

Current Account Standard Information Sheet

Denomination	Current Accounts.
Access Terms	Not applicable.
Specification	Current Accounts.
Funds movement means	The client can credit funds in his account, using bank transfer orders, cheques and cash. EUR 15,000,00 is the cash deposit maximum amount. Debit moves on the client's account can be performed by bank transfer and, according to client's request, by cheque issued by the Bank.
Currency	EUR or USD.
Amount	There are no maximum or minimum amounts for sight accounts.
Return rate	No interest payable.
Interest calculation	Not applicable.
Interest payment	Not applicable.
Fiscal system	Not applicable.
Commissions and charges	<p>The account opening in foreign currencies is subject to a fee of EUR 25.00. Maintenance fee of EUR 5.00 monthly on deposit accounts, current or term, with balances below EUR 25,000.</p> <p>Cash balances in currencies other than the account's base currency will be converted at standard rates, which correspond, to the last fixing published by Banco de Portugal (available on http://www.bportugal.pt/pt-PT/Estatisticas/Dominios%20Estatisticos/EstatisticasCambiais/Paginas/Taxasdereferenciadiarias.aspx).</p> <p>Duplicate documents associated with the deposit account have a cost of EUR 5.00 plus VAT at the standard rate.</p> <p>Various statements associated with the account have the cost of EUR 12.50, to which is added VAT at the standard rate.</p>
Overdrawing provisions	<p>Subject to commercial approval by the Bank and under a contract to be signed for this purpose.</p> <p>Nominal APR of 12.75%.</p> <p>Example: APR is 15.73%, including all charges for a €1,500 credit with s three months term, with monthly interest payment.</p>
Over credit	<p>Credit overrunning is considered to be the overdraft tacitly accepted by the bank, allowing the customer to use funds which exceed the cash balance on the deposit account or the agreed overdraft facility.</p> <p>If the holder transmits a debit order that exceeds the amount available in the account, Carregosa Bank may or may not execute the order received. If the Bank decides to execute the order, the account will show a negative balance (eventual overdraft) and the holder must, immediately, restore this deficit.</p> <p>The overrun depends on the case-by-case acceptance by Carregosa Bank;</p> <p>Overdraft interest rate – Nominal APR 16.00% (plus Stamp Duty Tax);</p>

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	The calculation base is é actual/360; Collection of interests date – Last day of each month.
Other terms	There are no other applicable terms.
Deposit guarantee fund	Deposits at Banco L.J. Carregosa enjoy a reimbursement guarantee by the Deposit Guarantee Fund should deposits unavailability occur for reasons directly related with its own financial situation. The Fund provides a reimbursement guarantee for the full value of the cash balances of each depositor, whether they reside in Portugal or not, and whether the deposits are in Euros or in other currencies, where that value does not exceed the guarantee limit defined by law. The Deposit Guarantee Fund guarantees the reimbursement up to a limit of 100.000,00 Euros per depositor. The value of each depositor's total deposits is calculated from the set of deposit accounts on the date the funds became unavailable, including interest, and for the balance of deposits in foreign currency, converting into euros at the exchange rate for that date. For further information please go to www.fgd.pt
Depository Institution	Banco L. J. Carregosa, S.A Registered at the Oporto Commercial Registry under the registration and tax roll single nr 503 267 015 Head-office: Av. da Boavista, 1083 – 4100-129 Porto – Portugal Tel.: +351 226 086 460 Fax: +351 226 086 493 info@bancocarregosa.com www.bancocarregosa.com
Terms validity	Not pre-defined

This document was executed according to notice 4/2009 of Bank of Portugal published on the 20.08.2009.

Date: _____, _____ of _____

Account: _____

The Client,

1 Holder / Representative _____

2 Holder / Representative _____

3 Holder / Representative _____

4 Holder / Representative _____

(To fill out by the Bank)

Date: [yyyy/mm/dd] ____/____/____

Received by: _____

Date: [yyyy/mm/dd] ____/____/____

The Bank: _____