5)
Other currencies	16,00%	n/a	See (2) + (3) + (4) + (5)

Note (1) These are representative rates.

Note (1a) GNAR calculation based on a NAR of 12,75% (fixed rate) shown in the table above, plus taxes, for a credit of EUR for a three-month period, with payment of monthly interest.

Bank overdraft fees: see [Section 2.5. Bank overdrafts](#)

Note (2) Rounding of the interest rate: Not applicable.

Interest calculation: Sum of the daily uses of credit during the period, multiplied by the interest rate (NAR) and divided by 360 days.

Applicable tax regime: Plus Stamp Duty: 4% on the value of the interest and 0.04%/Month on the amount of the credit used.

Note (3) Applicable to all current accounts, namely accounts for registration and deposit of securities, margin accounts and accounts associated to trading platforms (Example: GoBulling Pro)

Note (4) In the entries in the GoBulling Pro trading platform, the generic description (Executed cash withdraw) for calculation of overdraft fee will be made on the net amounts (including taxes due) followed by the corresponding detail (WITHDRAW Interest Due SD inc).

Note (5) There are no minimum or maximum deadlines for credit operations.

20. CREDIT OPERATIONS (OTHER CLIENTS)

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20.4. Other credits

	Nominal Annual Rate (NAR) ⁽¹⁾	Effective Annual Rate (EAR) ⁽¹⁾	Other conditions
Loans at Variable Rate - Minimum € 75,000.00 or equivalent / Maximum: non-applicable			
Credit for Acquisition of Securities – EUR Other Credits - EUR	EURIBOR at 1, 3, 6 and 12 M + Spread 0.00% to 8.00%	13,90%	See (1a) + (1b) + (2) + (5) + (6a)
Credit for Acquisition of Securities - USD Other Credits - USD	SOFR USD at 1, 3, 6 and 12 M + Spread 0,00% to 8,00%	16,00%	See (1a) + (1c) + (4) + (5) + (6a)
Credit for Acquisition of Securities – GBP Other Credits - GBP	SONIA GBP at 1, 3, 6 and 12 M + Spread 0.00% to 8.00%	15,60%	See (1a) + (1d) + (3) + (5) + (6a)
Loans at Fixed Rate - Minimum € 75,000 or equivalent / Maximum: non-applicable			
Credit for Acquisition of Securities – EUR Other Credits - EUR	10,75%	12,90%	See (1e) + (5) + (6a) + (6b)
Credit for Acquisition of Securities - Other Currencies Other Credits - Other Currencies	10,75%	12,90%	See (1e) + (5) + (6a) + (6b)

Note (1) The rates presented are representative.

Note (1a) EAR calculated on the basis of a NAR of 11,625% (average of EURIBOR at 1 month base 360, August of 2023 of 3,625% and spread of 8%) shown in the table above, for a credit 75000 EUR with a maturity of 1 year, with monthly and equal capital repayments .

Note (1b) EAR calculated on the basis of a NAR of 13,381% (average of SOFR USD at 1 month base 360, August of 2023 of 5,381% and spread of 8%) shown in the table above, for a credit 75000 USD with a maturity of 1 year, with monthly and equal capital repayments .

Nota (1c) EAR calculated on the basis of a NAR of 13,039% (average of SONIA GBP at 1 month base 360, August of 2023 de 5,039% and spread of 8%) shown in the table above, for a credit 75000 GBP with a maturity of 1 year, with monthly and equal capital amortizations .

Note (1d) EAR calculated on the basis of a NAR of 10,75% (flat rate) shown in the table above, for a credit EURIBOR August of 2023 monthly and equal amortizations of capital.
Rounding of interest rate: Arithmetic mean of the values observed during the month prior to the beginning of the interest rate rounding period, rounded to the 3rd decimal place.

20. CREDIT OPERATIONS (OTHER CLIENTS)

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20.4. Other credits (cont.)

- Note (2)** Euribor means the rate sponsored by the European Banking Federation together with the International Exchanges Association, resulting from the calculation of the average of the interbank deposit rates denominated in euro, offered in the area of Economic and Monetary Union between first-tier banks, at the base current / 360, and announced by Bridge Telerate (formerly Dow Jones Markets) or another agency that replaces it at around 11 am Brussels (TMG).
- Note (3)** SONIA (Sterling Overnight Index Average) is an interest rate published by the Bank of England.
- Note (4)** SOFR (Secured Overnight Financing Rate) is an interest rate published by the Federal Reserve Bank of New York. SOFR can be seen as the average interest rate for secured loans issued in American Dollars (USD) with a maturity of 1 day (overnight).
- Note (5)** There are no minimum or maximum deadlines for credit operations.
- Note (6a)** Rounding of interest rate: Arithmetic mean of the values observed during the month prior to the beginning of the interest rate rounding period, rounded to the 3rd decimal place. Interest calculation: Sum of the daily uses of the credit during the period, multiplied by the interest rate (NAR) and divided by 360 days. Applicable tax regime: In addition to Stamp Tax: 4% on the value of interest and 0,04% / Month on the amount of credit used.
- Note (6b)** Interest rate rounding: Not applicable. Interest calculation: Sum of the daily uses of the credit during the period, multiplied by the interest rate (NAR) and divided by 360 days. Applicable tax regime: In addition to Stamp Tax: 4% on the value of interest and 0,04% / Month on the amount of credit used.