Designation	Conta Valor BPI (BPI Value Account)
Terms of Access	■ 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'.
Type	Current Account. Package account.
Means of operation	■ Credit Card, Dual Credit Card; ■ Checks; ■ Transfers; ■ Access to the channels: On-line (BPI Net), and Telephone with/without operator, when allowed under the account's terms of operation.
Currency	Euro.
Amount	Minimum opening amount: € 100.
Remuneration rate	Non-remunerated.
Calculation of interest	Non-applicable.
Interest payments	Non-applicable.
Taxation regime	Stamp Duty at the rate of 4% on the amount of the fees referred in the following field.
Fees and expenses	**BPI Value package-account Maintenance Fee:** - €4.99/month for accounts with Salary/Pension Direct Domiciliation(1) (SDD) or financial investiments (2) in Single Account Number (SAN, or "NUC" in Portuguese) ≥ €10.000; - €7.99/month for accounts with no Salary/Pension Direct Domiciliation(1) (SDD) or no financial investiments(2) in Single Account Number (SAN, or "NUC" in Portuguese) ≥ €10.000. If the package-account maintenance fee is not paid for three consecutive months, the Bank will cancel the BPI Value Account, and the applicable terms will henceforth be those in force for BPI Base Account. The overdraft facility associated with the BPI Value Account, when applicable, will not be renewed. If during the month for which the package-account maintenance fee is being charged no Salary/Pension Direct Domiciliation or no financial investiments => €10.000 is made in the account, the amount of the package-account maintenance fee is increased to €7.99/month. 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. 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. Salary shall be understood as the wages/salary or any other fixed income of a pecuniary nature earned by the Customer on a monthly basis through the exercise of a labor activity or the provision of services.

Notes:

(1) Direct Domiciliation of Salary or Pension shall only be considered as interbank electronic transfers of SALA/08 type - Salaries (>= €500/month) and PENS/11 type - Pensions, or wages received through Payment Orders Received (>= €500/month) on a regular basis (monthly). Social Security benefits shall be taken into account for the reduction of the maintenance fee, provided that the amount is equal to or above € 250/month.

(2) Financial investiments shall be considered Investment Funds (Includes Retirement Saving Plans) + Capitalisation Insurance + Securities, valued at an end-of-month basis.

For the calculation of the maintenance fee for the BPI Value account, in addition to the NUC financial investments to which the account is associated, the financial investments of the NUC to which the Service of Non-independent Investment Advisory.

Other Fees and Commissions	Fee (€)
Withdrawal at branch through withdrawal slip	€6,60
Integrated Statement / Account Statement (monthly)	Exempt
One-off integrated statement	€2,00
Fortnightly / Weekly / Daily (business days) Statement	€0,50 / €1,00 / €1,50
Photocopies / duplicates of notifications	Exempt
Signature validation	€2,50
Account balance requested at branch	€0,50
Account movements requested at branch	€2,50
Change of intervenients	€7,50*

* Exempt situations - consult the Bank's price list at the branches or at www.bancobpi.pt.

When you domicile directly your Salary, you are entitled to an authorized 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.

	TAN	TAEG
Salaried worker	14,85%	16,59%
IP/SEP/Retiree	14,85%	18,55%

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 IE/SEP/Retiree Customers, the indicated Representative APR also includes Stamp Duty on the credit drawdown, in the amount of 0,141% of the amount drawn.

The Bank shall charge interest on the amount drawn in the form of authorized overdraft, accrued daily at the above-mentioned rate (ANR). 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.

Overdraft facilities	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 authorized to debit this account for the amount of credit drawn in each month and respective interest. Calculation basis: Actual/360 day basis. 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.
Overrunning	Overrunning is subject to acceptance by the Bank. The conditions described above for overdraft facilities also apply to overrunning.
Other conditions	**Products / Services associated to the BPI Value Account:** ■ Provision of 2 debit card - BPI Electron Card (different card holder) with no fees provision; ■ Provision of 2 credit card BPI Classic Card (same Card Account) (Representative APR - 16,40%) with no fees provision; ■ 10 checks per month, crossed, Account payee only, requested through BPI Net and sent by mail (stamp duty of €0.05 per check and delivery charges are borne by the costumer) To get your first chequebook (regardless of the type of your account), you need to visit a bank branch to order and receive it. The first chequebook is free of charge; ■ SEPA + credit transfers, and immediate, free of charge if made through the channels: On-line (BPI Net), Mobile Devices (BPI Net Mobile, APP BPI) and Telephone S / operator; ■ Free of charge standing payment orders (SPOs); Any of the products/services associated to the BPI Value Account is sold separately by BPI. Please go to www.bancobpi.pt if you wish to compare the cost of the BPI Account Value with products/services traded in separate or to compare the characteristics of the BPI Account Value with the characteristics of other payment accounts offered by Banco BPI. Products or services not included in the BPI Value Account that are used and/or contracted by the Customer are charged the fees foreseen in the tariff at any time in force in BPI. The Representative APR of the BPI Classic Credit Card (provision of debit card fee of €20.00 plus 4% stamp duty) is calculated for a credit of €1,500 at an annual nominal rate of 12,74%, the referred provision of a credit card fee and a repayment term of 12 months. The interest rate is calculated on a 360 days basis, with no rounding off. Access to Credit Cards and Checks is decided by Banco BPI on a case-by-case basis. For safety reasons, SEPA + and immediate credit transfers made through the channels On-line, Mobile Devices, APP BPI) and Telephone S / operator are subject to maximum daily and/or monthly ceilings. When holding of the BPI Value Account results from conversion of a previously held account with BPI, the benefits conferred by the BPI Value Account 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. The Bank is entitled to change the conditions set out in this SIS, notifying the Customer thereof 60 (sixty) days prior to their entry into force and where applicable publishing such changes in the Tariff, If the Customer does not agree with these changes, he may, free of charge, denounce the contract to which this account relates up to the business day prior to the date set for the entry into force of the new conditions.

Other conditions	The Customer may denounce the BPI Value Account under the terms set forth in the 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. 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.
Deposit Guarantee Fund	Deposits held at Banco BPI benefit from a reimbursements guarantee provided by the Deposits Guarantee Fund (the Fund) whenever the deposits are not available for reasons directly related to Banco BPI's financial situation. The Fund guarantees reimbursement up to a maximum of €100,000.00 per depositor. The calculation of the amount 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. Further information may be found at www.fgd.pt.
Depository Institution	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
Validity of the Conditions	Last updated: 01/10/2025

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

Account no. __ - _____ - _____ - _____

_____ Date ____ - ____ - _____

(Account Holder' signature as per identification document)

SIGNATURES' CHECKING/VALIDATION (to be completed by the Bank)

_____ Date ____ - ____ - _____

(Signature of BPI Employee)

Employee No.: _____

CaixaBank Payments & Consumer, E.F.C. E.P., S.A. – Sucursal em Portugal, com sede na Avenida Fontes Pereira de Melo nº 51, 1º andar, 1050-120 Lisboa (Portugal), inscrita na CRC de Lisboa sob o número único de matrícula e pessoa coletiva 980645085, registada junto do BdP com o Código de IF 279 e junto da ASF como sucursal de mediador de seguros com o código OV-0007. Entidade agente em Portugal do emitente (CaixaBank Payments & Consumer) e que atua como agente comercial e intermediário de crédito vinculado em regime de exclusividade (entidade registada junto do BdP com o número 10): Banco BPI, S.A., Sede: Avenida da Boavista, 1117 - 4100-129 Porto, Capital Social € 1.293.063.324,98, matriculada na CRCP sob o número de matrícula PTIRNMJ 501 214 534 e com o número de identificação fiscal 501 214 534.