

Standardised Information Sheet

Banco Carregosa Bem-vindo Term Deposit

Name	Banco Carregosa Bem-Vindo Term Deposit.
Access conditions	<p>Exclusive for private clients with Checking Accounts. Conditions valid for new clients with accounts opened in the last three months.</p> <p>New clients are those who, at the time of opening a new account, do not hold any other account with this institution, nor have held one in the last three months.</p> <p>This promotional deposit can only be subscribed once per each Checking Account and per client, irrespective of the amount and the order or percentage of ownership. This deposit should be the customer's first application.</p> <p>The Deposit must be made through the Banco Carregosa website.</p>
Type	Term deposits (Decree-Law 430/91).
Term	3 months.
Advanced call-up	Callable deposit, subject to 80% interest penalty
Renewal	Non-renewable deposit.
Currency	EUR
Amount	<p>Minimum: €25 000</p> <p>Maximum: €50 000</p>
Reinforcements	Reinforcements are not permitted.

	Term	Gross APR	Net APR – IRS (*)
Remuneration rate	3 months	3.25%	2.34%

(*) Considering a withholding tax rate of 28%.

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 is paid on the maturity date of the deposit or on the advanced call-up date, by crediting the Client's Checking Account.
Tax scheme	Interest earned on term deposits is subject to withholding income tax (IRS), 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.

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	<p>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.</p> <p>The Deposit Guarantee Fund guarantees repayment up to a maximum of €100 000 00 per depositor.</p> <p>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.</p> <p>More information available at www.fgd.pt.</p>
Depository Institution	<p>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</p>
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: _____/_____/_____

The Client,

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: _____