

# Price List

## BISON BANK, S.A.

### BANKS

See the FEES AND EXPENSES LEAFLET

**Entry into force: 14-February-2024**

See the INTEREST RATES LEAFLET

**Entry into force: 2-October-2023**

The complete Price List of Bison Bank, S.A., contains the Fees and Expenses Leaflet (which includes the maximum values of all fees as well as the indicative value of the main charges) and the Interest Rates Leaflet (which contains information on representative interest rates).

The Price List may be consulted at the head office of Bison Bank, S.A., or at [www.bisonbank.pt](http://www.bisonbank.pt).

The Fees and Expenses Leaflet may also be consulted at the Banking Client Portal, at [www.clientebancario.bportugal.pt](http://www.clientebancario.bportugal.pt).

Price List drawn up in compliance with the provisions of Bank of Portugal Notice no. 8/2009.

Information on the conditions for carrying out credit operations is provided for under Decree-Law no. 220/94 of 23 August.

FEES AND EXPENSES LEAFLET

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**GENERAL INFORMATION**

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**Complaints**

For reception and resolution of complaints, contact:

(Complaints and customer service)

**Compliance Department**  
**Rua Barata Salgueiro, no. 33, floor 0, 1250-042 Lisbon - Portugal**  
**Phone: 21 381 62 00, Fax: 21 381 62 01**  
[provedoriacliente@bisonbank.com](mailto:provedoriacliente@bisonbank.com)

Any complaint may be sent to the Banking Supervision Department of the Banco de Portugal:

Bank of Portugal

Bank of Portugal  
Apartado 2240  
1106-001 Lisbon  
[www.clientebancario.bportugal.pt](http://www.clientebancario.bportugal.pt)

**Deposit Guarantee Fund**

The deposits made at **Bison Bank, S.A.** benefit from the reimbursement guarantee provided by the Deposit Guarantee Fund whenever the deposits become unavailable due to reasons directly related to its financial situation.

The **Deposit Guarantee Fund** guarantees reimbursement up to a maximum value of **€100,000.00** for each depositor, whether or not the depositors are resident in Portugal and the deposits are expressed in national or foreign currency.

To calculate the value of the deposits of each depositor, the value is considered to be the total of the deposit accounts on the date on which the payment by the Institution is found to be unavailable, including interest; the balance of deposits in foreign currency is converted for that purpose into **Euros**, at the exchange rate of that date (the reference exchange rates published by the Bank of Portugal). **The foreign currency deposits are also covered by the Fund's guarantee and must be converted into euros for reimbursement purposes, at the exchange rate at the time of the deposits' unavailability.**

The reimbursement must take place within 7 days for a tranche of 10,000 euros and 15 days, counted from the date on which the deposits become unavailable, for the remaining tranche, until the limit amount of 100,000. This term may be extended in absolutely exceptional circumstances and on an individual basis, for a period not exceeding 10 working days.

For additional information, please consult [www.clientebancario.bportugal.pt](http://www.clientebancario.bportugal.pt) and [www.fgd.pt](http://www.fgd.pt).

ADDITIONAL INFORMATION

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Value Dates

Banking operations		Value date	Availability date	Observations
Deposits				
In cash	Branch	N/A		
	ATM w/ automatic checking			
	- on a business day	N/A		
	- on a non-business day	N/A		
Cheques and other securities	Branch			
	- on the same institution	N/A		
	- on another institution (Certified)	N/A		
	- on another institution	D+1	2nd business day	
	ATM w/ automatic checking	N/A		
Deliveries for deposit <sup>(1)</sup>				
In cash	Branch	N/A		
	ATM without automatic checking	N/A		
Cheques and other securities	Branch			
	- on the same institution	N/A		
	- on another institution (Certified)	N/A		
	- on another institution	N/A		
	ATM without automatic checking	N/A		
Payment operations (including transfers, direct debits and payment instruments)				
Transfers	Internal (between accounts of the same institution)	D	Immediate	
	National interbank			
	- urgent	D	Immediate	
	- normal	D+1	Next business day	
	Transfers (in Euro and SEPA currencies)			
	- urgent	D	Immediate	
	- normal	D+1	Next business day	
	Foreign Currency Payment Orders	D+2	2nd business day	
	Other payments (via other banks with procedures with no direct participation: DD, Multibanco, Cash)			
	Bank cheque	D+2	2nd business day	
	Other payments (State)	D+1	Next business day	
Movement of deposit accounts				
	Opening / Reinforcement	D	Immediate	
	Early reimbursement	D	Immediate	
	Reimbursement on maturity	D	Immediate	
	Payment of remuneratory interest	D	Immediate	
Discount operations				
	N/A			

Caption: D: Day of the operation / ATM: Automatic Terminal

Note (1) Not considered as bank deposits the deliveries of sums, at the branch, ATMs without immediate checking, or in day or night-time safety deposit boxes, where the person delivering the sums waives against the instant inspection by the depository, or also the collection of sums from Clients and other deliveries in which the depository does not make a prompt checking. In these cases, the deliveries or collection of sums shall be considered deposits after checking and certification by the CI, which must check and certify the deliveries or collection of sums as soon as possible, within a period not greater than twenty-four hours, except in special circumstances.

Duty to Inform

Pursuant to the Decree-Law no. 18/2007, Decree-Law no. 317/2009 and the Notice 3/2007 of the Bank of Portugal, the following is hereby informed:

Value date: the date from which the transfer or deposit become effective, capable of being moved by the beneficiary and any calculation of interest from the credit or debit balances of the deposit accounts commences.

Availability date: the moment from which the holder may freely move the funds deposited in their deposit account, without being subject to the payment of interest for movement of these funds.

Business day: the period of the day in which institution is opened to the public during normal working hours (between 9 a.m. and 6 p.m.).

1. DEPOSIT ACCOUNTS (INDIVIDUAL CLIENTS)

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1.1. Deposit Accounts

	Fees		Plus Tax	Other conditions
	Euros (Min/Max)	Annual Amount		
1. Account Management Fee - Standard				
Assets < €100,000 and Liabilities < €100,000	125.00 quarterly	500.00	Stamp D. - 4%	Notes (1) (2)
Assets ≥ €100,000 or Liabilities ≥ €100,000	125.00 quarterly Exempt w/ Involvement	500.00 Exempt w/ Involvement	Stamp D. - 4%	Notes (1) (2) (4)
2. Account Management Fee - Bison Rendimento Premium				
	n/a	n/a	n/a	Note (6)
3. Statements and re-issuances				
Monthly statement of an account (within the established periodicity)	Exempt	-	-	-
Occasional account statement	2.00	-	VAT - 23%	-
Statement of an account with a reduced periodicity (per statement)	1.50	-	VAT - 23%	-
Re-issuance of a statement	Exempt	-	-	-
Re-issuance of a release note	Exempt	-	-	-
Re-issuance of other documents	Exempt	-	-	-
4. Provision of information				
Account and balance statement for submission to several entities	40.00	-	VAT - 23%	Note (5)
Written Information	40.00	-	VAT - 23%	Note (5)
Credit in default justification statement	35.00	-	VAT - 23%	Note (5)
5. Unmoved Account Management Fee				
Without movements and involvement for more than 6 months	35.00 quarterly	140.00	Stamp D. - 4%	Note (3)
6. Closure fee				
Deposit Account	Exempt	-	-	Note (5)

- Note (1)

Assets: balance of accounts and assets (average closing of the last 3 months).
- Note (2)

Liabilities: balance of the credit applications (average closing of last 3 months).
- Note (3)

The mentioned fee will be charged in arrears, by debit of the bank account, on the first business day of the following quarters after 6 months.
- Note (4)

Involvement: A securities account or any other service, being it Advisory or Discretionary Management, is associated to the account.
- Note (5)

Valid for all types of current accounts
- Note (6)

Account associated with DP Bison Rendimento Premium, does not allow account opening independently.

2. CREDIT OPERATIONS (INDIVIDUAL CLIENTS)

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2.4. Credit lines and current accounts

	Fees			Plus Tax	Other conditions
	%	Euros (Min/Max)	Annual Amount		
1.Credit lines and current accounts					
1.1. - Struturing and assembly					
	3.50%	-	-	VAT - 23%	Note (1)
1.2 - Credit administration and management					
	3.50%	-	-	Stamp D. - 4%	Note (2)
1.3. - Real Estate appraisal					
Land					
- Av ≤ €500,000	-	1,100.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	1,300.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,600.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,900.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	2,200.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	2,500.00	-	VAT - 23%	-
Buildings / Fractions (Housing/ Commerce / Offices)					
- Av ≤ €500,000	-	900.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	1,200.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,300.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,500.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	1,900.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	2,200.00	-	VAT - 23%	-
Industrial Facilities / Others					
- Av ≤ €500,000	-	1,000.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	1,300.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,600.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,900.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	2,200.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	2,500.00	-	VAT - 23%	-
1.4. - Real Estate inspection					
Land					
- Av ≤ €500,000	-	330.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	390.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	480.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	570.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	660.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	750.00	-	VAT - 23%	-
Buildings / Fractions (Housing/ Commerce / Offices)					
- Av ≤ €500,000	-	270.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	360.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	390.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	450.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	570.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	660.00	-	VAT - 23%	-

**Note (1)** Concerns the contracted amount.  
**Note (2)** Concerns the used amount.

2. CREDIT OPERATIONS (INDIVIDUAL CLIENTS)

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2.4. Credit lines and current accounts (cont.)

	Fees			Plus Tax	Other conditions
	%	Euros (Min/Max)	Annual Amount		
1.- Other credit lines and current accounts (cont.)					
1.4. - Real Estate inspection					
Industrial Facilities / Others					
- Av ≤ €500,000	-	300.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	390.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	480.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	570.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	660.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	750.00	-	VAT - 23%	-
1.5. - Real estate reappraisal					
Land					
- Av ≤ €500,000	-	770.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	910.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,120.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,330.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	1,540.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	1,750.00	-	VAT - 23%	-
Buildings / Fractions (Housing/ Commerce / Offices)					
- Av ≤ €500,000	-	630.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	840.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	910.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,050.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	1,330.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	1,540.00	-	VAT - 23%	-
Industrial Facilities / Others					
- Av ≤ €500,000	-	700.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	910.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,120.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,330.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	1,540.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	1,750.00	-	VAT - 23%	-
1.6. - Renewal of the credit limit					
	2.50%	-	-	Stamp D. - 4%	Notes (3) (4)
1.7. - Funding extension					
	3.50%	-	-	Stamp D. - 4%	Notes (3) (4)
1.8. - Immobilization fee					
	2.50%	-	-	Stamp D. - 4%	Note (5)
1.9. - Interest charge					
	-	2.50	-	VAT - 23%	-

- Note (1)Av: Appraised Value
- Note (2)For properties which Av is higher than €10,000,000, the fees shall be determined case by case.
- Note (3)Not applicable due to a change or renegotiation of the contractual conditions.
- Note (4)Concerns the contracted amount.
- Note (5)Concerns the difference between the contracted amount and the used amount.

2. CREDIT OPERATIONS (INDIVIDUAL CLIENTS)

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2.5. Bank overdrafts

	Fees			Plus Tax	Other conditions
	%	Euros (Min/Max)	Annual Amount		
1.- Bank overdraft associated to deposit accounts					
Credit overrun					
	-	-	-	-	-

Other associated expenses

Stamp duty (on the value of the credit used):  
Consumer credit operations (DL133/2009): on the monthly average obtained through the sum of the outstanding balances calculated daily, during the month, divided by 30 - 0.1410%.

2.6. Other credits to private clients

	Fees			Plus Tax	Other conditions
	%	Euros (Min/Max)	Annual Amount		
1.- Loans at a variable rate					
1.1. - Structuring and assembly					
	3.50%	-	-	VAT - 23%	Note (2)
1.2 - Credit administration and management					
	3.50%	-	-	Stamp D.- 4%	Note (3)
1.3. - Renewal of the credit limit					
	2.50%	-	-	Stamp D.- 4%	Notes (1) (2)
1.4. - Funding extension					
	3.50%	-	-	Stamp D.- 4%	Notes (1) (2)
1.5. - Immobilization fee					
	2.50%	-	-	Stamp D.- 4%	Note (4)
1.6. - Interest charge					
	-	2.50	-	VAT - 23%	-
2.- Loans at a fixed rate					
2.1. - Structuring and assembly					
	3.50%	-	-	VAT - 23%	Note (2)
2.2 - Credit administration and management					
	3.50%	-	-	Stamp D.- 4%	Note (3)
2.3. - Renewal of the credit limit					
	2.50%	-	-	Stamp D.- 4%	Notes (1) (2)
2.4. - Funding extension					
	3.50%	-	-	Stamp D.- 4%	Notes (1) (2)
2.5. - Immobilization fee					
	2.50%	-	-	Stamp D.- 4%	Note (4)
2.6. - Interest charge					
	-	2.50	-	VAT - 23%	-

Other associated expenses

Stamp duty (on the value of the credit used):  
- Consumer credit operations: credit with term < 1 year, 0.04% x term of the operation; credit with term between ≥ 1 year and < 5 years 0.5%; credit with term ≥ 5 years, 0.60%;  
- Cost to be borne by the client after use of the credit. After the liquidation made by the bank, the amount is returned to the state coffers.

- Note (1)Not applicable due to a change or renegotiation of the contractual conditions.
- Note (2)Concerns the contracted amount.
- Note (3)Concerns the used amount.
- Note (4)Concerns the difference between the contracted amount and the used amount.
- Note (5)Balance validated at the end of the day. Single fee, charged monthly, for the overdraft(s).



3. CREDIT AND DEBIT CARDS (PRIVATE INDIVIDUALS)

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3.5. Other card services

	Fees		Plus Tax *	Other conditions
	%	Euros (Min/Máx)		
1. Pecunia Programme	Note (1)			
1.1 - Annual Program Fee	-	30,00	IVA - 23%	
1.2 - Annual Program Fee - 2nd and Additional Users	-	20,00	IVA - 23%	Note (2)
1.3 - Requests for Action addressed to Pecunia	-	15,00	IVA - 23%	Note (3)

- Note (1)

The PECUNIA Programme consists on the commercialisation and individual membership by a Private Individual of a Solutions Package issued by PECUNPAY Spain.\* PECUNIA CARDS EDE, SLU, is the owner of the program (Bison Card® by Pecunia), and is an Electronic Money Institution supervised by the Bank of Spain and registered under number CSB 6707, under the trade name 'PECUNPAY'. This company is not affiliated to Bison Bank, SA, but acts as its supplier for this program.
- Note (2)

Up to a maximum of 15 Users.
- Note (3)

Providing of services by Bison Bank, at the Customer's request, to the Pecunia Program Manager, relating to: **1)** Replacement of tokens (digital and physical) for the use of the Pecunia Program, the use of which has been inhibited, namely for reasons of loss, theft, misappropriation or any unauthorised use, as well as for poor condition that prevents its use, and for its early renewal. **2)** Obtaining a national or international invoice and/or investigation into movements made by the Program holder. **3)** Recovery and issue of a new PIN for the Pecunia Program. **4)** Urgent production of a token (digital or physical) for use in the Pecunia Program. **5)** Issuance by Pecunia of a Declaration or Certificate of Ownership of the Program.

5. TRANSFERS (INDIVIDUAL CLIENTS)

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5.1. Transfer Orders

		Levels	Channel for receipt of the Transfer Order					Other conditions	
			Branch	Telephone		Internet	ATM		Mobile
				With operator	Without operator				
1. Internal/National Transfers									
1.1. - To an account at the this Credit Institution									
		Exempt	Exempt	Exempt	Exempt	-	Exempt	-	
1.2. - To an account at another Credit Institution									
Normal									
- With NIB indicated									
	≤ €10,000	35,00	35,00	35,00	1,00	-	1,00	-	
	> €10,000 <€100,000				1,50	-	1,50	-	
	≥ €100,000				5,00	-	5,00	-	
- Without NIB indicated									
	≤ €10,000	35,00	35,00	35,00	5,00	-	5,00	-	
	> €10,000 <€100,000				7,50	-	7,50	-	
	≥ €100,000				15,00	-	15,00	-	
Urgent									
- With NIB indicated									
	≤ €10,000	70,00	70,00	70,00	-	-	-	-	
	> €10,000 <€100,000				-	-	-	-	
	≥ €100,000				-	-	-	-	
- Without NIB indicated									
	≤ €10,000	70,00	70,00	70,00	-	-	-	-	
	> €10,000 <€100,000				-	-	-	-	
	≥ €100,000				-	-	-	-	
Plus Tax	Stamp D. - 4%								
2. Cross-border / International Transfers									
- to an account domiciled abroad									
2.1. - SEPA and covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament									
Normal									
- With IBAN indicated									
	≤ €10,000	35,00	35,00	35,00	1,00	-	1,00	Notes (3) (4) (5)	
	> €10,000 <€100,000				1,50	-	1,50	Notes (3) (4) (5)	
	≥ €100,000				5,00	-	5,00	Notes (3) (4) (5)	
- Without IBAN indicated									
	≤ €10,000	35,00	35,00	35,00	5,00	-	5,00	Notes (3) (4) (5)	
	> €10,000 <€100,000				7,50	-	7,50	Notes (3) (4) (5)	
	≥ €100,000				15,00	-	15,00	Notes (3) (4) (5)	
Urgent									
- With IBAN indicated									
	≤ €10,000	70,00	70,00	70,00	-	-	-	Notes (3) (4) (5)	
	> €10,000 <€100,000				-	-	-	Notes (3) (4) (5)	
	≥ €100,000				-	-	-	Notes (3) (4) (5)	
2.2. - Other situations									
		0.30% min.€30.00 max.€110.00	0.30% min.€30.00 max.€110.00	0.30% min.€30.00 max.€110.00	0.30% min.€30.00 max.€110.00	-	0.30% min.€30.00 max.€110.00	Note (1) (6)	

5. TRANSFERS (INDIVIDUAL CLIENTS)

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5.1. Transfer Orders (cont.)

	Levels	Channel for receipt of the Transfer Order						Other conditions
		Branch	Telephone		Internet	ATM	Mobile	
			With operator	Without operator				
3. Cross-border / International Transfers								
- from an account domiciled abroad								
3.1. - Received transfers								
- SEPA and covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament								
		Exempt	Exempt	Exempt	Exempt	-	Exempt	Note (6)
- Other situations								
		20,00	20,00	17,50	15,00	-	15.00	Note (6)
Plus Tax	Stamp D. - 4%							

- Note (1)

The office fees are charged through transfer order - **Consult point 5.2 Other services with transfers.**
- Note (2)

The fees, expressed in euros, when applied to transfers in other currencies, may correspond to the countervalue of the transfer currency, using the official daily exchange rate published by the Bank of Portugal, if requested by the Client.
- Note (3)

Transfers in Euros, Swedish Krona and Romanian Leu, with an option for SHA expenses, inclusion of the valid account's IBAN and BIC/SWIFT of the receiving bank; all these characteristics must be cumulative.
- Note (4)

SEPA - Single Euro Payments Area. SEPA countries and countries covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament: European Union countries (Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romenia, Croatia), as well as Iceland, Liechtenstein, Norway, Switzerland, Monaco, Vatican City State and the Principality of Andorra.
- Note (5)

The EC Regulations no. 924/2009 and no. 260/2012 apply to: transfers in Euros to the acceding countries; with a share of expenses between the ordering and the beneficiary (exclusive scheme) - "SHA"; transfers with IBAN and BIC/SWIFT.
- Note (6)

Orders from the rest of the world with the option of OUR, BEN or SHA expenses.
- Caption:

BIC/SWIFT: Bank Identification Code / IBAN: International Bank Account Number.

5. TRANSFERS (INDIVIDUAL CLIENTS)

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5.2. Other transfer services

	Fees		Plus Tax	Other conditions
	%	Euros (Min/Max)		
1. Internal / National Transfers				
Annulment, alteration or return fee	-	15.00	Stamp D. - 4%	-
2. Cross-border / International Transfers - to an account domiciled abroad				
2.1. - SEPA and covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament				
Annulment, alteration or return fee	-	15.00	Stamp D. - 4%	Notes (1) (2) (3)
2.2. - Other situations				
Annulment, alteration or return fee	-	15.00	Stamp D. - 4%	Notes (1) (2) (3) (4)
Office fee for a transfer order	-	24.39	VAT - 23%	Notes (1) (2) (3) (4)
Telecommunications fee for a message sent (Swift, Target, etc) to the Correspondent/Receiving Bank	-	15.00	VAT - 23%	Notes (1) (2) (3) (4)
3. Investigation Requests - National, European (covered by the regulation 924/209) and International Transfers				
Up to 3 months from the date of the process	-	25.00	Stamp D. - 4%	-
Between 3 months and 1 year from the date of the process	-	50.00	Stamp D. - 4%	-
After 1 year from the date of the process	-	100.00	Stamp D. - 4%	-
SWIFT message copy	-	5.00	Stamp D. - 4%	-
4. Penalties				
Return by Other Credit Institution	-	7.50	Stamp D. - 4%	-
Use of invalid IBAN or missing BIC and/or IBAN	-	15.00	Stamp D. - 4%	-

Other associated expenses

The non-negotiated exchange operations shall be carried out based on the quotation of the indicative exchange rate provided daily by ECB, also applying, as a fee for exchange operations, a spread of 6 per thousand (0.60%) in the purchase/sale of the currency.

- Note (1)

Transfers in Euros, Swedish Krona and Romanian Leu, with an option for SHA expenses, inclusion of the valid account's IBAN and BIC/SWIFT of the receiving bank; all these characteristics must be cummulative.
- Note (2)

SEPA - Single Euro Payments Area. SEPA countries and countries covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament: European Union's countries (Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romenia, Croatia), as well as Iceland, Liechtenstein, Norway, Switzerland, Monaco, Vatican City State and the Principality of Andorra.
- Note (3)

The EC Regulations no. 924/2009 and no. 260/2012 apply to: transfers in Euros to the acceding countries; with a share of expenses between the ordering and the beneficiary (exclusive scheme) - "SHA"; transfer with IBAN and BIC/SWIFT.
- Note (4)

Orders for the rest of the world with the option of OUR, BEN or SHA expenses.
- Caption:

BIC/SWIFT: Bank Identification Code / IBAN: International Bank Account Number.

7. SERVICES (INDIVIDUAL CLIENTS)

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7.1. Buying and selling of foreign banknotes

	Fees		Plus Tax	Other conditions
	%	Euros (Min/Max)		
1. Buying and selling of foreign banknotes				
Account movement	0,50%	Min. 25,00	Stamp D. - 4%	Note (1)

7.2. Guarantees provided

	Fees		Plus Tax	Other conditions
	%	Euros (Min/Max)		
1. Bank guarantees				
Provision of a Bank Guarantee	max. 6% per year	-	Stamp D. - 4%	-
Issuing Commission	-	100.00	VAT - 23%	-
Renewal Commission	-	50.00	VAT - 23%	-
Change/Intervention Commission	-	125.00	VAT - 23%	-
Cancellation Commission	-	75.00	VAT - 23%	-
Cancellation of a Bank Guarantee	-	60.00	VAT - 23%	-
Office Fee	-	100.00	VAT - 23%	Note (2)

7.3. Other services

	Fees		Plus Tax	Other conditions
	%	Euros (Min/Max)		
1. Information to Clients				
On deaths' declarations, legal shares, certificate of inheritance, succession and goods processes	10% of IAS	-	-	Note (3)
2. Issuance of statements				
Golden Visa (ARI) Statements				
Without urgency fee (D+3)	-	75.00	VAT - 23%	-
With urgency fee (D+1)	-	200.00	VAT - 23%	-
Certified Statement of bank statement for GV D7 purposes	-	50.00	VAT - 23%	-
Golden Visa Property Acquisition Statement	-	250.00	VAT - 23%	-
Certification of documents' copies and lawyer statements	-	55.00	VAT - 23%	-
Muscellaneous Statements	-	50.00	VAT - 23%	-
3. Visits				
Visits to the Notary Office or to the Tax Authority	-	100.00	VAT - 23%	-
4. Payments				
Provision of processing services for payments that cannot be carried out through a bank transfer	-	10.00	VAT - 23%	-
Request of Payment Services via a Bank Cheque	-	150.00	VAT - 23%	Note (4)
Payment services to the State and other services	-	10.00	VAT - 23%	Note (4)
5. Translation of documents upon Clients' request	-	0.25/Word	VAT - 23%	Note (5)
6. Express Mail Services				
6.1 - Worldwide Courier Services (per order)	-	50,00	VAT - 23%	Note (6)

- Note (1)**

The cases in which the transactions to be carried out imply an exchange operation, the necessary information must be requested. Considering the exchange market's conditions, the pertinent quotations may vary each day.
- Note (2)**

Applied on each intervention by the Bison Bank, S.A. (namely: beginning, alteration, extension of the maturity of the issued guarantee).
- Note (3)**

Applied the value of 10% on IAS (Indexante de Apoios Sociais) in force at date.
- Note (4)**

To the amount is added the Correspondent Bank fee.
- Note (5)**

The cost of certifying a translation is subject to consultation.
- Note (6)**

Transport or dispatch of documents, by Express Service (provided by CTT Expresso, DHL, Fedex, UPS, MRW or any other express service operator), at the Customer's sole request.

9. DEPOSIT ACCOUNTS (OTHER CLIENTS)

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9.1. Deposit account

	Fees		Plus Tax	Other conditions
	Euros (Min/Max)	Annual Amount		
1. Account Management Fee				
Assets < €100.000 and Liabilities < €100.000	200.00 quarterly	800.00	Stamp D. - 4%	Note (1) (2)
Assets ≥ €100.000 or Liabilities ≥ €100.000	200.00 quarterly Exempt w/ Involvement	800.00 Exempt w/ Involvement	Stamp D. - 4%	Note (1) (2) (4)
2. Statements and re-issuances				
Monthly statement of an account (within the established periodicity)	Exempt	-	-	-
Occasional account statement	2.00	-	VAT - 23%	-
Statement of an account with a reduced periodicity (per statement)	1.50	-	VAT - 23%	-
Re-issuance of a statement	Exempt	-	-	-
Re-issuance of a release note	Exempt	-	-	-
Re-issuance of other documents	Exempt	-	-	-
3. Provision of information				
Account and balance statement for submission to several entities	40.00	-	VAT - 23%	-
Written Information	40.00	-	VAT - 23%	-
Credit in default justification statements	35.00	-	VAT - 23%	-
4. Unmoved Account Management Fee				
Without movements and involvement for more than 6 months	35.00 quarterly	140.00	Stamp D. - 4%	Note (3)
5. Demand Deposit Account of Institutional Financial Clients				
Account liquidity management fee (above €100,000 average quarterly credit balance)	-	0.50%	Stamp D. - 4%	Note (5)
6. Closure fee				
Deposit Account	Exempt	-	-	-

- Note (1)**

Assets: balance of accounts and assets (average of the last 3 months).
- Note (2)**

Liabilities: balance of the credit applications (average of last 3 months).
- Note (3)**

The mentioned fee will be charged in arrears, by debit of the bank account, on the first business day of the following quarters after 6 months.
- Note (4)**

Involvement: A securities account or any other service, being it Advisory or Discretionary Management, is associated to the account.
- Note (5)**

This commission will be charged at the beginning of each quarter, levied on the average credit balance, exceeding €100.000, of the immediately preceding quarter. This commission is levied on current accounts of customers with CAE belonging to divisions 64, 65 and 66. Accounts in foreign currency and/or in an irregular situation are exempt.

10. CREDIT OPERATIONS (OTHER CLIENTS)

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10.1. Credit lines and current accounts

	Fees			Plus Tax	Other conditions
	%	Euros (Min/Max)	Annual Amount		
1.- Credit lines and current accounts					
1.1. - Structuring and assembly					
	3.50%	-	-	VAT - 23%	Note (1)
1.2 - Credit administration and management					
	3.50%	-	-	Stamp D. - 4%	Note (2)
1.3. - Real Estate appraisal					
Land					
- Av ≤ €500,000	-	1,100.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	1,300.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,600.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,900.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	2,200.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	2,500.00	-	VAT - 23%	-
Buildings / Fractions (Housing / Commerce / Offices)					
- Av ≤ €500,000	-	900.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	1,200.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,300.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,500.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	1,900.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	2,200.00	-	VAT - 23%	-
Industrial Facilities / Others					
- Av ≤ €500,000	-	1,000.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	1,300.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,600.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,900.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	2,200.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	2,500.00	-	VAT - 23%	-
1.4. - Property inspection					
Land					
- Av ≤ €500,000	-	330.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	390.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	480.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	570.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	660.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	750.00	-	VAT - 23%	-
Buildings / Fractions (Housing / Commerce / Offices)					
- Av ≤ €500,000	-	270.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	360.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	390.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	450.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	570.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	660.00	-	VAT - 23%	-

Note (1)

Concerns the contracted amount.

Note (2)

Concerns the used amount.

10. CREDIT OPERATIONS (OTHER CLIENTS)

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10.1. Credit lines and current accounts (cont.)

	Fees			Plus Tax	Other conditions
	%	Euros (Min/Max)	Annual Amount		
1.- Credit lines and current accounts (cont.)					
1.4. - Real Estate inspection					
Industrial Facilities / Others					
- Av ≤ €500,000	-	300.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	390.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	480.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	570.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	660.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	750.00	-	VAT - 23%	-
1.5. - Property reassessment					
Land					
- Av ≤ €500,000	-	770.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	910.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,120.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,330.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	1,540.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	1,750.00	-	VAT - 23%	-
Buildings / Fractions (Housing / Commerce / Offices)					
- Av ≤ €500,000	-	630.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	840.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	910.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,050.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	1,330.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	1,540.00	-	VAT - 23%	-
Industrial Facilities / Others					
- Av ≤ €500,000	-	700.00	-	VAT - 23%	-
- €500,000 < Av ≤ €1,500,000	-	910.00	-	VAT - 23%	-
- €1,500,000 < Av ≤ €3,000,000	-	1,120.00	-	VAT - 23%	-
- €3,000,000 < Av ≤ €4,500,000	-	1,330.00	-	VAT - 23%	-
- €4,500,000 < Av ≤ €7,500,000	-	1,540.00	-	VAT - 23%	-
- €7,500,000 < Av ≤ €10,000,000	-	1,750.00	-	VAT - 23%	-
1.6. - Renewal of the credit limit					
	2.50%	-	-	Stamp D. - 4%	Notes (3) (4)
1.7. - Immobilization fee					
	3.50%	-	-	Stamp D. - 4%	Notes (3) (4)
1.8. - Detention					
	2.50%	-	-	Stamp D. - 4%	Note (5)
1.9. - Interest charge					
	-	2.50	-	VAT - 23%	-

- Note (1)Av: Appraised Value
- Note (2)For properties which Av is higher than €10,000,000, the fees shall be determined case by case.
- Note (3)Not applicable due to an change or renegotiation of the contractual conditions.
- Note (4)Concerns the contracted amount.
- Note (5)Concerns the difference between the contracted amount and the used amount.



10. CREDIT OPERATIONS (OTHER CLIENTS)

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10.2. Bank overdrafts

	Fees			Plus Tax	Other conditions
	%	Euros (Min/Max)	Annual Amount		
1.- Bank overdraft associated to deposit accounts					
Credit overrun					
	-	-	-	-	-

Other associated expenses					
Stamp duty (on the value of the credit used):					
Consumer credit operations (DL133/2009): on the monthly average obtained through the sum of the outstanding balances calculated daily, during the month, divided by 30 - 0.1410%.					

10.3. Other credits

	Fees			Plus Tax	Other conditions
	%	Euros (Min/Max)	Annual Amount		
1.- Credits at a variable rate					
1.1. - Structuring and assembly					
	3.50%	-	-	VAT - 23%	Note (2)
1.2 - Credit administration and management					
	3.50%	-	-	Stamp D. - 4%	Note (3)
1.3. - Renewal of the credit limit					
	2.50%	-	-	Stamp D. - 4%	Notes (1) (2)
1.4. - Funding extension					
	3.50%	-	-	Stamp D. - 4%	Notes (1) (2)
1.5. - Immobilization fee					
	2.50%	-	-	Stamp D. - 4%	Note (4)
1.6. - Interest charge					
	-	2.50	-	VAT - 23%	-
2.- Credits at a fixed rate					
2.1. - Structuring and assembly					
	3.50%	-	-	VAT - 23%	Note (2)
2.2 - Credit administration and management					
	3.50%	-	-	Stamp D. - 4%	Note (3)
2.3. - Renewal of the credit limit					
	2.50%	-	-	Stamp D. - 4%	Notes (1) (2)
2.4. - Funding extension					
	3.50%	-	-	Stamp D. - 4%	Notes (1) (2)
2.5. - Immobilization fee					
	2.50%	-	-	Stamp D. - 4%	Note (4)
2.6. - Interest charge					
	-	2.50	-	VAT - 23%	-
Other associated expenses					
Stamp duty (on the value of the credit used):					
- Consumer credit operations: credit with term < 1 year, 0.04% x term of the operation; credit with term between ≥ 1 year and < 5 years 0.5%; credit with term ≥ 5 years, 0.60%;					
- Cost to be borne by the client after use of the credit. After the liquidation made by the bank, the amount is returned to the state coffers.					

- Note (1)Not applicable due to a change or renegotiation of the contractual conditions.
- Note (2)Concerns the contracted amount.
- Note (3)Concerns the used amount.
- Note (4)Concerns the difference between the contracted amount and the used amount.
- Note (5)Balance validated at the end of the day. Single fee, charged monthly, for the overdraft(s).

## 13. TRANSFERS (OTHER CLIENTS)

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## 13.1. Transfer Orders

		Levels	Channel for receipt of the Transfer Order					Other conditions	
			Branch	Telephone		Internet	ATM		Mobile
				With operator	Without operator				
1. Internal/National Transfers									
1.1. - To an account at the this Credit Institution									
		Exempt	Exempt	Exempt	Exempt	-	Exempt	-	
1.2. - To an account at another Credit Institution									
Normal									
- With NIB indicated									
	≤ €10,000	35,00	35,00	35,00	1,00	-	1,00	-	
	> €10,000 <€100,000				1,50	-	1,50	-	
	≥ €100,000				5,00	-	5,00	-	
- Without NIB indicated									
	≤ €10,000	35,00	35,00	35,00	5,00	-	5,00	-	
	> €10,000 <€100,000				7,50	-	7,50	-	
	≥ €100,000				15,00	-	15,00	-	
Urgent									
- With NIB indicated									
	≤ €10,000	70,00	70,00	70,00	-	-	-	-	
	> €10,000 <€100,000				-	-	-	-	
	≥ €100,000				-	-	-	-	
- Without NIB indicated									
	≤ €10,000	70,00	70,00	70,00	-	-	-	-	
	> €10,000 <€100,000				-	-	-	-	
	≥ €100,000				-	-	-	-	
Plus Tax	Stamp D. - 4%								
2. Cross-border / International Transfers									
- to an account domiciled abroad									
2.1. - SEPA and covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament									
Normal									
- With IBAN indicated									
	≤ €10,000	35,00	35,00	35,00	1,00	-	1.00	Notes (3) (4) (5)	
	> €10,000 <€100,000				1,50	-	1,50	Notes (3) (4) (5)	
	≥ €100,000				5,00	-	5,00	Notes (3) (4) (5)	
- Without IBAN indicated									
	≤ €10,000	35,00	35,00	35,00	5,00	-	5,00	Notes (3) (4) (5)	
	> €10,000 <€100,000				7,50	-	7,50	Notes (3) (4) (5)	
	≥ €100,000				15,00	-	15,00	Notes (3) (4) (5)	
Urgent									
- With IBAN indicated									
	≤ €10,000	70,00	70,00	70,00	-	-	-	Notes (3) (4) (5)	
	> €10,000 <€100,000				-	-	-	Notes (3) (4) (5)	
	≥ €100,000				-	-	-	Notes (3) (4) (5)	
2.2. - Other situations									
		0.30% min.€30.00 max.€110.00	0.30% min.€30.00 max.€110.00	0.30% min.€30.00 max.€110.00	0.30% min.€30.00 max.€110.00	-	0.30% min.€30.00 max.€110.00	Note (1) (6)	

## 13. TRANSFERS (OTHER CLIENTS)

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## 13.1. Transfer Orders (cont.)

	Levels	Channel for receipt of the Transfer Order						Other conditions
		Branch	Telephone		Internet	ATM	Mobile	
			With operator	Without operator				
<b>3. Cross-border / International Transfers</b>								
<b>- from an account domiciled abroad</b>								
<b>3.1. - Received transfers</b>								
- SEPA and covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament								
		Exempt	Exempt	Exempt	Exempt	-	Exempt	Note (6)
- Other situations								
		20,00	20,00	17,50	15,00	-	15.00	Note (6)
Plus Tax	Stamp D. - 4%							

**Note (1)** The office fees are charged through transfer order - **Consult point 5.2 Other services with transfers.**

**Note (2)** The fees, expressed in euros, when applied to transfers in other currencies, may correspond to the countervalue of the transfer currency, using the official daily exchange rate published by The Bank of Portugal, if requested by the Client.

**Note (3)** Transfers in Euros, Swedish Krona and Romanian Leu, with an option for SHA expenses, inclusion of the valid account's IBAN and BIC/SWIFT of the receiving bank; all these characteristics must be cumulative.

**Note (4)** SEPA - Single Euro Payments Area. SEPA countries and countries covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament: European Union countries (Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania, Croatia), as well as Iceland, Liechtenstein, Norway, Switzerland, Monaco, Vatican City State and the Principality of Andorra.

**Note (5)** The EC Regulations no. 924/2009 and no. 260/2012 apply to: transfers in Euros to the acceding countries; with a share of expenses between the ordering and the beneficiary (exclusive scheme) - "SHA"; transfers with IBAN and BIC/SWIFT.

**Note (6)** Orders of the rest of the world with the option of OUR, BEN or SHA expenses.

**Caption:** BIC/SWIFT: Bank Identification Code / IBAN: International Bank Account Number.

## 13. TRANSFERS (OTHER CLIENTS)

(INDEX)

## 13.2. Other services with transfers

	Fees		Plus Tax	Other conditions
	%	Euros (Min/Max)		
1. Internal / National Transfers				
Annulment, alteration or return fee	-	15.00	Stamp D. - 4%	-
2. Cross-border / International Transfers - to an account domiciled abroad				
2.1. - SEPA and covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament				
Annulment, alteration or return fee	-	15.00	Stamp D. - 4%	Notes (1) (2) (3)
2.2. - Other situations				
Annulment, alteration or return fee	-	15.00	Stamp D. - 4%	Notes (1) (2) (3) (4)
Office fee for a transfer order	-	24.39	VAT - 23%	Notes (1) (2) (3) (4)
Telecommunications fee for a message sent (Swift, Target, etc) to the Correspondent/Receiving Bank	-	15.00	VAT - 23%	Notes (1) (2) (3) (4)
3. Investigation Requests - National, European (covered by the regulation 924/209) and International Transfers				
Up to 3 months from the date of the process	-	25.00	Stamp D. - 4%	-
Between 3 months and 1 year from the date of the process	-	50.00	Stamp D. - 4%	-
After 1 year from the date of the process	-	100.00	Stamp D. - 4%	-
SWIFT message copy	-	5.00	Stamp D. - 4%	-
4. Penalties				
Return by Other Credit Institution	-	7.50	Stamp D. - 4%	-
Use of invalid IBAN or missing BIC and/or IBAN	-	15.00	Stamp D. - 4%	-
5. Requests for information on the beneficiary and/or the sender of the transfer				
Processing Fee	-	15,00	VAT - 23%	Note (5)

**Other associated expenses**

The non-negotiated exchange operations shall be carried out based on the quotation of the indicative exchange rate provided daily by ECB, also applying, as a fee for exchange operations, a spread of 6 per thousand (0.60%) in the purchase/sale of the currency.

**Note (1)** Transfers in Euros, Swedish Krona and Romanian Leu, with an option for SHA expenses, inclusion of the valid account's IBAN and BIC/SWIFT of the receiving bank; all these characteristics must be cumulative.

**Note (2)** SEPA - Single Euro Payments Area. SEPA countries and countries covered by the EC Regulations no. 924/2009 and no. 260/2012 of the European Parliament: European Union's countries (Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania, Croatia), as well as Iceland, Liechtenstein, Norway, Switzerland, Monaco, Vatican City State and the Principality of Andorra.

**Note (3)** The EC Regulations no. 924/2009 and no. 260/2012 apply to: transfers in Euros to the acceding countries; with a share of expenses between the ordering and the beneficiary (exclusive scheme) - "SHA"; transfer with IBAN and BIC/SWIFT.

**Note (4)** Orders of the rest of the world with the option of OUR, BEN or SHA expenses.

**Note (5)** This fee refers to requests made to bank account holders regarding the identification of beneficiaries and senders of transfers

**Caption:** BIC/SWIFT: Bank Identification Code / IBAN: International Bank Account Number.

15. SERVICES (OTHER CLIENTS)

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15.1. Buying and selling of foreign banknotes

	Fees		Plus Tax	Other conditions
	%	Euros (Min/Max)		
1. Buying and selling of foreign banknotes				
Account movement	0,50%	Min. 25,00	Stamp D. - 4%	Note (1)

15.2. Guarantees provided

	Fees		Plus Tax	Other conditions
	%	Euros (Min/Max)		
1. Bank guarantees				
Provision of a Bank Guarantee	max. 6% per year	-	Stamp D. - 4%	-
Issuing Commission	-	100.00	VAT - 23%	-
Renewal Commission	-	50.00	VAT - 23%	-
Change/Intervention Commission	-	125.00	VAT - 23%	-
Cancellation Commission	-	75.00	VAT - 23%	-
Cancellation of a Bank Guarantee	-	60.00	VAT - 23%	-
Office fee	-	100.00	VAT - 23%	Note (2)

15.3. Other services

	Fees		Plus Tax	Other conditions
	%	Euros (Min/Max)		
1. Provision of Information to Clients				
Information to Auditors	-	100.00	VAT - 23%	-
On deaths' declarations, legal shares, certificate of inherence, succession and goods processes	10% of IAS	-	-	Note (5)
2. Issue of statements				
Golden Visa (ARI) Statements				
Without urgency fee (D+3)	-	75.00	VAT - 23%	-
With urgency fee (D+1)	-	200.00	VAT - 23%	-
Certified Statement of bank statement for GV D7 purposes	-	50.00	VAT - 23%	-
Golden Visa Property Acquisition Statement	-	250.00	VAT - 23%	-
Certification of copies and lawyer statements	-	55.00	VAT - 23%	-
Muscellaneous Statements	-	50.00	VAT - 23%	-
3. Visits				
Visits to the Notary Office or to the Tax Authority	-	100.00	VAT - 23%	-
4. Payments				
Provision of processing services for payments that cannot be carried out through a bank transfer	-	10.00	VAT - 23%	-
Request of payment services via a Bank Cheque	-	150.00	VAT - 23%	Note (3)
Payment services to the State and other Services	-	10.00	VAT - 23%	Note (3)
5. Translation of documents upon Clients' request	-	0.25/Word	VAT - 23%	Note (5)
6. Express Mail Services				
6.1 - Worldwide Courier Services (per order)	-	50,00	VAT - 23%	Note (6)

- Note (1)

The cases in which the transactions to be carried out imply an exchange operation, the necessary information must be requested.
- Note (2)

Considering the exchange market's conditions, the pertinent quotations may vary each day.
- Note (3)

Applied to each intervention by the Bison Bank, S.A. (namely: beginning, alteration, extension of the maturity of the issued guarantee).
- Note (4)

To the amount is added the Correspondent Bank fee.
- Note (5)

The cost of certifying a translation is subject to consultation.
- Note (6)

Applied the value of 10% on IAS (Indexante de Apoios Sociais) in force at date.
- Note (7)

Transport or dispatch of documents, by Express Service (provided by CTT Expresso, DHL, Fedex, UPS, MRW or any other express service operator), at the Customer's sole request.

**INTEREST RATES LEAFLET**

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Consult PART I. FEES AND EXPENSES LEAFLET

## 17. DEPOSIT ACCOUNTS (INDIVIDUAL CLIENTS)

(INDEX)

## 17.1. Deposit Accounts

	Gross Annual Nominal Interest Rate	Tax Regime	Other conditions
<b>1.- Other deposits</b>			
<b>1.1. - Accounts in EUR</b>	0,000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	
<b>1.2. - Accounts in USD</b>	0,000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	
<b>1.3. - Account - Bison Rendimento Premium</b>	0,000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	

**Note (1)** Calculation of the interest: Current/360 based on the daily balance

**Note (2)** Bank overdrafts rates: **Consult 18.5. Bank overdrafts**

## 17.2. Term deposits

		Gross Annual Nominal Interest Rate	Tax Regime	Other conditions
1.- Fixed rate deposits				
1.1. - Accounts in EUR				
	From 30 to 59 days	1,500%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	-
	From 60 to 89 days	1,500%		
	From 90 to 119 days	2,000%		
	From 120 to 149 days	2,000%		
	From 150 to 179 days	2,000%		
	From 180 to 209 days	2,500%		
	From 210 to 239 days	2,500%		
	From 240 to 269 days	2,500%		
	From 270 to 299 days	2,500%		
	From 300 to 329 days	2,500%		
	From 330 to 359 days	2,500%		
	From 360 to 449 days	2,500%		
	From 450 to 629 days	2,250%		
	From 630 to 730 days	2,250%		
1.2. - Accounts in EUR - Bison Rendimento Premium				
	6 Months	3,750%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	
	12 Months	4,000%		
	24 Months	3,750%		
1.3. - Accounts in USD				
	From 30 to 59 days	2,500%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	-
	From 60 to 89 days	2,500%		
	From 90 to 119 days	2,750%		
	From 120 to 149 days	2,750%		
	From 150 to 179 days	2,750%		
	From 180 to 209 days	3,000%		
	From 210 to 239 days	3,000%		
	From 240 to 269 days	3,000%		
	From 270 to 299 days	3,000%		
	From 300 to 329 days	3,000%		
	From 330 to 359 days	3,000%		
	From 360 to 449 days	3,000%		
	From 450 to 629 days	2,750%		
	From 630 to 730 days	2,750%		
1.4. - Accounts in CNY				
	From 30 to 59 days	0,350%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	-
	From 60 to 89 days	0,430%		
	From 90 to 119 days	0,500%		
	From 120 to 149 days	0,580%		
	From 150 to 179 days	0,670%		
	From 180 to 209 days	0,750%		
	From 210 to 239 days	0,830%		
	From 240 to 269 days	0,920%		
	From 270 to 299 days	1,000%		
	From 300 to 329 days	1,080%		
	From 330 to 359 days	1,170%		
	From 360 to 449 days	1,250%		
	From 450 to 629 days	1,380%		
	From 630 to 730 days	1,500%		

**Note (1)** Calculation of the interest: Current/360 based on the daily balance.

## 18. CREDIT OPERATIONS (INDIVIDUAL CLIENTS)

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## 18.4. Credit lines and current accounts

	Nominal Annual Rate (NAR)	Effective Annual Rate (EAR)	Other conditions
<b>1.- Variable rate loans</b>			
<b>1.1. - Other credit lines and current accounts</b>			
	Euribor 1M to 12 M + Spread 2.5% to 10 %	12,397%	Minimum €100,000 Note (1)
<b>2.- Fixed rate loans</b>			
	3% to 10%	12.684%	Minimum €100,000 Note (2)

**General Note** The rates presented are representative. Bison Bank does not have Credit Lines and Current Accounts described in the DL 133/2009, therefore only presenting the EAR.

The GEAR are calculated with all charges included, namely the mandatory insurances (pursuant to the Decree-Law no. 133/2009 and the Instruction no. 13/2013 of Bank of Portugal).

The EAR are calculated with all charges included, namely the mandatory insurances (pursuant to the Decree-Law no. 220/94).

Interest rate rounding: rounding to the thousands.

Calculation of the interests: Current/360.

Applicable tax regime: includes the stamp duty of 4% on the interest and 4% on the credit opening.

**EURIBOR of June: 3M -0.239%** (Index based on simple arithmetic average of Euribor 3 month rates on working days of the month preceding the interest period)

**Note (1)** Prerequisites for the calculation of EAR: a) Amount: €1,000,000, b) Initial fee: 1.5%, c) Quarterly maturity of interest  
d) Credit term: 12 months, f) Index: Euribor 3M, g) Spread: 10%.

**Note (2)** Prerequisites for the calculation of EAR: a) Amount: €1,000,000, b) Initial fee: 1.5%, c) Quarterly maturity of interest  
of interest, d) Credit term: 12 months, f) Fixed rate: 10%.

## 18.5. Bank overdrafts

	Nominal Annual Rate (NAR)	Global Effective Annual Rate (GEAR)	Other conditions
<b>1.- Bank overdraft associated to deposit accounts</b>			
Credit facility	11,103%	15,900%	Note (1)

**General Note** The rates presented are representative.

The GEAR are calculated with all charges included, namely the mandatory insurances (pursuant to the Decree-Law no. 133/2009 and the Instruction no. 13/2013 of Bank of Portugal).

Interest rate rounding: rounding to the thousands.

Calculation of the interest: Current/360 based on the daily balance.

Use of the credit as a overdraft ease within the scope of credit to consumers agreements covered by the Decree-Law no. 133/2009 of 2 June, subject to a stamp duty of 0.07%, determined by the monthly average obtained through the default balances calculated on a daily basis, throughout the month, divided by 30.

**Note (1)** GEAR calculated based on the NAR presented, for the use of a 1,500€ credit up to 3 months.

The GEAR are calculated with all charges included, namely the mandatory insurances (pursuant to the Decree-Law no. 133/2009 and the Instruction no. 11/2019 of Bank of Portugal).



18. CREDIT OPERATIONS (INDIVIDUAL CLIENTS)

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18.7. Other credits to individual clients

	Nominal Annual Rate (NAR)	Effective Annual Rate (EAR)	Other conditions
1.- Variable rate Loans			
	Euribor 1M to 12 M + Spread 2.5% to 10 %	12,397%	Minimum €100,000 Note (1)
2.- Fixed rate Loans			
	3% to 10%	12.684%	Minimum €100,000 Note (2)

General Note

**The rates presented are representative.**

The EAR are calculated with all charges included, namely the mandatory insurances (pursuant to the Decree-Law no. 220/94).

Interest rate rounding: rounding to the thousands.

Calculation of the interests: Current/360.

Applicable tax regime: includes the stamp duty of 4% on the interest and 4% on the credit opening.

**EURIBOR of June: 3M -0.239%** (Index based on simple arithmetic average of Euribor 3 month rates on working days of the month preceding the interest period)

Note (1)

Prerequisites for the calculation of EAR: a) Amount: €1,000,000, b) Initial fee: 1.5%, c) Quarterly maturity of interest, d) Credit term: 12 months, f) Index: Euribor 3M, g) Spread: 10%.

Note (2)

Prerequisites for the calculation of EAR: a) Amount: €1,000,000, b) Initial fee: 1.5%, c) Quarterly maturity of interest, d) Credit term: 12 months, f) Fixed rate: 10%.

## 19. DEPOSIT ACCOUNTS (OTHER CLIENTS)

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## 19.1. Deposit Accounts

	Gross Annual Nominal Interest Rate	Tax Regime	Other conditions
<b>1.- Other deposits</b>			
<b>1.1. - Accounts in EUR</b>	0.0000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	
<b>1.2. - Accounts in USD</b>	0.0000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	
<b>1.3. - Account - Bison Rendimento Premium</b>	0,000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	

**Note (1)** Calculation of the interest: Current/360 based on the daily balance

**Note (2)** Bank overdrafts rates: **Consult 18.5. Bank overdrafts**

## 19.2. Term deposits

		Gross Annual Nominal Interest Rate	Tax Regime	Other conditions
1.- Fixed rate deposits				
1.1. - Accounts in EUR				
	From 30 to 59 days	1,500%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	-
	From 60 to 89 days	1,500%		
	From 90 to 119 days	2,000%		
	From 120 to 149 days	2,000%		
	From 150 to 179 days	2,000%		
	From 180 to 209 days	2,500%		
	From 210 to 239 days	2,500%		
	From 240 to 269 days	2,500%		
	From 270 to 299 days	2,500%		
	From 300 to 329 days	2,500%		
	From 330 to 359 days	2,500%		
	From 360 to 449 days	2,500%		
	From 450 to 629 days	2,250%		
	From 630 to 730 days	2,250%		
1.2. - Accounts in EUR - Bison Rendimento Premium				
	6 Months	3,750%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	
	12 Months	4,000%		
	24 Months	3,750%		
1.3. - Accounts in USD				
	From 30 to 59 days	2,500%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	-
	From 60 to 89 days	2,500%		
	From 90 to 119 days	2,750%		
	From 120 to 149 days	2,750%		
	From 150 to 179 days	2,750%		
	From 180 to 209 days	3,000%		
	From 210 to 239 days	3,000%		
	From 240 to 269 days	3,000%		
	From 270 to 299 days	3,000%		
	From 300 to 329 days	3,000%		
	From 330 to 359 days	3,000%		
	From 360 to 449 days	3,000%		
	From 450 to 629 days	2,750%		
	From 630 to 730 days	2,750%		
1.3. - Accounts in CNY				
	From 30 to 59 days	0,350%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 22.40% in the Azores	-
	From 60 to 89 days	0,430%		
	From 90 to 119 days	0,500%		
	From 120 to 149 days	0,580%		
	From 150 to 179 days	0,670%		
	From 180 to 209 days	0,750%		
	From 210 to 239 days	0,830%		
	From 240 to 269 days	0,920%		
	From 270 to 299 days	1,000%		
	From 300 to 329 days	1,080%		
	From 330 to 359 days	1,170%		
	From 360 to 449 days	1,250%		
	From 450 to 629 days	1,380%		
	From 630 to 730 days	1,500%		

**Note (1)** Calculation of the interest: Current/360 based on the daily balance.

## 20. CREDIT OPERATIONS (OTHER CLIENTS)

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## 20.1. Credit lines and current accounts

	Nominal Annual Rate (NAR)	Effective Annual Rate (EAR)	Other conditions
<b>1.- Variable rate loans</b>			
<b>1.1. - Other credit lines and current accounts</b>			
	Euribor 1M to 12 M + Spread 2.5% to 10 %	12,397%	Note (1)
<b>2.- Fixed rate loans</b>			
	3% to 10%	12,684%	Minimum €100,000 Note (2)

**General note. The rates presented are representative.**

The EAR are calculated with all charges included, namely the mandatory insurances (pursuant to the Decree-Law no. 220/94).

Interest rate rounding: rounding to the thousands.

Calculation of the interests: Current/360.

Applicable tax regime: includes the stamp duty of 4% on the interest and 4% on the credit opening.

**EURIBOR of June: 3M -0.239%** (Index based on simple arithmetic average of Euribor 3 month rates on working days of the month preceding the interest period)

**Note (1)** Prerequisites for the calculation of EAR: a) Amount: €1,000,000, b) Initial fee: 1.5%, c) Quarterly maturity of interest of interest, d) Credit term: 12 months, f) Index: Euribor 3M, g) Spread: 10%.

**Note (2)** Prerequisites for the calculation of EAR: a) Amount: €1,000,000, b) Initial fee: 1.5%, c) Quarterly maturity of interest of interest, d) Credit term: 12 months, f) Fixed rate: 10%.

## 20.2. Bank overdrafts

	Nominal Annual Rate (NAR)	Global Effective Annual Rate (GEAR)	Other conditions
<b>1.- Bank overdraft associated to deposit accounts</b>			
Credit facility	11,103%	15,900%	Note (1)

**General Note The rates presented are representative.**

The GEAR are calculated with all charges included, namely the mandatory insurances (pursuant to the Decree-Law no. 133/2009 and the Instruction no. 13/2013 of Bank of Portugal).

There are no fees for bank overdrafts.

Interest rate rounding: rounding to the thousands.

Calculation of the interest: Current/360 based on the daily balance.

Applicable tax regime: Stamp duty of 4% on the interest amount plus 0.4% on the monthly average obtained from the sum of the default balances calculated on a daily basis, throughout the month, divided by 30.

**Note (1)** GEAR calculated based on the NAR presented, for the use of a 1,500€ credit up to 3 months.

The GEAR are calculated with all charges included, namely the mandatory insurances (pursuant to the Decree-Law no. 133/2009 and the Instruction no. 11/2019 of Bank of Portugal).

## 20. CREDIT OPERATIONS (OTHER CLIENTS)

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## 20.4. Other credits

	Nominal Annual Rate (NAR)	Effective Annual Rate (EAR)	Other conditions
<b>1.- Variable rate loans</b>			
	Euribor 1M to 12 M + Spread 2.5% to 10 %	12,397%	Note (1)
<b>2.- Fixed rate loans</b>			
	3% to 10%	12.684%	Note (2)

**General Note** The rates presented are representative.

The EAR are calculated with all charges included, namely the mandatory insurances (pursuant to the Decree-Law no. 220/94).

Interest rate rounding: rounding to the thousands.

Calculation of the interests: Current/360.

Applicable tax regime: includes the stamp duty of 4% on the interest and 4% on the credit opening.

**EURIBOR of June: 3M -0.239%** (Index based on simple arithmetic average of Euribor 3 month rates on working days of the month preceding the interest period)

**Note (1)** Prerequisites for the calculation of EAR: a) Amount: €1,000,000, b) Initial fee: 1.5%, c) Quarterly maturity of interest, d) Credit term: 12 months, f) Index: Euribor 3M, g) Spread: 10%.

**Note (2)** Prerequisites for the calculation of EAR: a) Amount: €1,000,000, b) Initial fee: 1.5%, c) Quarterly maturity of interest, d) Credit term: 12 months, f) Fixed rate: 10%.

**SECURITIES****Individual Clients and Businesses**

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On the contracting of investment services regarding securities, the non-qualified investors must carefully assess the price list in order to calculate the envisaged total charges of the investment to be carried out, including the detention of securities, and compare it to the eventual envisaged expected income. Before contacting the service, you must consult the CMVM's recommendations that are available at its website ([www.cmvm.pt](http://www.cmvm.pt)), where you can also compare the price lists of authorized financial intermediaries and simulate the costs.

This price list does not apply to Institutional Clients or similar, as these are subject to a specific price list.

## 21. INVESTMENT FUNDS

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## 21.1. Third Party Funds

	Fees (%)		Observations
	Subscription	Redemption	
1. Third Party Domestic Funds			
Third Party Domestic Funds	0,25%	Exempt	Note (1) (2) (3)
Third Party Domestic Funds Transfer			
Transfer from OFI	0,10% with a minimum of €15,00 per ISIN		
Transfer to OFI	0,50% with a minimum of €35,00 per ISIN		
2. International Third Parties Funds			
Thir Party International Funds	0,50%	Exempt	Note (1) (2) (3)
Third Party International Funds Transfer			
Transfer from OFI	0,10% with a minimum of €35,00 per ISIN		
Transfer to OFI	0,50% with a minimum of €35,00 per ISIN		

**Note (1)** Exempt when the services of Advisory and/or Discretionary Portfolio Management are contracted.

**Note (2)** The Fundamental Information for Investors (IFI) and details of each Investment Fund must always be consulted, as there may be fees charged by the Investment Fund Management Company.

**Note (3)** Exempt in case the Investment Funds are registered, initially, on na electronic platform of Funds subscription.

22. SECURITIES

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22.1. Transaction of Securities

		Fees (%) per order/transaction amount			Other conditions
		≤ €100.000	> €100.000	Exchange Market	
1. Shares and ETF's					
i) National					
1.1. Euronext Lisboa					
Current Account (Note (1))	0.50%	0.25%	€2 per deal	Stamp D. - 4%	
Discretionary Portfolio Management (DPM) Current Account	0.15%	0.15%	€2 per deal	Stamp D. - 4%	
Advisory Standard Current Account					
Up to 250,000 EUR/USD	0.25%	0.25%	€2 per deal	Stamp D. - 4%	
From 250,000 to 500,000 EUR/USD	0.20%	0.20%	€2 per deal	Stamp D. - 4%	
Over 500,000 EUR/USD	0.15%	0.15%	€2 per deal	Stamp D. - 4%	
1.2. Outside of the Exchange Market					
Current Account (Note (1))	0.50%	0.50%	-	Stamp D. - 4%	
Discretionary Portfolio Management (DPM) Current Account	0.15%	0.15%	-	Stamp D. - 4%	
Advisory Standard Current Account					
Up to 250,000 EUR/USD	0.25%	0.25%	-	Stamp D. - 4%	
From 250,000 to 500,000 EUR/USD	0.20%	0.20%	-	Stamp D. - 4%	
Over 500,000 EUR/USD	0.15%	0.15%	-	Stamp D. - 4%	
ii) International Exchange Markets Note (2) (3) (4) (5) (6)					
Current Account (Note (1))	0.50%	0.50%	-	Stamp D. - 4%	
Discretionary Portfolio Management (DPM) Current Account	0.15%	0.15%	-	Stamp D. - 4%	
Advisory Standard Current Account					
Up to 250,000 EUR/USD	0.25%	0.25%	-	Stamp D. - 4%	
From 250,000 to 500,000 EUR/USD	0.20%	0.20%	-	Stamp D. - 4%	
Over 500,000 EUR/USD	0.15%	0.15%	-	Stamp D. - 4%	
2. Bonds, Public Funds and Other Public and Private Debt Securities					
i) National					
1.1. Euronext Lisboa					
Current Account	0.40%	0.30%	€2 per deal	Stamp D. - 4%	
Discretionary Portfolio Management (DPM) Current Account	0.20%	0.20%	€2 per deal	Stamp D. - 4%	
Advisory Standard Current Account					
Up to 250,000 EUR/USD	0.30%	0.30%	€2 per deal	Stamp D. - 4%	
From 250,000 to 500,000 EUR/USD	0.25%	0.25%	€2 per deal	Stamp D. - 4%	
Over 500,000 EUR/USD	0.20%	0.20%	€2 per deal	Stamp D. - 4%	
1.2. Outside of the Exchange Market					
Current Account	0.40%	0.30%	-	Stamp D. - 4%	
Discretionary Portfolio Management (DPM) Current Account	0.20%	0.20%	-	Stamp D. - 4%	
Advisory Standard Current Account					
Up to 250,000 EUR/USD	0.30%	0.30%	-	Stamp D. - 4%	
From 250,000 to 500,000 EUR/USD	0.25%	0.25%	-	Stamp D. - 4%	
Over 500,000 EUR/USD	0.20%	0.20%	-	Stamp D. - 4%	
ii) International Exchange Markets Note (2) (3) (4) (5) (6) (7)					
Current Account (Note (1))	0.50%	0.50%	-	Stamp D. - 4%	
Discretionary Portfolio Management (DPM) Current Account	0.20%	0.20%	-	Stamp D. - 4%	
Advisory Standard Current Account					
Up to 250,000 EUR/USD	0.30%	0.30%	-	Stamp D. - 4%	
From 250,000 to 500,000 EUR/USD	0.25%	0.25%	-	Stamp D. - 4%	
Over 500,000 EUR/USD	0.20%	0.20%	-	Stamp D. - 4%	

22. SECURITIES

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3. Structured Products				
	0.50% (min. €75,00)	0,30%	-	Stamp D. - 4%
4. Other Securities (Participation Units, Unit-Linked Instruments, Other non-listed securities)				
	0.50%	0.50%	-	Stamp D. - 4%
5. Events (PTO/IPO/PEO)				
	0.50%	0.50%	-	Stamp D. - 4%

Other associated expenses				
The non-negotiated exchange operations shall be carried out based on the quotation of the indicative exchange rate provided daily by ECB, also applying, as a fee for exchange operations, a spread of 6 per thousand (0.60%) in the purchase/sale of the currency.				

- Note (1)

A minimum fee shall be applied to the total daily transactions of the same type of securities and operation (purchase/sale). The fee varies, according to the Market:  
- €25.00 for: Euronext Markets (Lisbon, Amsterdam, Brussels, Paris, Dublin), Germany and Italy;  
- €35.00 for: Austria, Spain and Greece;  
- €45.00 for: Finland;  
- £25.00 for: Great Britain;  
- \$25.00 for: United States;  
- €35.00 or equivalent for all non-mentioned markets.
- Note (2)

In the purchase transactions in the London's Stock Exchange is added a Stamp Duty of 0.50% on the transaction amount (price multiplied by quantity). To all transactions where the amount is higher than 10,000 GBP, it is added the local tax, called PTM Levy, in the amount of 1 GBP.
- Note (3)

In the purchase of French Securities eligible for the collection of local tax (FTT), the rate of 0.3% is added on the transaction amount (price multiplied by the quantity).
- Note (4)

In the purchase of Spanish Securities eligible for the collection of local tax (FTT), the rate of 0.2% is added on the transaction amount (price multiplied by the quantity).
- Note (5)

In the purchase transactions in the Regulated Market of Italian Securities eligible for the collection of local tax (FTT), adds the rate of 0.1% on the transaction amount (price multiplied by the quantity);  
In the purchase operations outside the Regulated Market of Italian Securities eligible for the collection of local tax (FTT), there is an increase of 0.2% on the transaction amount (price multiplied by the quantity).
- Note (6)

In the sale transactions in the North American market, a market fee (Securities and Exchange Commission Fee) of 0.00221% is added on the transaction amount (price multiplied by the quantity).
- Note (7)

When securities' transactions are executed in a different currency from the one of the demand deposit account, the Bank makes an exchange operation in order to ensure the settlement of these transactions. In such occasions, the Bank applies a specific exchange rate, different from the official exchange. In addition, these exchange operations are always carried out separatly from the securities' transactions.



22. SECURITIES

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22.2. Registry and Deposit of Securities

		Fees		Plus Tax	Other Conditions
		%	Min. (Euros)		
1. Registry and Deposit of Securities - National Market					
1.1. Opening of a Securities' Dossier					
	Exempt	-	-	-	
1.2. Custody					
Current Account	0.025%	25,00	VAT - 23%	Note (1)	
Discretionary Portfolio Management (DPM) Current Account	Exempt	-	-	-	
Advisory Standard Current Account	Exempt	-	-	-	
1.3. Income Payment					
Payment of Dividends					
Current Account	2.00%	10.00	VAT - 23%	Note (2)	
Discretionary Portfolio Management (DPM) Current Account	2.00%	-	VAT - 23%	Note (2)	
Advisory Standard Current Account	2.00%	-	VAT - 23%	Note (2)	
Payment of Interest	2.00%	10.00	VAT - 23%	Note (2)	
Other types of Income	2.00%	10.00	VAT - 23%	Note (2) (3)	
1.4. Capital increase/decrease					
Public Subscription	0.25%	5.00	Stamp D. - 4%	-	
Subscription for the exercise of Reserves Incorporation Rights	0.25%	5.00	Stamp D. - 4%	-	
Conversion of Securities	0.25%	5.00	Stamp D. - 4%	-	
Exercise of Preferencial Subscription Rights	0.25%	5.00	Stamp D. - 4%	-	
Capital Reductions, Demergers, Merges, Stock Splits and Reverse Stock Splits	0.25%	2,00	Stamp D. - 4%	-	
Exchange of Securities	-	-	-	-	
Reimbursements/Amortisations	0.30%	1.00	Stamp D. - 4%	-	
2. Registry and Deposit of Securities - Exchanged in Foreign Exchange Markets					
2.1. Opening of a Securities' Dossier					
	Exempt	-	-	-	
2.2. Custody					
Current Account	0.025%	25,00	VAT - 23%	Note (1)	
Discretionary Portfolio Management (DPM) Current Account	Exempt	-	-	-	
Advisory Standard Current Account	Exempt	-	-	-	
2.3. Income of Payment					
Payment of Dividends					
Current Account	2.00%	10.00	VAT - 23%	Note (2)	
Discretionary Portfolio Management (DPM) Current Account	2.00%	-	VAT - 23%	Note (2)	
Advisory Standard Current Account	2.00%	-	VAT - 23%	Note (2)	
Payment of Interests	2.00%	10.00	VAT - 23%	Note (2)	
Other types of Income	2.00%	10.00	VAT - 23%	Note (2) (3)	
2.4. Capital increase/decrease					
Public Subscription	0.25%	5.00	Stamp D. - 4%	-	
Subscription for the exercise of Reserves Incorporation Rights	0.25%	5.00	Stamp D. - 4%	-	
Conversion of Securities	0.25%	5.00	Stamp D. - 4%	-	
Exercise of Preferencial Subscription Rights	0.25%	5.00	Stamp D. - 4%	-	
Capital Reductions, Demergers, Merges, Stock Splits and Reverse Stock Splits	0.25%	5.00	Stamp D. - 4%	-	
Exchange of Securities	-	-	-	-	
Reimbursements/Amortisations (Bonds)	0.30%	1.00	Stamp D. - 4%	-	

Note (1)

The quarterly fee concerns the average of appreciations of the securities' portfolio, on the last day of each month of the calendar quarter, and shall be debited on the 1st day of the following quarter (1 January, 1 April, 1 July and 1 October).

Note (2)

The fee concerns the net income. In the case of income in kind, the income's amount for the application of the fee shall be calculated by applying the quotation or, in its absence, the nominal value. For securities in custody abroad and for foreign securities in custody on the national market are added the applicable taxes and rates in force in the correspondent countries.

Note (3)

Exempt for the following accounts: Discretionary Portfolio Management (DPM) Current Account; Advisory Standard Current Account.

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22.3. Movement of Securities

		Fees		Plus Tax	Other Conditions
		%	Min. (Euros)		
1. Deposit of Securities					
	Exempt	-	-	-	
2. Withdraw of Securities					
Centralized Securities	3x Interbolsa's commission	-	VAT - 23%	Notes (2) (3) (4)	
Non-centralized Securities	0.20%	25.00	VAT - 23%	Note (2)	
3. Transfer of Securities					
3.1. Between Securities' dossiers at Bison Bank, S.A.					
Between dossiers with the same holder	Exempt	-	-	-	
Between dossiers with different holders	Transactions outside of the exchange market - <b>Consult 22.1. Transaction of Securities</b>	-	Stamp D. - 4%	-	
3.2. From a Securities' dossier at Bison Bank, S.A. to another Securities' dossier at another Financial Institution					
Between dossiers with the same holder	0.50%	25,00	VAT - 23%	Notes (1)	
Between dossiers with different holders	Transactions outside of the exchange market - <b>Consult 22.1. Transaction of Securities</b>	20.00	Stamp D. - 4%	-	
3.3. From a Securities' dossier at another Financial Institution to a Securities' dossier at Bison Bank, S.A.					
Between dossiers with the same holder	0,20%	50,00	VAT - 23%	Notes (1)	
Between dossiers with different holders	Transactions outside of the exchange market - <b>Consult 22.1. Transaction of Securities</b>	20.00	Stamp D. - 4%	-	

**Note (1)** The fee concerns the market value of the securities' portfolio. If a specific security does not present a market value, for the purpose of calculating the fee, its nominal value shall be taken into consideration.

**Note (2)** The fees concern every category of the financial instrument(s) to be transferred/withdrawn, by ISIN, regardless of its quantity, form of representation or modality and holder. This means it concerns each security line to be transfered/withdrawn and the correspondent holder.

**Note (3)** Fee classes are determined by the quantity (units) of securities.

- Note (4)**
- . Up to 100 units of securities - €5.00
  - . More than 100 and up to 1,000 units - €25.00
  - . More than 1,000 and up to 5,000 units - €75.00
  - . More than 5,000 and up to 10,000 units - €150.00
  - . More than 10,000 and up to 50,000 units - €250.00
  - . More than 50,000 and up to 100,000 units - €425.00
  - . More than 100,000 and up to 500,000 units - €750.00
  - . More than 500,000 and up to 1,000,000 units - €1,250.00
  - . More than 1,000,000 units - €2,000.00

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22.4. Other Services

	Fees		Plus Tax	Other Conditions
	%	Min. (Euros)		
1. Services				
Conversion or replacement of securities	0.20%	-	VAT - 23%	-
Letters for General Meetings	-	20,00	VAT - 23%	Note (4)
Desultory declarations related to securities	-	10.00	VAT - 23%	Notes (2) (4)
Issuance of the desultory statements	-	5,00	VAT - 23%	-
Duplicate of issued Launch Notices and Statements related to Securities				
Duplicate of issued launch notices and statements related to Securities up to 1 year	-	Exempt	-	Notes (3)
Duplicate of issued launch notices and statements related to Securities for more than 1 year	-	Exempt	-	Notes (3)
Tax recovery on the the Payment of Foreign Securities' Income				
Relief at Source	-	20.00	VAT - 23%	Notes (1) (4) (5) (6)
Quick Refund	-	40.00	VAT - 23%	Notes (1) (4) (5) (7)
Standard Reclaim	-	250.00	VAT - 23%	Notes (1) (4) (5) (8)

- Note (1) The application of each type of procedure depends on the territory of the source of income, as well as its nature.
- Note (2) Considers any type of statements requested by the client, regardless of its purpose.
- Note (3) Includes the duplicate of all types of launch notices on any securities' operation and any movements and/or positions' statements and declarations, regardless of its purpose.
- Note (4) To these values are added the VAT at the legal rate in force.
- Note (5) The application of each type of procedure depends on the territory of the source of income, as well as its nature.
- Note (6) Minimum amount of tax reclaiming - € 25.
- Note (7) Minimum amount of tax reclaiming - € 50.
- Note (8) Minimum amount of tax reclaiming - € 350.

23. DISCRETIONARY MANAGEMENT

	Management Fees (%)		Plus Tax	Observations
	Subscription and Redemption Fee	%		
Investor Profile				
Conservative	0%	0.50%	VAT - 23%	Note (1)
Moderate	0%	0.75%	VAT - 23%	Note (1)
Aggressive	0%	1.00%	VAT - 23%	Note (1)
Taylor Made	0%	1.00%	VAT - 23%	Note (1)

**Note (1)** The fee is calculated on a daily basis, applying the annual rate to the daily amount under management and it is charged quarterly until 10th business day of January, April, July and October.

24 ADVISORY

24.1 Advisory Standard

		Advisory Fees (%)	
		%	Plus Tax      Observations
Investor Profile			
Conservative	0.25%	VAT - 23%	Note (1)
Moderate	0.50%	VAT - 23%	Note (1)
Aggressive	0.75%	VAT - 23%	Note (1)

**Note (1)** The fee is calculated on a daily basis, applying the annual rate to the daily amount under management and it is charged quarterly until 10th business day of January, April, July and October.