

CELFOCUS CURRENT ACCOUNT OPENING

General Conditions

1. Object

This document (hereinafter Referred to the General Conditions) contains the general contractual clauses applicable to the access and use by the private customers of Bank Celfocus, SA (hereinafter Referred to the Customers and Celfocus) of the Celfocus Online Service made available by Celfocus.

2. Definition of Celfocus Online Service

For the purposes of the General Conditions, Celfocus Online Service is the electronic banking service provided by Celfocus to its Customers, Which Allows, through the Internet, to Carry Out consultations and bank transactions using a personal computer.

3. Regulation

The Celfocus Online Service is governed by the Particular Conditions agreed upon with each Client, by these General Conditions and, in the order indicated, by the General Conditions governing the Direct Channels and by the General Conditions of the Contract Opening the Deposit Account to Order.

4. Access, security and client ID

4.1. Membership in the Celfocus Online Service requires prior membership of the General Conditions and the assignment of an accession number, an alphanumeric key and a personal secret code (PIN) (hereinafter collectively referred to as the "Security Codes").

4.2. The Security Codes are generated and assigned by Celfocus according to a process that guarantees total confidentiality and is unique, personal and non-transferable, and the Customer is responsible for the proper use and confidentiality of such elements, being obliged not to disclose them to third parties, for whatever reason, and its sole and exclusive responsibility is the unauthorized, abusive or fraudulent use of the same, for which it will bear all the resulting damages. Celfocus will never ask you, under any circumstances, to enter more than 3 digits of your Direct Channel card. If this information is

requested, please contact Celfocus Line (999 99 9 999) at once.

4.3. The PIN will be changed by the Client, either on its own initiative or by request at Celfocus, invoking security reasons.

4.4. The Client authorizes Celfocus to register, in digital or other medium, access to the Celfocus Online Service and instructions or other communications made within the scope of this service, recognizing the validity of this registration as a means of proof for legal purposes and the attribution of the evidentiary force foreseen for electronic documents capable of written representation in which a qualified electronic signature has been affixed certified by an accredited certifying entity, as established in Decree-Law no. 290-D / 99, of August 2, as amended which were introduced by Decree-Law no. 62/2003, of 3 April and by Decree-Law no. 165/2004, of 6 July, or other legislation that may change or replace it.

4.5. Celfocus reserves the right to take any additional safety measures that may prove necessary.

4.6. The Customer undertakes, by whatever means within its reach, to immediately notify Celfocus through Celfocus Line (999 99 9 999) and to cancel the Celfocus Online Service whenever it becomes aware or suspects of incorrect use, abusive or fraudulent use of this service. The Client also undertakes to formalize on the same day (or as soon as possible) such communication in writing, in which he shall specify, as far as possible, the causes and forms of the anomalous use.

4.7. Customer's access to the Celfocus Online Service may be temporarily or definitively terminated whenever (i) Customer fails to comply with its obligations under the Specific Conditions or these General Conditions, (ii) Customer fails to comply with other obligations, irrespective of their source (legal, regulatory or

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(iii) Celfocus considers that the necessary safety conditions are not met. The cancellation of access may imply the assignment of new Security Codes.

4.8. The Client is fully aware that the Celfocus Online Service has a transactional component, which allows the movement of assets, implying adherence to a new way of moving bank accounts and securities to the associated ones.

4.9. The user (s) of the Celfocus Online Service corresponds to the person (s) indicated by the Client to Celfocus in the particular conditions. The Client undertakes to give notice of the General Conditions and the particular conditions to the users, as well as to acknowledge their written commitment to act in accordance with what is stipulated in them.

5. Usage

5.1. The Client will have informative access to the deposit accounts of which he is the holder and / or representative that have been indicated at the time of joining this service, as well as the accounts, products and services associated with them.

5.2. The Client may execute the banking operations and contract the services that, at any moment, are made available by Celfocus through the Celfocus Online Service, in accordance with its commercial and transactional security policies, and which appear in a previously advertised list.

5.3. Celfocus reserves the right not to execute banking operations and not to contract services ordered by the Client whenever (i) the account on which the transaction will be processed is not sufficiently provisioned for the execution of the operation and payment of its costs, except if Celfocus Customer has previously contracted an Authorized Overdraft, (ii) there is reasonable doubt about Customer's identification, and (iii) it is concerned with the security of the communications or system. Celfocus reserves the right to require written confirmation and / or

instruction provided to you through the Celfocus Online Service.

5.4. The instructions and orders transmitted by the Client to Celfocus will have full legal effects, and the Client can not claim the lack of signature for the non-fulfillment of the Client's obligations assumed as a result of the order or instruction given.

5.5. Customer may use the Celfocus Online Service at a time that Celfocus has established and disclosed at any time.

5.6. Celfocus will use reasonable efforts to execute the orders and instructions transmitted to you by the Customer in real time, thus not guaranteeing the effective cancellation of orders validly transmitted by the Customer. Customer acknowledges that the Celfocus Online Service has underlying complex technical means in which errors and malfunctions may arise, as well as the need for maintenance and adjustments, so that Celfocus can't guarantee the operation of the Celfocus Online Service at all times and shall not be liable for damages arising from delays and unavailability that have such grounds as grounds.

5.7. The Client is liable for damages arising from transmission errors, technical deficiencies, interferences, disconnections occurring via and within the scope of the communications systems used to access the Celfocus Online Service.

Irrespective of the costs associated with the means of communication used by the Client, Celfocus will cover the banking fees and services provided through the Celfocus Online Service, the commissions included in Novabase's price list that is in effect at any time and which is made available to Customers through appropriate means.

6. Disclosure of Financial Information

6.1. Financial information (such as quotations, indexes, news, studies, etc.) to which the Client may access through the Celfocus Service

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6.2. Online is made available to Celfocus by third parties, who authorized it to receive, store, process, use and disseminate such financial information to Customers. Although the providers of such information have been selected by NovoVase in accordance with criteria of high reliability and credibility, NovaVasa can not guarantee the quality, accuracy, accuracy, timeliness and constant updating of the financial information made available.

6.3. The financial information made available by Celfocus through the Celfocus Online Service shall be used by the Client at his own risk and for strictly personal purposes, and the Client shall be solely and exclusively responsible for the investment decisions taken, and Celfocus shall not be liable to the Client or third parties for damages caused by any decision taken and / or executed based on the financial information made available.

6.4. The provision of financial information does not constitute or replace in any way the advice and use of financial investment specialists that the Client may require for its investments, the Client acknowledging that they imply the risk of obtaining variable returns, which may also be negative, as well as the risk of loss and not recovery of part or all of the invested capital.

7. Intellectual Property Rights

7.1. Customer acknowledges that the creation and availability of the Celfocus Online Service involved a substantial investment by Celfocus and that the content, page designs, images, graphics, logos, domains and trademarks are intellectual creations of Celfocus or of third parties contracted by Celfocus, protected by intellectual property rights, copyright and related rights, and undertakes not to perform any act that may, in accordance with applicable law, constitute a violation of those rights.

7.2. The Customer is not authorized, in any circumstance, and by whatever means or support,

to copy, reproduce, alter, distribute, disclose, sell, assign, retransmit or make the contents and information available through the Celfocus Online Service accessible to third parties.

Celfocus has the right at any time and without prior notice to change the content and configuration of the Celfocus Online Service.

8. Personal information

The Client authorizes Celfocus to proceed with the automated processing of the personal data collected in the scope of adherence to the Particular Conditions and these General Conditions and execution of the services contracted in the same one, being destined such data to integrate the personal database of Celfocus that, in quality shall use them for the same purposes under the same conditions set out in the general conditions of account opening subscribed by the Client.

9. Term and Amendments

9.1. The General Conditions will be in force from the date of the adhesion by the Client up to the date of termination by any of the parties to the contract of adhesion to the Celfocus Online Service, or the Contract Opening the Opening Contract of Deposit Account to Order. If any termination occurs, operations that are in progress will be executed to the end, under the terms and conditions under which they were contracted.

9.2. Celfocus may modify the General Conditions by means of a written communication, namely electronic, to be sent to the Customer at least 30 days before the production of its effects, assuming that the Client accepted the proposed changes if, at the end of said period terminate the General Conditions.

9.3. In case of modification of the General Conditions at the same time, it will apply to the new operations that may be contracted, as well as the renewal of ongoing operations.

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Accession Agreement

All the information in this document is confidential and is intended only to be used in my business relationship with the Bank or its affiliates. Fields whose form is mandatory necessarily have to be filled, otherwise this Accession Agreement is void.

Personal Information

Full name (According to document ID)

Document ID number:

Type:

Issued by: Issued in:

Valid until:

Issuer country:

Nationality:

Gender: M ☐ F ☐

Address:

City:

Zip Code: -

Phone:

Mobile:

Fax:

E-mail:

Marital Status: Single ☐ Married ☐ Widow ☐

Fiscal Information

Fiscal number:

Living in Portugal: Yes ☐

No ☐

Professional Information

Occupation: Type of contract:

Public occupation: Yes ☐ Description:
No ☐

Company:

Transfer conditions

Individual: ☐ tandalone ☐ Joint ☐ Mixed ☐

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Online services

Do you wish to use the service home banking?

Yes ☐

No ☐

(The Following services are only made available to clients that have subscribed to the Home Banking service)

Digital Bank
statement:

Yes ☐

No ☐

I confirm the truthfulness, accuracy and timeliness of data and information I (we) provided to the Bank in the Accession Agreement.

Furthermore, I declare noted the Customer Membership Terms Celfocus- Person Singular, and the General Conditions of Products and Services to provide Celfocus Customers - Person Singular, including a copy of the price list in force, which read and accepted having me It has been provided a copy of the same. Having plurality of actors, I authorize, as of now, that customer data obtained to permit the establishment of banking relationship, to be shared between the co-owners.

(Signature according to ID)