

Designation	Conta Valor BPI Citizen																							
Access conditions	<ul style="list-style-type: none"> ■ Natural persons of legal age, Individual Entrepreneurs (IEs) and Self-Employed Professionals (SEPs), for personal use purposes who often use the products and services in 'Other Conditions' and with foreign nationality. 																							
Type	Current Account. Multi-product account.																							
Means of operation	<ul style="list-style-type: none"> ■ Debit Card, Credit Card; ■ Cheques; ■ Transfers; ■ Access to the channels: On-line, telephone with/without operator, when allowed under the account's terms of operation. 																							
Currency	Euros.																							
Amount	Minimum opening amount: € 100.																							
Remuneration rate	Non-remunerated.																							
Calculation of interest	Not applicable.																							
Interest payments	Not applicable.																							
Taxation regime	Stamp Duty is added at the rate of 4%, on the amount of the fees referred in the following field.																							
Fees and expenses	<p>Package-account maintenance fee: € 9,99/month</p> <p>The package-account maintenance fee for each calendar month is calculated at the end of the month to which it relates and charged at the beginning of the following month, by debit to the account.</p> <p>In the month of the account contracting, the maintenance fee proportional to the time elapsed with a minimum of € 0.25 will be charged. Calculation basis: 30/360 days.</p> <p>In case of non-payment of the package-account maintenance fee of Conta Valor BPI Citizen in three consecutive months, the Bank will cancel Conta Valor BPI Citizen and the applicable terms will henceforth be those in force for BPI Basic Account.</p>																							
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #f4a460;"> <th style="text-align: left;">Other Fees and Commissions</th> <th style="text-align: left;">Fee (€)</th> </tr> </thead> <tbody> <tr> <td>Dormant Account Fee</td> <td>€ 15,00</td> </tr> <tr> <td>Withdrawal at branch through withdrawal slip</td> <td>€ 6,00</td> </tr> <tr> <td>One-off integrated statement post</td> <td>€ 2,00</td> </tr> <tr> <td>Integrated Statement / Account Statement (monthly)</td> <td>Exempt</td> </tr> <tr> <td>Fortnightly / Weekly / Daily (business days) Statement</td> <td>€ 0,50 / € 1,00 / € 1,50</td> </tr> <tr> <td>Photocopies / duplicates of notifications</td> <td>€ 7,50</td> </tr> <tr> <td>Signature validation</td> <td>€ 2,50</td> </tr> <tr> <td>Account balance requested at branch</td> <td>€ 0,50</td> </tr> <tr> <td>Account movements requested at branch</td> <td>€ 2,50</td> </tr> <tr> <td>Change of intervenors</td> <td>€ 7,50</td> </tr> </tbody> </table>		Other Fees and Commissions	Fee (€)	Dormant Account Fee	€ 15,00	Withdrawal at branch through withdrawal slip	€ 6,00	One-off integrated statement post	€ 2,00	Integrated Statement / Account Statement (monthly)	Exempt	Fortnightly / Weekly / Daily (business days) Statement	€ 0,50 / € 1,00 / € 1,50	Photocopies / duplicates of notifications	€ 7,50	Signature validation	€ 2,50	Account balance requested at branch	€ 0,50	Account movements requested at branch	€ 2,50	Change of intervenors	€ 7,50
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Overdraft facilities	<p>When you domicile your Salary, you are entitled to an authorised overdraft of up to 100% of the net amount of the salary domiciled, subject to the Bank's acceptance and the signature of a credit agreement in the form of an overdraft facility.</p> <table border="1" data-bbox="373 342 1425 461"> <thead> <tr> <th></th> <th>TAN</th> <th>TAEF</th> </tr> </thead> <tbody> <tr> <td>Salaried worker</td> <td>12,30%</td> <td>13,57%</td> </tr> <tr> <td>SPS/FP/Retiree</td> <td>12,30%</td> <td>15,50%</td> </tr> </tbody> </table> <p>For any example of a maximum amount of the overdraft facility contracted and/or duration of the contract, the above mentioned Representative APRs remain unchanged. For SPS/FP/Retiree Customers, the indicated Representative APR also includes Stamp Duty on the credit drawdown, in the amount of 0,141% of the amount drawn.</p> <p>The Bank shall charge interest on the amount drawn in the form of authorized overdraft, accrued daily at the above-mentioned rate (TAN). 4% Stamp Duty on the interest charged is added. Interest shall always be charged with reference to the last day of the month to which it refers.</p> <p>The credit drawn in the form of authorized overdraft is repaid on a monthly basis for the amount owed (Including principal and interest) on the day on which the Salary (or pension / retirement pension) is credited, the Bank being forthwith authorised to debit this account for the amount of credit drawn monthly and respective interest.</p> <p>Calculation basis: Actual/360 day basis.</p> <p>Failure to provide the information or non-delivery of the documents requested for the purposes of assessing the Customer's creditworthiness, as well as the provision of false or outdated information, has the effect of not granting the credit or, if applicable, not increasing the amount total credit.</p>		TAN	TAEF	Salaried worker	12,30%	13,57%	SPS/FP/Retiree	12,30%	15,50%
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Overrunning	<p>Overrunning is subject to acceptance by the Bank. The conditions described above for overdraft facilities also apply to overrunning.</p>									
Other conditions	<p>Products / Services associated to Conta Valor BPI Citizen (multi-product account):</p> <ul style="list-style-type: none"> ■ Provision of debit card 2 BPI Electron Debit Cards (different card holder) with no fees provision; ■ Provision of two Credit Cards BPI Gold Card (TAEF 14,5%) (same card account), with no fees provision; ■ SEPA + credit transfers, not immediate, free of charge if made through the channels: On-line (BPI Net), Mobile Devices (BPI Net Mobile, APP BPI) and Telephone without operator; <p>Any of the products/services associated to Conta Valor BPI Citizen is sold separately by BPI.</p> <p>For a comparison between the cost of Conta Valor BPI Citizen and the products/services marketed individually please www.bancobpi.pt.</p> <p>Please go to www.bancobpi.pt if you wish to compare the cost of Conta Valor BPI Citizen with products/services traded in separate or to compare the characteristics of Conta Valor BPI Citizen with the characteristics of other payment accounts offered by Banco BPI.</p> <p>The BPI Gold Credit Card TAEF is calculated for a credit example of € 2,500, at an annual nominal rate of 9.3%, with a credit card provision of € 50+ S.D. and a 12-month repayment period. The interest rate is calculated on a 360 days basis with no rounding.</p> <p>Access to Credit Cards and Checks is decided by Banco BPI on a case-by-case basis.</p> <p>For safety reasons, SEPA + credit transfers made through the channels On-line, Mobile Devices, APP BPI) and Telephone without operator are subject to maximum daily and/or monthly ceilings.</p>									

	<p>When holding of Conta Valor BPI Citizen results from conversion of a previously held account with BPI, the benefits conferred by Conta Valor BPI Citizen concerning the exemption from provisions of Debit and Credit card fees only take effect as from the date of payment of the next commission fee.</p> <p>Other Non-Financial Services - Citizen Living Solutions</p> <p>Access to Conta Valor BPI Citizen, allows in addition to the products/services indicated in this column "Other Conditions" access to additional services of a non-financial nature provided by Multiasistencia Gestión y Ayuda, S.A.U. (hereinafter "MGA") and / or by third parties specialized in the sector and related thereto.</p> <p>Access to these non-financial services is the free initiative of the holder who should contact/access to the MGA website for this purpose (www.citizenlivingsolutions.com) or by telephone line 21 318 11 03.</p> <p>Access to these services may start after Conta Valor BPI Citizen has been enrolled and remains valid for as long as you retain your Conta Valor BPI Citizen. For service details, see www.citizenlivingsolutions.com</p> <p>The services provided by said MGA (or by the same related entity) at each time included in Conta Valor BPI Citizen, as well as its conditions of application may be changed, considering the possibility of incorporating new services, cancellation of some initially included, or even the total termination of the services, a circumstance that will be communicated to the holder one month in advance of the date on which the change is to enter into force, cancellation or extinction.</p> <p>The access and use of the services provided by said MGA (or by an entity linked to it) as well as the provision of the services by said MGA (or by the same linked entity) shall be the sole responsibility of the holder and/or the said MGA (or the related entity) so BPI Bank is not responsible for the relationships that may be established between MGA and the holder as a user of the services and, therefore, it will not be responsible for the incorrect or deficient provision of the Program services by the MGA. In case of complaint for the provision of the services, the holder should contact the company Multiasistencia Gestión y Ayuda, S.A.U. MGA will also be responsible for the personal data provided by the holder for the purpose of accessing the services.</p> <p>The Bank shall be granted the right to amend on its own initiative the conditions contained in this FIN, which shall be communicated with 60 (sixty) days of antecedence in respect of the respetiva entered into force and published, where applicable, in the Price. If the Customer does not agree, he/she may, free of charge, terminate the contract to which he complies with this account until the working day prior to the date set for the entry into force of the new conditions.</p> <p>When the contract is concluded remotely through the Bank's Digital Channels, the Customer has a period of 14 calendar days from the contracting date or, if later, from the date the document is made available on a long-lasting support, to exercise the right to freely terminate this Contract, without the need to state grounds.</p> <p>The Customer may denounce the Conta Valor BPI Citizen under the terms set in previous paragraph or in any other circumstance subject to a 30-day advance notice, and in any case must inform Banco BPI whether he intends to maintain the account opening agreement and the means of operation and choose another type of payment account according to the bank's offer or whether he wishes to denounce the account opening agreement, which he may do under the terms and conditions provided for in the general terms and conditions of the account opening agreement entered into with the Bank.</p>
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	<p>Personal Data Processing</p> <p>The subscription to Conta Valor BPI Citizen and Citizen Living Solutions programme, implies that BPI Bank, exclusively for the purpose of accessing the services, shares with MGA the following Customers' data (applicable to the first holder): Name, Identification Card Number and nationality, as well as the information that the Customer has signed up to Conta Valor BPI Citizen. The sharing of this data with MGA occurs even if the Customer does not access the MGA services.</p> <p>MGA and Banco BPI shall be independent data controllers and are obliged to comply with the rules and principles arising from the General Data Protection Regulation and other applicable legislation, as well as, where necessary, to co-operate with each other for the purposes of complying with the obligations arising therefrom with regard to data protection.</p> <p>All information about MGA's Privacy Policy is available at www.citizenlivingsolutions.com</p> <p>In case of termination of Conta Valor BPI Citizen and if the Customer has not accessed the MGA Services, the data will be deleted from the MGA databases.</p>
<p>Deposit Guarantee Fund</p>	<p>Deposits held at Banco BPI benefit from a reimbursements guarantee provided by the Deposits Guarantee Fund (the Fund) established pursuant to DL 298/92, whenever the deposits are not available for reasons directly related to their financial situation. The Fund guarantees reimbursement up to a maximum of €100,000.00 per depositor. The calculation of the number of deposits of each depositor takes into account the amount in all the deposit accounts on the date on which the unavailability of payment occurred, including interest and, for deposits in foreign currency, these are converted into Euros at the exchange rate on that date.</p> <p>Further information may be found at www.fgd.pt.</p>
<p>Depositary Institution</p>	<p>Banco BPI, S.A. Information through 21 720 77 07 (personalized service, 24 hours a day, tariff depending on the agreement between the Customer and the operator) or at www.bancobpi.pt.</p>
<p>Validity of the Conditions</p>	<p>Last updated: 01/04/2022</p>

I hereby declare that I have received and read the Standardized Information Sheet for Conta Valor BPI Citizen which is governed by the conditions therein and, subsidiarity, by the General Terms and Conditions of the BPI Securities Deposit Account Agreement which were given to meet the time of opening the current account with Banco BPI, S.A.

I also declare that I have been made aware that the access to Conta Valor BPI Citizen automatically allows access to the services provided by MGA, under the conditions indicated above, which implies that BPI Bank, exclusively for the purpose of accessing the services, shares with MGA the following data (applicable to the first holder): Name, Identification Card Number and nationality, as well as the information on how I joined Conta Valor BPI Citizen.