

Standardised Information Sheet for Term Deposit Bison Growth

Name	Bison Growth				
Condition for Access	 Individual persons (over 18 years old); Holder of a current account in Bison Bank, S.A.; New funds (transferred to the Bank 30 days before the subscription date). 				
Type of Account	Term Deposit				
Term	12 Months				
Early Withdrawal	Early withdrawal, partial or total, is allowed, but with 100% penalty on the interest paid on mobilized amount.				
Renewals	The deposit will be automatically renewed at maturity for the same term, with interest capitalization, at the rate in force for the Standard Term Deposit, published in the price list of the Bank.				
Currency	EUR				
Amount	Minimum: €25.000,00; Maximum: €500.000,00 (excluding interest capitalized during renewal)				
Reinforcements	Not allowed				
Remuneration Rate	Gross annual fixed remuneration rate: 12 Months - 3,00%				
Capitalisation Regime	Automatically, with interest capitalization				
Calculation of Interest	Interest is calculated based on the current convention actual/360, corresponding to the number of days elapsed in the period to which the deposit interest is calculated and assuming a year of 360 days				
Payment of Interest	At maturity, by credit of the respective amount in the associated current account in case of non-renewal.				
Tax Framework	Income from Term Deposits is considered capital revenue, subject to personal income tax (IRS) at the rate of 28% or corporate income tax (IRC) at the rate of 25%. The present clause is a summary of the tax framework on the starting date of the Term Deposit. The tax framework may change during the enforcement period of this deposit and, therefore, does not exempt consultation of the applicable legislation				
Other Conditions	Not applicable				
Guaranteed Capital	Guarantee of the capital either at maturity or in the event of early mobilization.				
Deposit Guarantee Fund	The funds deposited at Bison Bank, S.A. benefit from guaranteed repayment provided by the Deposit Guarantee Fund, whenever they become unavailable for reasons directly related to the Bank's financial situation. The Deposit Guarantee Fund guarantees repayment of up to a maximum of EUR 100,000.00 per depositor. Calculation of the amount of the deposits of each depositor considers the collective amount of the deposit accounts at the date on which repayment could not be made, including interest. Regarding the balance of deposits in foreign currency, the amount is converted into euros at the exchange rate in force on the same date. For more information, please visit www.fgd.pt.				
Depositary Institution	Bison Bank S.A. www.bisonbank.com Rua Barata Salgueiro nº 33 - Piso 0, 1250-042 Lisboa – Portugal Telephone: + 351 213 816 200; Fax: + 351 213 816 201 Email: info@bisonbank.com				
Validity of the Conditions	The terms and conditions of this Standardised Information Sheet are valid during the deposit enforcement period				



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Date:				
Client Name:				
Client N.º:				
Account N.º Associated				
I/we declare that I/we have read a	nd understood all t	the informat	tion contained in	this document.
Signature (*)				
Signature (*)		-		
Signature (*)		-		
Signature (*)		_		
Signature (*)				
(*)	Signature(s) equal to	the Citizen (Card or Signature S	sheet
Verification by the Business Develop	ment Department.			
Received and verified the iden	tity, powers and			
signatures of this request.				
Date:/	/			
N°. of Employee:				
Signature:				