

Price List

BISON BANK, S.A.

BANKS

See the FEES AND EXPENSES LEAFLET

Entry into force: 1-July-2026

See the INTEREST RATES LEAFLET

Entry into force: 1-October-2026

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.

The Fees and Expenses Leaflet may also be consulted at the Banking Client Portal, at 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

GENERAL INFORMATION

[Complaints](#)
[Deposit Guarantee Fund](#)

ADDITIONAL INFORMATION

[Value dates](#)

Individual Clients		Other Clients	
1	<u>DEPOSIT ACCOUNTS</u> 1.1. Deposit Accounts	9	<u>DEPOSIT ACCOUNTS</u> 9.1. Deposit Accounts
3	<u>CREDIT AND DEBIT CARDS</u> 3.5. Other card services	13	<u>TRANSFERS</u> 13.1. Transfer orders 13.2. Other services with transfers
5	<u>TRANSFERS</u> 5.1. Transfer orders 5.2. Other services with transfers	15	<u>SERVICES</u> 15.1. Buying and Selling of foreign banknotes 15.2. Guarantees provided 15.3. Other services
7	<u>SERVICES</u> 7.1. Buying and Selling of foreign banknotes 7.3. Other services		

See [PART II. INTEREST RATES LEAFLET](#)

GENERAL INFORMATION(INDEX)**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

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

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 and www.fgd.pt.

ADDITIONAL INFORMATION

(INDEX)

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 ⁽¹⁾				
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)

(INDEX)

1.1. Deposit Accounts

	Fees		Plus Tax	Other conditions
	Euros (Min/Max)	Annual Amount		
1. Account Management Fee - Standard				
Assets < €100,000	125.00 quarterly	500.00	Stamp D. - 4%	Note (1)
Assets ≥ €100,000	Exempt	Exempt	Stamp D. - 4%	Note (1)
2. Account Management Fee - Bison Rendimento Premium				
	n/a	n/a	n/a	Note (3)
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	100.00	-	VAT - 23%	Note (2)
Written Information	100.00	-	VAT - 23%	Note (2)
Credit in default justification statement	100.00	-	VAT - 23%	Note (2)
5. Unmoved Account Management Fee				
Without movements for more than 6 months	n/a	n/a	n/a	
6. Closure fee				
Deposit Account	Exempt	-	-	Note (2)

Note (1) Integrated Assets correspond to the aggregate balance of DO, DP and Securities/Portfolio accounts, as well as crypto assets, calculated as the average balance at the end of each of the last three months.

Note (2) Valid for all types of current accounts

Note (3) Account associated with DP Bison Rendimento Premium, does not allow account opening independently.

3. CREDIT AND DEBIT CARDS (PRIVATE INDIVIDUALS)

(INDEX)

3.5. Other card services

	Fees		Plus Tax *	Other conditions
	%	Euros (Min/Máx)		
1. Pecunia Programme (Debit Card)	Note (1)			
1.1 - Annual Program Fee	-	30.00	VAT - 23%	
1.2 - Annual Program Fee - 2nd and Additional Users	-	20.00	VAT - 23%	Note (2)
1.3 - Requests for Action addressed to Pecunia	-	15.00	VAT - 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)

(INDEX)

5.1. Transfer Orders

	Levels	Channel for receipt of the Transfer Order						Other conditions
		Branch	Telephone		Internet (Home Banking)	ATM	Secure Message (Mobile)	
			With operator	Without operator				
1. Internal/National Transfers								
1.1. - To an account at the this Credit Institution								
	Exempt	-	-	Exempt	-	Exempt	-	
1.2. - To an account at another Credit Institution								
Normal								
- With NIB indicated								
	≤ €25,000	35.00	-	-	Exempt	-	35.00	-
	> €25,000				5.00	-		-
- Without NIB indicated								
	≤ €25,000	-	-	-	-	-	-	-
	> €25,000							
Urgent								
- With NIB indicated								
	≤ €25,000	70.00	-	-	-	-	-	-
	> €25,000							
- Without NIB indicated								
	≤ €25,000	-	-	-	-	-	-	-
	> €25,000							
- Instant Transfers								
One-off Transfer								
	≤ €25,000	35.00	-	-	Exempt	-	35.00	-
	> €25,000				5.00	-		-
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								
	≤ €25,000	35.00	-	-	Exempt	-	35.00	Notes (3) (4) (5)
	> €25,000				5.00	-		Notes (3) (4) (5)
- Without IBAN indicated								
	≤ €25,000	-	-	-	-	-	-	
	> €25,000					-		
Urgent								
- With IBAN indicated								
	≤ €25,000	70.00	-	-	-	-	-	Notes (3) (4) (5)
	> €25,000				-	-		Notes (3) (4) (5)
- Instant Transfers								
One-off Transfer								
	≤ €25,000	35.00	-	-	Isento	-	35.00	Notes (3) (4) (5)
	> €25,000				5.00	-		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	Note (1) (6)

5. TRANSFERS (INDIVIDUAL CLIENTS)

(INDEX)

5.1. Transfer Orders (cont.)

	Levels	Channel for receipt of the Transfer Order						Other conditions
		Branch	Telephone		Internet (Home Banking)	ATM	Secure Message (Mobile)	
			With operator	Without operator				
3. Cross-border / International Transfers - from an account domiciled abroad								
3.1. - Received transfers								
- SEPA, SWIFT, TARGET and covered by EC Regulations no.º 924/2009 and no.º 260/2012 of the European Parliament								
		Exempt	-	-	Exempt	-	Exempt	Note (6)
- Other situations								
		Exempt	-	-	Exempt	-	Exempt	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)** It does not exclude possible costs charged by third parties, if they are due
- Caption:** BIC/SWIFT: Bank Identification Code / IBAN: International Bank Account Number.

5. TRANSFERS (INDIVIDUAL CLIENTS)

(INDEX)

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 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 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)

(INDEX)

7.1. Buying and selling of foreign banknotes

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

7.3. Other services

	Fees		Plus Tax	Other conditions
	%	Euros (Min/Max)		
1. Information to Clients				
On deaths' declarations, legal shares, certificate of inherence, succession and goods processes	10% of IAS	-	-	Note (2)
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%	-
Miscellaneous Statements	-	50.00	VAT - 23%	-
3. 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)
4. Express Mail Services				
Worldwide Courier Services (per order)	-	50.00	VAT - 23%	Note (4)

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

Note (3) To the amount is added the Correspondent Bank fee.

Note (4) 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)

(INDEX)

9.1. Deposit account

	Fees		Plus Tax	Other conditions
	Euros (Min/Max)	Annual Amount		
1. Account Management Fee				
Assets < €100.000	200.00 quarterly	800.00	Stamp D. - 4%	Note (1)
Assets ≥ €100.000	Exempt	Exempt	Stamp D. - 4%	Note (1)
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	100.00	-	VAT - 23%	-
Written Information	100.00	-	VAT - 23%	-
Credit in default justification statements	100.00	-	VAT - 23%	-
4. Unmoved Account Management Fee				
Without movements for more than 6 months	n/a	n/a	n/a	
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 (2)
6. Closure fee				
Deposit Account	Exempt	-	-	-

Note (1) Integrated Assets correspond to the aggregate balance of DO, DP and Securities/Portfolio accounts, as well as crypto assets, calculated as the average balance at the end of each of the last three months.

Note (2) This fee will be charged at the beginning of each month and will be calculated based on the average credit balance of the account during the immediately preceding month.

13. TRANSFERS (OTHER CLIENTS)

(INDEX)

13.1. Transfer Orders

		Levels	Channel for receipt of the Transfer Order					Other conditions	
			Branch	Telephone		Internet (Home Banking)	ATM		Secure Message (Mobile)
				With operator	Without operator				
1. Internal/National Transfers									
1.1. - To an account at the this Credit Institution									
	Exempt	-	-	Exempt	-	Exempt	-		
1.2. - To an account at another Credit Institution									
Normal									
- With NIB indicated									
	≤ €25.000	35.00	-	-	Exempt	-	35.00	-	
	> €25.000				5.00	-		-	
- Without NIB indicated									
	≤ €25.000	-	-	-	-	-	-	-	
	> €25.000								
Urgent									
- With NIB indicated									
	≤ €25.000	70.00	-	-	-	-	-	-	
	> €25.000								
- Without NIB indicated									
	≤ €25.000	-	-	-	-	-	-	-	
	> €25.000								
- Instant Transfers									
One-off Transfer									
	≤ €25.000	35.00	-	-	Exempt	-	35.00	-	
	> €25.000				5.00	-		-	
1.3. Block Transfer Service									
- Block Transfer		-	-	-	20.00	-	20.00	Note (7)	
Plux 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 NIB indicated									
	≤ €25.000	35.00	-	-	Exempt	-	35.00	Notes (3) (4) (5)	
	> €25.000				5.00	-		Notes (3) (4) (5)	
- Without NIB indicated									
	≤ €25.000	-	-	-	-	-	-		
	> €25.000					-			
Urgent									
- With NIB indicated									
	≤ €25.000	70.00	-	-	-	-	-	Notes (3) (4) (5)	
	> €25.000					-		Notes (3) (4) (5)	
- Instant Transfers									
One-off Transfer									
	≤ €25.000	35.00	-	-	Exempt	-	35.00	Notes (3) (4) (5)	
	> €25.000				5.00	-		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	Notes (1) (6)	
2.3. Block Transfer Service									
- Block Transfer		-	-	-	20.00	-	20.00	Apply Stamp D. - 4% Note (7)	

13. TRANSFERS (OTHER CLIENTS)

(INDEX)

13.1. Transfer Orders (cont.)

	Levels	Channel for receipt of the Transfer Order						Other conditions	
		Branch	Telephone		Internet (Home Banking)	ATM	Secure Message (Mobile)		
			With operator	Without operator					
3. Cross-border / International Transfers - from an account domiciled abroad									Note (7)
3.1. - Received transfers									
- SEPA, SWIFT, TARGET and covered by EC Regulations no.º 924/2009 and no.º 260/2012 of the European Parliament									
		Exempt	-	-	Exempt	-	Exempt	Note (6)	
- Other situations									
		Exempt	-	-	Exempt	-	Exempt	Note (6)	
Plux 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)** It does not exclude possible costs charged by third parties, if they are due
- Note (7)** Additional value to be applied to the processing of each listing/file.
- 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/Máx)		
1. Transferências Internas / Nacionais				
Comissão de anulação, alteração ou devolução	-	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)

(INDEX)

15.1. Buying and selling of foreign banknotes

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

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 (2)
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. 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)
4. Express Mail Services				
Worldwide Courier Services (per order)	-	50.00	VAT - 23%	Note (4)

- 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 the value of 10% on IAS (Indexante de Apoios Sociais) in force at date.
- Note (3)** To the amount is added the Correspondent Bank fee.
- Note (4)** 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

Individual Clients		Other Clients	
17	<u>DEPOSIT ACCOUNTS</u> <u>17.1. Deposit Accounts</u> <u>17.2. Term deposits</u>	19	<u>DEPOSIT ACCOUNTS</u> <u>19.1. Deposit Accounts</u> <u>19.2. Term deposits</u>

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
1.- Other deposits			
Note (1)			
1.1. - Accounts in EUR	0,000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	
1.2. - Accounts in USD	0,000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	
1.3. - Account - Bison Rendimento Premium	0,000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	

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

17.2. Term Deposits

	Gross Annual Nominal Interest Rate		Tax Regime	Other conditions
1.- Fixed rate deposits				
Note (1)				
1.1. - Accounts in EUR				
	From 30 to 59 days	1.000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	-
	From 60 to 89 days	1.000%		
	From 90 to 119 days	1.500%		
	From 120 to 149 days	1.500%		
	From 150 to 179 days	1.500%		
	From 180 to 209 days	1.750%		
	From 210 to 239 days	1.750%		
	From 240 to 269 days	1.750%		
	From 270 to 299 days	1.750%		
	From 300 to 329 days	1.750%		
	From 330 to 359 days	1.750%		
	From 360 to 449 days	1.750%		
	From 450 to 629 days	2.000%		
	From 630 to 730 days	2.000%		
1.2. - Accounts in Eur - Growth				
	12 Months	3.000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	Note (2)
1.3. - Accounts in EUR - Bison Rendimento Premium				
	3 Months	3.000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	Note (3)
	6 Months	3.000%		
	12 Months	3.000%		
	24 Months	3.000%		
1.4. - Accounts in USD				
	From 30 to 59 days	2.250%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	-
	From 60 to 89 days	2.250%		
	From 90 to 119 days	2.500%		
	From 120 to 149 days	2.500%		
	From 150 to 179 days	2.500%		
	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	2.750%		
	From 630 to 730 days	2.750%		
1.5. - Accounts in CNY				
	From 30 to 59 days	0.000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	-
	From 60 to 89 days	0.000%		
	From 90 to 119 days	0.250%		
	From 120 to 149 days	0.250%		
	From 150 to 179 days	0.250%		
	From 180 to 209 days	0.500%		
	From 210 to 239 days	0.500%		
	From 240 to 269 days	0.500%		
	From 270 to 299 days	1.000%		
	From 300 to 329 days	1.000%		
	From 330 to 359 days	1.000%		
	From 360 to 449 days	1.250%		
	From 450 to 629 days	1.500%		
	From 630 to 730 days	1.500%		

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

Note (2) Exclusive to customers with an active account at Bison Bank S.A., and applicable only to new funds (amounts transferred to the Bank up to 30 days)

19. DEPOSIT ACCOUNTS (OTHER CLIENTS)

(INDEX)

19.1. Deposit Accounts

	Gross Annual Nominal Interest Rate	Tax Regime	Other conditions
1.- Other deposits			Note (1)
1.1. - Accounts in EUR	0.0000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	
1.2. - Accounts in USD	0.0000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	

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

19.2. Term deposits

		Gross Annual Nominal Interest Rate	Tax Regime	Other conditions
1.- Fixed rate deposits			Note (1)	
1.1. - Accounts in EUR				
	From 30 to 59 days	1.000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	-
	From 60 to 89 days	1.000%		
	From 90 to 119 days	1.500%		
	From 120 to 149 days	1.500%		
	From 150 to 179 days	1.500%		
	From 180 to 209 days	1.750%		
	From 210 to 239 days	1.750%		
	From 240 to 269 days	1.750%		
	From 270 to 299 days	1.750%		
	From 300 to 329 days	1.750%		
	From 330 to 359 days	1.750%		
	From 360 to 449 days	1.750%		
	From 450 to 629 days	2.000%		
From 630 to 730 days	2.000%			
1.2. - Accounts in USD				
	From 30 to 59 days	2.250%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	-
	From 60 to 89 days	2.250%		
	From 90 to 119 days	2.500%		
	From 120 to 149 days	2.500%		
	From 150 to 179 days	2.500%		
	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	2.750%		
From 630 to 730 days	2.750%			
1.3. - Accounts in CNY				
	From 30 to 59 days	0.000%	Interest subject to IRS retention - 28.00% in Portuguese Mainland and Madeira; 19.60% in the Azores	-
	From 60 to 89 days	0.000%		
	From 90 to 119 days	0.250%		
	From 120 to 149 days	0.250%		
	From 150 to 179 days	0.250%		
	From 180 to 209 days	0.500%		
	From 210 to 239 days	0.500%		
	From 240 to 269 days	0.500%		
	From 270 to 299 days	1.000%		
	From 300 to 329 days	1.000%		
	From 330 to 359 days	1.000%		
	From 360 to 449 days	1.250%		
	From 450 to 629 days	1.500%		
	From 630 to 730 days	1.500%		

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

SECURITIES**Individual Clients and Businesses**

- 21 INVESTMENT FUNDS

- 22 SECURITIES
 - 22.1. Transaction Securities
 - 22.2. Registry and Deposit of Securities
 - 22.3. Movement of Securities
 - 22.4. Other services

- 24 ADVISORY
 - 24.1 Advisory

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), 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

(INDEX)

21.1. Third Party Funds

	Fees (%)		Observations
	Subscription	Redemption	
1. Third Party Domestic Funds			
Third Party Domestic Funds	0.25%	0,50%	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			
Third Party International Funds	0.50%	0,50%	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 an electronic platform of Funds subscription.

22. SECURITIES

(INDEX)

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%	
Advisory 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%	
Advisory 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 Notes (2) (3) (4) (5) (6) (7)					
Current Account (Note (1))	0,50%	0,50%	-	Stamp D. - 4%	
Advisory 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					
2.1. Euronext Lisboa					
Current Account	0,40%	0,30%	€2 per deal	Stamp D. - 4%	
Advisory 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%	
2.2. Outside of the Exchange Market					
Current Account	0,40%	0,30%	-	Stamp D. - 4%	
Advisory 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 Notes (2) (3) (4) (5) (6) (7)					
Current Account (Note (1))	0,50%	0,50%	-	Stamp D. - 4%	
Advisory 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%	
3. Structured Products					
	0,50% (min. €75,00)	0.30%	-	Stamp D. - 4%	

22. SECURITIES

(INDEX)

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%
--	-------	-------	---	---------------

6. Crypto-assets

			Individual	Other Customers	
Trading Fee			n/a	4.500,00	Note (8)
Tier	AuM (M EUR)	Volume (M EUR)	Trading Fee		Note (9)
1	-	-	1.50%		I.Selo - 4%
2	0.1	0.4	1.00%		I.Selo - 4%
3	0.25	1	0.75%		I.Selo - 4%
4	0.5	2.5	0.60%		I.Selo - 4%
5	1	5	0.50%		I.Selo - 4%
6	1.5	7	0.40%		I.Selo - 4%
7	2	10	0.30%		I.Selo - 4%
8	4	15	0.28%		I.Selo - 4%
9	6	20	0.25%		I.Selo - 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 separately from the securities' transactions.
- Note (8)** Annual amount, paid upfront and made available as a credit balance that can be used to pay custody and trading fees.
- Note (9)** Tiers are calculated monthly and assigned based on the most favourable criterion between average Assets under Management (AuM) and the trading volume over the previous 12 months.

22. SECURITIES

(INDEX)

22.2. Registry and Deposit of Securities

				Fees		Plus Tax	Other Conditions
				%	Min. (Euros)		
1. Registration and deposit of securities - Domestic Market							
1.1. Opening of a Securities' Dossier							
				Exempt	-	-	-
1.2. Custody							
Current Account				0.025%	25.00	VAT - 23%	Note (1)
Advisory Account				Exempt	-	-	-
Crypto assets	Tier	AuM (M EUR)	Volume (M EUR)				Note (4)
	1	-	-	0.45%	-	Stamp D. - 4%	
	2	0.1	0.4	0.43%	-	Stamp D. - 4%	
	3	0.25	1	0.41%	-	Stamp D. - 4%	
	4	0.5	2.5	0.39%	-	Stamp D. - 4%	
	5	1	5	0.37%	-	Stamp D. - 4%	
	6	1.5	7	0.35%	-	Stamp D. - 4%	
	7	2	10	0.33%	-	Stamp D. - 4%	
	8	4	15	0.32%	-	Stamp D. - 4%	
	9	6	20	0.30%	-	Stamp D. - 4%	
1.3. Income Payment							
Payment of Dividends							
Current Account				2,00%	10,00	VAT - 23%	Note (2)
Advisory 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%	Notes (2) (3)
1.4. Capital increase/decrease							
Public Subscription				0,25%	5,00	Stamp D. - 4%	-
Subscription for the exercise of Reserves				0,25%	5,00	Stamp D. - 4%	-
Incorporation Rights				0,25%	5,00	Stamp D. - 4%	-
Conversion of Securities				0,25%	5,00	Stamp D. - 4%	-
Exercise of Preferential Subscription Rights				0,25%	5,00	Stamp D. - 4%	-
Capital Reductions, Demergers, Merges, Stock Splits and Reverse Stock Splits				0,50%	2.00	Stamp D. - 4%	-
Exchange of Securities				-	-	-	-
Reimbursements/Amortisations				0,50%	1,00	VAT - 23%	-
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)
Advisory Current Account				Exempt	-	-	-
2.3. Income of Payment							
Payment of Dividends							
Current Account				2,00%	10,00	VAT - 23%	Note (2)
Advisory 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%	Notes (2) (3)
2.4. Capital increase/decrease							
Public Subscription				0,25%	5,00	Stamp D. - 4%	-
Subscription for the exercise of Reserves				0,25%	5,00	Stamp D. - 4%	-
Incorporation Rights				0,25%	5,00	Stamp D. - 4%	-
Conversion of Securities				0,25%	5,00	Stamp D. - 4%	-
Exercise of Preferential Subscription Rights				0,25%	5,00	Stamp D. - 4%	-
Capital Reductions, Demergers, Merges, Stock Splits and Reverse Stock Splits				0,50%	5.00	Stamp D. - 4%	-
Exchange of Securities				-	-	-	-
Reimbursements/Amortisations (Bonds)				0,50%	1,00	IVA - 23%	-

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).

22. SECURITIES

(INDEX)

- 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: Advisory Current Account.
- Note (4)** Tiers are calculated monthly and assigned based on the most favourable criterion between average Assets under Management (AuM) and the trading volume over the previous 12 months.

22. SECURITIES

(INDEX)

22.3. Movement of Securities

	Fees		Plus Tax	Other Conditions
	%	Min. (Euros)		
1. Deposit of Securities				
Current Account	Exempt	-	-	-
Crypto assets	Exempt			Note (5)
2. Withdraw of Securities				
Centralized Securities	3 x Interbolsa's commission	-	VAT - 23%	Notes (2) (3) (4)
Non-centralized Securities	0,20%	25,00	VAT - 23%	Note (2)
Crypto assets	0.25% per txn	125.00	Stamp D. - 4%	Note (6)
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 - Consult 22.1. Transaction of Securities	-	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	1.00%	25.00	Stamp D. - 4%	Note (1)
Between dossiers with different holders	Transactions outside of the exchange market - Consult 22.1. Transaction of Securities	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%	Note (1)
Between dossiers with different holders	Transactions outside of the exchange market - Consult 22.1. Transaction of Securities	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 transferred/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

Note (5) Depending on the risk assessment, a minimum fee of €100 may be charged for each enhanced due diligence procedure, with the first two due diligence procedures being exempt from charges.

Note (6) Minimum fee: €125 | Maximum fee: €5,000

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%	-
Desultory declarations related to securities	-	10,00	VAT - 23%	Note (2)

22. SECURITIES

(INDEX)

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	-	Note (3)
Duplicate of issued launch notices and statements related to Securities for more than 1 year	-	Exempt	-	Note (3)
Tax recovery on the the Payment of Foreign Securities' Income				
Relief at Source	-	20,00	VAT - 23%	Notes (1) (5) (6)
Quick Refund	-	40,00	VAT - 23%	Notes (1) (5) (7)
Standard Reclaim	-	250,00	VAT - 23%	Notes (1) (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) VAT is added to these values at the current rate.

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.

24 ADVISORY

(INDEX)

24.1 Advisory

	Advisory Fees (%)	Plus Tax	Observations
	%		
Standard	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.