

# Standardised Information Sheet

## Monthly Yield Term Deposit

<b>Name</b>	<b>Monthly Yield Term Deposit</b>																						
<b>Access conditions</b>	The client must have a checking account with the Bank.																						
<b>Type</b>	Term Deposit (Decree-Law 430/91)																						
<b>Term</b>	12, 24, 36, 60 months																						
<b>Advanced call-up</b>	Advanced call-up is not permitted.																						
<b>Renewal</b>	Non-renewable deposit																						
<b>Currency</b>	EUR																						
<b>Amount</b>	Minimum: € 25 000 Maximum: €1 000 000 (Online Channel); €5 000 000 (Other Channels)																						
<b>Reinforcements</b>	Reinforcements are not permitted.																						
<b>Remuneration rate</b>	<table border="1"> <thead> <tr> <th>Term</th> <th>Gross APR</th> <th>Net APR – IRS (*)</th> <th>Net APR – Corporate tax (IRC) (**)</th> </tr> </thead> <tbody> <tr> <td>12 months</td> <td>1.90%</td> <td>1.37%</td> <td>1.43%</td> </tr> <tr> <td>24 months</td> <td>1.40%</td> <td>1.01%</td> <td>1.05%</td> </tr> <tr> <td>36 months</td> <td>1.40%</td> <td>1.01%</td> <td>1.05%</td> </tr> <tr> <td>60 months</td> <td>0.00%</td> <td>0.00%</td> <td>0.00%</td> </tr> </tbody> </table>	Term	Gross APR	Net APR – IRS (*)	Net APR – Corporate tax (IRC) (**)	12 months	1.90%	1.37%	1.43%	24 months	1.40%	1.01%	1.05%	36 months	1.40%	1.01%	1.05%	60 months	0.00%	0.00%	0.00%		
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	(*)Considering a withholding tax rate of 28%. (**)Considering a corporate tax rate of 25%.																						
<b>Capitalisation scheme</b>	Capitalisation does not apply to this type of deposit.																						
<b>Calculation of interest</b>	The interest calculation basis is Atual/360. No rounding of the rate applies.																						
<b>Interest payment</b>	Monthly																						
<b>Tax scheme</b>	Interest earned on term deposits is subject to withholding income (IRS/IRC) at the rate in force on the date they are credited.																						
<b>Other terms and conditions</b>	No other terms and conditions apply.																						
<b>Guaranteed capital</b>	The capital deposited is guaranteed in its entirety on the maturity date of the deposit or on the advanced call-up date (if permitted).																						

Name	Monthly Yield Term Deposit
<b>Deposit Guarantee Fund</b>	<p>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.</p> <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 <a href="http://www.fgd.pt">www.fgd.pt</a>.</p>
<b>Depository Institution</b>	<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>
<b>Validity of conditions</b>	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: \_\_\_\_\_

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:** \_\_\_\_\_