

## Depositor Information Template

### Basic Information About Protection of Deposit

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| <b>The deposits in Banco L. J. Carregosa, S.A. are protected by:</b> | Fundo de Garantia de Depósitos (1)  |
| <b>Limit of protection:</b>  | 100 000 EUR per depositor per credit institution (2)  |
| <b>If you have more deposits at the same credit institution:</b>     | All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100 000 (2)  |
| <b>If you have a joint account with other person(s):</b>             | The limit of EUR 100 000 applies to each depositor separately. (3)  |
| <b>Reimbursement period in case of credit institution's failure:</b> | Twenty working days until the 31 <sup>st</sup> of December, 2018 (4)  |
| <b>Currency of reimbursement:</b>                                    | Euro  |
| <b>Contact:</b>  | Fundo de Garantia de Depósitos<br>Address: Fundo de Garantia de Depósitos<br>Av. da República, 57 - 8º<br>1050-189 Lisboa – Portugal<br>Telephone: +351 213 130 199 / Fax: +351 213 107 845<br>E-mail: geral@fgd.pt |
| <b>More information:</b>   | <a href="http://www.fgd.pt">www.fgd.pt</a>  |

**Additional Information:**

**(1)** Scheme responsible for the protection of your deposit - Your deposit is covered by a contractual scheme officially recognised as a Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would be repaid up to EUR 100 000.

**(2)** General limit of protection - If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

Additionally, the balances expressed in foreign currency will be converted to Euros, using the exchange rate with effects at the same date.

**(3)** Limit of protection for joint accounts - In case of joint accounts, the limit of EUR 100 000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100 000.

As indicated at a), b) and c) of paragraph 2 of Article 166 of the *Regime Geral das Instituições de Crédito e Sociedades Financeiras*, the deposits are protected until 100 000 EUR. One can have more information at [www.fgd.pt](http://www.fgd.pt).

**(4) Reimbursement**

The responsible Deposit Guarantee Scheme is:

Fundo de Garantia de Depósitos

Address: Fundo de Garantia de Depósitos

Av. da República, 57 - 8º

1050-189 Lisboa - Portugal

Telephone: +351 213 130 199 / Fax: +351 213 107 845 / E-mail: [geral@fgd.pt](mailto:geral@fgd.pt)

Website: [www.fgd.pt](http://www.fgd.pt)

This entity will reimburse your deposits until the limit of 100 000 EUR in the maximum deadline of twenty working days until the 31st of December 2018, fifteen working days between the 1st of January 2019 and the 31st of December 2020, ten working days between the 1st of January 2021 and the 31st of December 2022 and, after the 31st of December 2023, in the maximum deadline of seven working days.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fgd.pt](http://www.fgd.pt).

**Additional important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.