

Standardised Information Sheet

Banco Carregosa Christmas Term Deposit

Name	Banco Carregosa Christmas Term Deposit.		
Access conditions	<p>The Client must have a checking account. Only available for new money. New funds are those transferred from another credit institution in the 30 days prior to the deposit being set up and which has not yet been used. Conditions available only for subscriptions made through Banco Carregosa's Homebanking service.</p>		
Type	Term deposits (Decree-Law 430/91).		
Term	3 months; 6 months; 12 months.		
Advanced call-up	Not allowed.		
Renewal	Non-renewable deposit.		
Currency	EUR.		
Amount	Minimum: €25,000. Maximum: €150,000.		
Reinforcements	Reinforcements are not permitted.		
Remuneration rate	Term	Gross APR	Net APR - IRS (*)
	3 Months	1.80%	1.30%
	6 Months	1.80%	1.30%
	12 Months	1.60%	1.15%
			Net APR - IRC (**)
			1.35%
			1.35%
			1.20%
	(*) Considering a withholding tax rate (IRS) of 28%.		
	(**) Considering a withholding tax rate of (IRC) 25%.		
Capitalisation scheme	Capitalisation does not apply to this type of deposit.		
Calculation of interest	The interest calculation basis is Atual/360. No rounding of the rate applies.		
Interest payment	Interest to be credited in the Client's account, up to the next business day following the date on which the Deposit is made, with the value date of the day on which the Deposit was made.		

Name	Banco Carregosa Christmas Term Deposit.
Tax scheme	Interest earned on term deposits is subject to withholding income tax (IRS/IRC), at the rate in force on the date they are credited.
Other terms and conditions	No other terms and conditions apply.
Guaranteed capital	The capital deposited is guaranteed in its entirety on the maturity date of the deposit or on the advanced call-up date if permitted under the specific conditions of the deposit.
Deposit Guarantee Fund	Deposits made with Banco L. J. Carregosa, S.A. benefit from the repayment guarantee provided by the Deposit Guarantee Fund whenever deposits are unavailable for reasons directly related to the Bank's financial situation. The Fund guarantees the repayment of the overall amount of cash balances of each depositor, whether or not resident in Portugal, and of deposits denominated in national or foreign currency, provided that such amount does not exceed the guarantee limit defined by law. The Deposit Guarantee Fund guarantees repayment up to a maximum of €100 000 00 per depositor. In calculating the value of deposits of each depositor, the value of all deposit accounts on the date on which payment became unavailable is taken into account, including interest. The balance of deposits in foreign currency will be converted to euros at the exchange rate in force on that date. More information available at www.fgd.pt .
Depository Institution	Banco L. J. Carregosa, S.A Registered at the Companies Registry of Porto under unique registration and TIN number 503 267 015 Registered 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
Validity of conditions	No pre-defined expiry date.

Sheet prepared per Notice 4/2009 published by Banco de Portugal on 20.08.2009.

I/We have taken note of the General Terms and Conditions in force at Banco L.J. Carregosa, S.A.:

Date: _____, _____

Account: _____

O Cliente,

1 Account Holder / Representative

2 Account Holder / Representative

(To be completed by the Bank)

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

Received by: _____

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

For the Bank: _____