

Designation	Conta Valor+ BPI (Value+ BPI Account)
Terms of Access	<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'.
Type	Current Account. Multi-product account.
Means of operation	<ul style="list-style-type: none"> ■ Credit Card, 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	<p>Value+ BPI Account Package-account Maintenance Fee:</p> <ul style="list-style-type: none"> - € 8,99/month for accounts with Salary/Pension Direct Domiciliation⁽¹⁾ (SDD) or with financial investments⁽²⁾ in Single Account Number (SAN, or "NUC" in Portuguese) ≥ €10.000; - € 12,99/month for accounts with no Salary/Pension Direct Domiciliation⁽¹⁾ (SDD) or no financial investments⁽²⁾ in Single Account Number (SAN, or "NUC" in Portuguese) ≥ €10.000. <p>If the Maintenance Fee is not paid for three consecutive months, the Bank will cancel the Value+ BPI Account, and the applicable terms will henceforth be those in force for BPI Base Account; The overdraft facility associated with the Value+ BPI Account, when applicable, will not be renewed.</p> <p>The packaging-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>If during the month for which the packaging-account maintenance fee is being charged no Salary/Pension Direct Domiciliation is made in the account or the SAN to which the Value+ BPI Account is associated does not show financial investments⁽²⁾ ≥ €10.000, the amount of the packaging-account maintenance fee is increased to €12,99/month.</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>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 labour activity or the provision of services.</p> <p>Notes:</p> <p>⁽¹⁾ Direct Domiciliation of Salary or Pension shall only be considered as interbank electronic transfers of SALA/08 type - Salaries, PENS/11 type - Pensions, or wages received through Payment Orders Received from Abroad, 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".</p>

Fees and expenses	(2) Financial investments shall be considered Investment Funds (Includes Retirement Saving Plans) + Capitalisation Insurance + Securities, valued at an end-of-month basis.											
	Other Fees and Commissions		Fee (€)									
	Dormant Account Fee		€ 15,00									
	Withdrawal at branch through withdrawal slip		€ 4,75									
	One-off integrated statement		€ 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 intervenients		€ 7,50										
Overdraft facilities	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..											
			<table border="1"> <thead> <tr> <th data-bbox="970 857 1197 898"></th> <th data-bbox="1197 857 1289 898">TAN</th> <th data-bbox="1289 857 1473 898">TAEG</th> </tr> </thead> <tbody> <tr> <td data-bbox="368 898 970 938">Salaried worker</td> <td data-bbox="1197 898 1289 938">11,3%</td> <td data-bbox="1289 898 1473 938">12,4%</td> </tr> <tr> <td data-bbox="368 938 970 978">IP/SEP/Retiree</td> <td data-bbox="1197 938 1289 978">11,3%</td> <td data-bbox="1289 938 1473 978">15,3%</td> </tr> </tbody> </table>		TAN	TAEG	Salaried worker	11,3%	12,4%	IP/SEP/Retiree	11,3%	15,3%
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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 0.2115% of the amount drawn.												
The Bank shall charge interest on the amount drawn in the form of authorised 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.												
The credit drawn in the form of authorised 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 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	<p>Products / Services associated to the Value+ BPI Account:</p> <ul style="list-style-type: none"> ■ Provision of a 2 Electron Debit Cards - BPI Electron Card with no fees of provision; ■ Provision of a Credit Cards - BPI Card (2 different Card Accounts with maximum of 4 cards) (Representative APR – 13%) with no fees of provision; ■ 20 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 customer); 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; 											

<p>Other conditions</p>	<ul style="list-style-type: none"> ■ SEPA + credit transfers, immediate, free of charge if made through the channels: On-line (BPI Net), Mobile Devices (BPI Net Mobile, APP BPI) and Telephone S / operator; ■ Book and Register of Securities; ■ Exemption from maintenance fee for the oldest BPI current account in Single Account Number (SAN, or “NUC” in Portuguese). To the remaining BPI current accounts, will be charged the maintenance fee account of €3/quarterly and par account. ■ Free of charge standing payment orders (SPOs). <p>Any of the products/services associated to the Value+ BPI account is sold separately by BPI.</p> <p>Please go to www.bancobpi.pt if you wish to compare the cost of the Value+ BPI Account with products/services traded in separate or to compare the characteristics of the Value+ BPI Account with the characteristics of other payment accounts offered by Banco BPI.</p> <p>Products or services not included in the Value+ BPI 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.</p> <p>The Representative APR of the BPI Credit Card (provision of a credit card fee of €20,00 plus 4% stamp duty) is calculated for a credit of €1.500 at an annual nominal rate of 8,5%, 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.</p> <p>Access to Credit Cards and Cheques 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 and Telephone S / operator are subject to maximum daily and/or monthly ceilings.</p> <p>When holding of the Value+ BPI Account results from conversion of a previously held account with BPI, the benefits conferred by the Value+ BPI 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.</p> <p>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.</p> <p>The Customer may denounce the Value+ BPI 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.</p>
<p>Deposit Guarantee Fund</p>	<p>The Customer may denounce the Value+ BPI 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 payment means contracted prior to subscribing the Value+ BPI Account 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. If the Customer only intends to denounce the Value+ BPI Account the applicable conditions, namely in terms of tariff, are those in force at the time when the denunciation takes effect for the banking products and services contracted by the Customer with BPI.</p>

Depository Institution	Banco BPI S.A. Information through 707 020 500 or at www.bancobpi.pt
Validity of the Conditions	Last updated: 21/06/2021

I hereby declare that I have received and read the Standardized Information Sheet for the Value+ BPI 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.: []