

Designation	Conta Valor BPI (BPI Value 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. 																																		
Type	Current Account																																		
Means of operation	<ul style="list-style-type: none"> ▪ Credit Card, Dual Credit Card; ▪ Checks; ▪ Transfers; ▪ Access to BPI Direto / BPI Net 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>Account Maintenance Fee:</p> <ul style="list-style-type: none"> - €3.50/month for accounts with Salary/Pension Direct Domiciliation ⁽¹⁾ (SDD); - €7.50/month for accounts with no Salary/Pension Direct Domiciliation ⁽¹⁾ (SDD) <p>If the Maintenance Fee is not paid for two consecutive months:</p> <ul style="list-style-type: none"> - The Bank will cancel the BPI Value Account, and the applicable terms will henceforth be those in force for current accounts; - The overdraft facility associated with the BPI Value Account, when applicable, will not be renewed. <p>If during the month for which the Maintenance Fee is being charged no Salary/Pension Direct Domiciliation is made in the account, the amount of the Maintenance Fee is increased to €7.5/month.</p> <p>The 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>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.</p> <p>Notes: ⁽¹⁾ Direct Domiciliation of Salary or Pension shall only be considered as interbank electronic transfers of SALA/08 type - Salaries and PENS/11 type - Pensions, or wages received through Payment Orders Received, on a regular basis (monthly);</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> <th style="text-align: left;">Plus Tax</th> </tr> </thead> <tbody> <tr> <td>Dormant Account Fee</td> <td>€15.00</td> <td>SD - 4%</td> </tr> <tr> <td>Withdrawal at branch through withdrawal slip</td> <td>€4.75</td> <td>SD - 4%</td> </tr> <tr> <td>One-off integrated statement</td> <td>€2.00</td> <td>SD - 4%</td> </tr> <tr> <td>Integrated Statement / Account Statement (monthly)</td> <td>Exempt</td> <td>-</td> </tr> <tr> <td>Fortnightly / Weekly / Daily (business days) Statement</td> <td>€0.50 / €1.00 / €1.50</td> <td>SD - 4%</td> </tr> <tr> <td>Photocopies / duplicates of notifications</td> <td>€7.50</td> <td>SD - 4%</td> </tr> <tr> <td>Signature validation</td> <td>€2.50</td> <td>SD - 4%</td> </tr> <tr> <td>Account balance requested at branch</td> <td>€0.50</td> <td>SD - 4%</td> </tr> <tr> <td>Account movements requested at branch</td> <td>€2.50</td> <td>SD - 4%</td> </tr> <tr> <td>Change of intervenients</td> <td>€6.00</td> <td>SD - 4%</td> </tr> </tbody> </table>		Other Fees and Commissions	Fee (€)	Plus Tax	Dormant Account Fee	€15.00	SD - 4%	Withdrawal at branch through withdrawal slip	€4.75	SD - 4%	One-off integrated statement	€2.00	SD - 4%	Integrated Statement / Account Statement (monthly)	Exempt	-	Fortnightly / Weekly / Daily (business days) Statement	€0.50 / €1.00 / €1.50	SD - 4%	Photocopies / duplicates of notifications	€7.50	SD - 4%	Signature validation	€2.50	SD - 4%	Account balance requested at branch	€0.50	SD - 4%	Account movements requested at branch	€2.50	SD - 4%	Change of intervenients	€6.00	SD - 4%
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Overdraft facilities	<p>When you domicile 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.</p> <table border="1" data-bbox="376 423 1329 510"> <thead> <tr> <th></th> <th>TAN</th> <th>TAEG</th> </tr> </thead> <tbody> <tr> <td>Salaried worker</td> <td>12,2%</td> <td>13,5%</td> </tr> <tr> <td>IP/SEP/Retiree</td> <td>12,2%</td> <td>16,1%</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 IE/SEP/Retiree Customers, the indicated Representative APR also includes Stamp Duty on the credit drawdown, in the amount of 0.192% 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 (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.</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 authorized to debit this account for the amount of credit drawn in each month 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	TAEG	Salaried worker	12,2%	13,5%	IP/SEP/Retiree	12,2%	16,1%
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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 the BPI Value 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 2 credit card BPI Credit Card (same Card Account) (Representative APR - 13.7%) 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 customer); ▪ 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 S / operator; ▪ Free of charge standing payment orders (SPOs); ▪ Civil liability insurance with insured capital of €2,500 for the account's first holder, subject to the conditions at any time in force at Allianz. <p>Any of the products/services associated to the BPI Value Account is sold separately by BPI.</p> <p>To see a comparison between the cost of the BPI Value Account and the cost of the products/services sold separately, go to www.bancobpi.pt.</p> <p>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.</p> <p>The Representative APR of the BPI 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 9,5 %, 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 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 S / operator are subject to maximum daily and/or monthly ceilings.</p> <p>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.</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>									

	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 payment means contracted prior to subscribing the BPI Value 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 BPI Value 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.
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 707 020 500 or at www.bancobpi.pt
Validity of the Conditions	Last updated: 01/05/2019

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, subsidiarily, 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.

I further wish to make use of the overdraft facility associated to my BPI Value Account, the terms and conditions of which are set out in the Overdraft Facility - Salary Domiciliation Agreement that I subscribe to on the present date. No Yes

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.: _____

Banco BPI, S.A., Rua Tenente Valadim, 284, Porto, Mediador de Seguros Ligado n.º 207232431 (registado junto da Autoridade de Supervisão de Seguros e Fundos de Pensões, em 31/10/2007 - informações adicionais relativas ao registo disponíveis em www.asf.com.pt); autorizado a exercer atividade nos Ramos de Seguro de Vida e Não Vida com a Companhia de Seguros Allianz Portugal, S.A. O Banco BPI, S.A. não está autorizado a receber prémios nem a celebrar contratos em nome da Companhia de Seguros Allianz Portugal, S.A., e, na sua qualidade de mediador, não assume qualquer responsabilidade na cobertura de riscos inerentes ao contrato de seguro. Entidade Emitente: CaixaBank Payments, E.F.C. E.P., S.A.U. Sede: Calle Caleruega 102, 28033 Madrid – Espanha, com o Número de Identificação Fiscal A58513318, inscrita no Registro Mercantil de Madrid, tomo 36551, folio 90, 1ª inscrição, folha M-656491. Entidade agente em Portugal do emitente do cartão CaixaBank Payments, E.F.C. E.P., S.A.U.: Banco BPI, S.A., Sede: Rua Tenente Valadim, 284 – 4100 – 476 Porto, Capital Social € 1.293.063.324,98, matriculada na CRCP sob número único de matrícula e Pessoa Coletiva 501 214 534.