

Precarious

Bankinter, SA, Branch in Portugal

Credit Institution with Branch in national territory

Consult [the COMMISSION AND EXPENSES LEAFLET](#)

Consult [the INTEREST RATES LEAFLET](#)

Effective Date: March 5, 2021

The complete Price List of Bankinter, SA, Branch in Portugal contains the Brochure on Commissions and Expenses (which incorporates the maximum values of all commissions as well as the indicative value of the main expenses) and the Interest Rates Leaflet (which contains information on representative interest rates).

The Price List can be consulted at the counters and places of attendance to the public Bankinter, SA, Branch in Portugal, and at www.bankinter.pt.

THE Flyer in Commissions and Expenses can yet be consulted at the Portal Client Banking, in www.clientebancario.bportugal.pt.

Price list prepared in compliance with the provisions of Notice no. 8/2009.

Information on the conditions for carrying out credit operations is provided under Decree-Law no. 220/94, of 23 August.

GENERAL INFORMATION[Claims](#)[Deposit Guarantee Fund](#)**ADDITIONAL INFORMATION**[Value Dates](#)**Private Customers****Other Clients****1 DEPOSIT ACCOUNTS**

- [1.1. Demand deposits](#)
- [1.2. Other deposit methods](#)

2 CREDIT OPERATIONS

- [2.1. Mortgage Loans and other Mortgage Loans](#)
- [2.2. Personal credit](#)
- [2.3. Car Credit](#)
- [2.4. Credit Lines and Current Accounts](#)
- [2.5. Bank overdrafts](#)
- [2.6. Other loans to individuals](#)

3 CREDIT AND DEBIT CARDS

- [3.1. Credit cards](#)
- [3.2. Debit cards](#)
- [3.4. Card operations](#)
- [3.5. Other card services](#)

4 CHECKS

- [4.1. Requisition and delivery of check modules](#)
- [4.2. Other services with checks](#)

5 TRANSFERS

- [5.1. Euro transfer orders](#)
- [5.2. Other services with transfers](#)

6 COLLECTIONS

- [6.1. Collection Instructions \(debtor\)](#)

9 DEPOSIT ACCOUNTS

- [9.1. Demand deposits](#)
- [9.2. Other deposit methods](#)

10 CREDIT OPERATIONS

- [10.1. Credit lines and current accounts](#)
- [10.2. Bank overdrafts](#)
- [10.3. Other credits](#)

11 CREDIT AND DEBIT CARDS

- [11.1. Credit cards](#)
- [11.2. Debit cards](#)
- [11.4. Card operations](#)

12 CHECKS

- [12.1. Requisition and delivery of check modules](#)
- [12.2. Other services with checks](#)

13 TRANSFERS

- [13.1. Euro transfer orders](#)
- [13.2. Other services with transfers](#)

14 COLLECTIONS

- [14.1. Collection of commercial effects](#)

14.2. [Issuance of collection instructions \(creditor\)](#)

14.3. [Other services with charges](#)

7 PROVISION OF SERVICES

7.1. [Buying and selling foreign banknotes](#)

7.2. [Guarantees provided](#)

7.3. [Other services](#)

15 PROVISION OF SERVICES

15.1. [Buying and selling foreign banknotes](#)

15.2. [Guarantees provided](#)

15.3. [Other services](#)

16 OPERATIONS WITH THE FOREIGNERS

16.1. [Documentary shipments](#)

16.2. [Documentary credits](#)

16.4. [Other operations abroad](#)

Claims

For the receipt and resolution of complaints, contact:

Bankinter Customer Ombudsman

- Address: Praça Marquês de Pombal, 13, 2nd floor, 1250-162 Lisbon
- Telephone: 800 261 820 / Fax: 211 158 022
- Email: provedoria.cliente.pt@bankinter.com

Any complaints can also be directed to the Department of Banking Supervision of Banco de Portugal:

- Banco de Portugal - Banking Supervision Department
- Address: Apartado 2240, 106-001 LISBOA
 - Internet: www.clientebancario.bportugal.pt

Guarantee Fund

Deposits made at Bankinter, SA - Branch in Portugal benefit from the money-back guarantee provided by the Fondo de Garantía de Depósitos de Credit entities whenever deposits are unavailable for reasons directly related to their financial situation.

The Deposit Guarantee Fund for Credit Entities guarantees reimbursement up to a maximum amount of 100,000 euros (one hundred thousand euros) for each depositor, whether depositors are resident or not in Portugal and deposits expressed in national or foreign currency.

When calculating the value of deposits for each depositor, the value of the set of deposit accounts is considered on the date on which the unavailability of payment by the institution, including interest; the balance of foreign currency deposits is converted into euros for this purpose, using the exchange rates of the day of the facts referred to in article 8.1 of Royal Decree 2606/1996 of December 20, or of the previous business day when that are not useful.

Reimbursement must take place within a maximum period of:

- fifteen (15) business days, from January 1, 2019 to December 31, 2020;
- ten (10) business days, from January 1, 2021 to December 31, 2023;
- seven (7) working days, as of December 31, 2023.

If the depositor has not been repaid within the stated period, he must contact the Deposit Guarantee System, as the period to claim reimbursement may be limited.

For further information, consult the addresses www.clientebancario.bportugal.pt/ and www.fgd.es.

PAGE 4 BANKINTER, SA- Branch in Portugal

Entry into force: 21-December-2018

ADDITIONAL INFORMATION[\(INDEX\)](#)**Value Dates**

		Date value	Date of Availability	Comments
Banking Operations				
Deposits				
Lifting Cash	Counter	D	Immediate	-
Checks and others values	Counter	D	Immediate	-
Checks without Foreigner	Counter	D + 1	2nd next business day	-
Checks Deposited		D + 25	25th next business day	-
Payment Operations				
Intrabank Transfers (Internal)		D	Immediate	See Note (1).
SEPA + National Transfers (National Interbank):				
- Normal		D + 1	1st next business day	See Note (1).
- Urgent		D	Immediate	See Note (2).
- In Real Time (TARGET 2)		D	Immediate	See Note (3).
SEPA + International Transfers (Covered by EU Regulation No. 260/2012, including SEPA CT):				
- Normal	Counter	D + 1	1st next business day	See Note (1).
- Urgent		D	Immediate	See Note (4).
Non-SEPA + transfers (Non-SEPA countries, other currencies or not covered by EU Regulation No. 260/2012):				
- Normal		D + 1	1st next business day	See Note (5).
- Urgent		D	Immediate	See Note (3).
- With Foreign Exchange		D + 1	1st next business day	See Note (5).
Online (Internet),				

Mobile device (Mobile) and Telephone	Immediate Transfers	D	Immediate	-
Movement of Time Deposit Accounts				
	Constitution / Reinforcement	D	Immediate	
Movement of Accounts	Early mobilization	D	Immediate	
Time deposits	Repayment on maturity	D	Immediate	See note (6).
	Payment of remunerative interest	D	Immediate	

Legend: D: Day of operation.

ATM: Automatic terminals, Automatic teller machine (Automated Teller Machine).

TPA / POS: Automatic Payment Terminal (Point of Sale).

Cont.: Abbreviation for "Continente".

RA: Abbreviation for "Autonomous Regions".

IS: Abbreviation for "Stamp Duty".

ICO or ICO: Abbreviation for "Other Credit Institutions".

OIF or OIF: Abbreviation for "Other Financial Institutions".

Note (1): For orders executed on working days until 15h00m.

Note (2): For orders executed on working days until 14h10m.

Note (3): For orders executed on working days until 2:00 pm.

Note (4): For orders executed on working days until 11h55m.

Note (5): For orders executed on working days until 11h00m.

Note (6): If the expiration date coincides with a non-business day, it will occur on the next business day.

Duty of Information

Under Decree-Law No. 18/2007, Decree-Law No. 317/2009 and Bank of Portugal Notice 3/2007, please inform:

Value date: the date from which the transfer or deposit becomes effective, liable to be moved by the beneficiary and a possible start count of interest arising from the credit or debit balances of the deposit accounts.

Availability date: the moment from which the holder can freely move the funds deposited in his deposit account, without being subject to the payment of interest for the mobilization of these funds.

Working day: the period of the day when the institution is open to the public during normal hours of operation (between 8:30 am and 3:00 pm).

1. DEPOSIT ACCOUNTS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

1.1. Demand Deposits

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions	
Values Without Tax	VAT	Tax Amount	Other Conditions
In %	Euros	Value	IS
(min / max)		Yearly	Cont. Mad. B.C. Cont. Mad.

Current Accounts

Most Ordered Account

Bankinter account (age 18 years or older).

1. Account Maintenance Fee	-	15.00 (quarterly)	60.00	4%	-	-	-	15.60 (quarterly)	See Note (1).
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- Bankinter account in foreign currency.

- B Portugal Account in Foreign Currency (Portuguese Non-Resident Customers) - Accounts closed for sale from 15 November 2013 including.

1. Account Maintenance Fee	-	20.00 (quarterly)	80.00	4%	-	-	-	20.80 (quarterly)	See Note (2).
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- B Dynamic Account (ages 18 to 54), B Relax Account (age 55 or older), Premier Account (Premier Segment Customers), Account B Portugal (Portuguese Non-Resident Customers) - Accounts closed for sale from 15 November 2013 inclusive.

1. Account Maintenance Fee - 20.00 (quarterly) 80.00 4% - - - 20.80 (quarterly) See Note (3).

International Account (Foreign Customers Not Resident in Portugal) - closed for sale

1. Account Maintenance Fee	-	30.00 (quarterly)	120.00	4%	-	-	-	31.20 (quarterly)	See Note (3).
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- BK Mini Account (Former B Teen Account), Insurance Mediator Account and Private Account (Private Segment Customers); Personal Account (Credit Customers Consumption via internet - discontinued); B Kid Account (ages 0 to 13), BU Account (University Students).

- B Prime Account (Account Ordered for Barclaycard Customers - discontinued); B Dynamic + Account (Ordered Account for Customers between the ages of 18 and 54 years), B Relax + Account (Ordained Account for Customers aged 55 years or older), Premier + Account (Ordained Account for Customers Segment Premier), B Prime Plus Account (Ordered Account for Barclaycard Customers and for Customers captured under the Partnership between: Plurimarketing - Telemarketing e Marketing Directo, SA., Connecta - Avanzia - Call Center, LDA., AXA Portugal, Companhia de Seguros, SA. and Bankinter) - Accounts discontinued.

1. Account Maintenance Fee	-	20.00 (quarterly)	80.00	4%	-	-	-	20.80 (quarterly)	See Note (4).
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- Minimum Banking Services Account

1. Account Maintenance Fee - 1.03 (quarterly) 4.12 4% - - - 1.07 (quarterly) See Note (5).

Bank Quadrat

¹ See Section 2.5, Bank Overdraft Fees.

Cash Withdrawal

1 Surveying Commission Cash	-	4.81	-	4%	-	-	-	5.00	Occurs at the time of cash withdrawal to counter. See Note (6)
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Change of Holders in Demand Deposit Accounts

1. Ownership Change Commission	-	7.00	-	-	23%	22% 18% 8.61	8.54	8.26	-
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Heirs Qualification Process

Commission for the Qualification Process of Heirs 1. Heirs (No Investment Products / Insurance associated)	-	75.00	-	-	23%	22% 18% 92.25 91.50	88.50	-
Commission for the Qualification Process of twoHeirs with Products of Investment / associated insurance	-	150.00	-	-	23%	22% 18% 184.50 183.00 177.00	-	-

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

1. DEPOSIT ACCOUNTS (PRIVATE CUSTOMERS)

Note (1): Commission charged quarterly. During the first three months from the date of accession, no maintenance fee will be charged.

With effect from April 1, 2021, the Account Maintenance fee will be € 20.00 (Twenty Euros) per quarter plus

Stamp Duty at the applicable rate.

Bankinter Accounts are exempt from the maintenance fee as long as the following conditions are met:

- accounts whose holder (1st holder) holds financial assets associated with the Demand Deposit Account, equal to or greater than € 25,000 (twenty five thousand euros) (average quarterly balance recorded in the last quarter considered for the application of the commission); or
- accounts whose holders domicile the salary (or retirement pension) at Bankinter * via bank transfer with the specific code for the effect, which should take place in at least 2 months of each calendar quarter.
- accounts whose holder is a Promoter or Linked Agent or Bankinter Partner;
- accounts whose holder (1st holder) is between 18 and 25 years old (inclusive).

(*) With effect from April 1, 2021, the domicile of salary (or retirement pension) must present a monthly amount equal to or greater than higher than the value of the National Minimum Wage in force at any time for the purposes of exemption from the Account Maintenance Commission.

Note (2): Commission charged quarterly if the following criteria are not met: Client's financial assets 1st holder associated with the Account higher than the currency equivalent of € 25,000 (average quarterly balance recorded in the last quarter considered for the application of the commission).

Note (3): Commission charged quarterly if at least one of the following criteria is not met:

If you have an Integrated Solution associated with the Account, the financial assets of the Client 1st holder associated with the Account greater than € 25,000.00 (average balance quarterly verified in the last quarter considered for the application of the commission), outstanding capital associated with the Account within the scope of the Credit Housing over € 100,000.00 (except for late payment at the end of the quarter).

Note (4): The maintenance fee exemption criteria for these Accounts will be as follows:

- Accounts whose holder (1st holder) holds a financial asset associated with the Account equal to or greater than € 25,000 (average quarterly balance verified in the last quarter considered for the application of the commission); or
- Accounts whose holders domicile the salary (or retirement pension) at Bankinter, via bank transfer with the specific code for this purpose, which must take place in at least 2 months of each calendar quarter; or
- If you have an Integrated Solution associated.

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Bankinter, SA- Branch in Portugal

Entry into force: 01-January-2021

1. DEPOSIT ACCOUNTS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

1.1. Demand Deposits (cont.)

Note (5): The Minimum Banking Services Account constitutes a Demand Deposit Account that aims to provide a set of banking services considered essential, with reduced cost, under the terms of the Minimum Banking Services Legal Regime (by reference to this date, Decree-Law no. 27-C / 2000, of 10 March, in its consolidated version or legislation that will succeed it).

Who can hold the Minimum Banking Services Account?

Natural persons who:

- are not holders of a Demand Deposit Account with Bankinter or any other Credit Institution established in the territory national;
- if they hold a single Demand Deposit Account, they intend to convert it into a Minimum Banking Services Account;
- being the holder of another Demand Deposit Account (at Bankinter or another Credit Institution established in the national territory), one of the holders of the Minimum Banking Services Account are individuals over 65 or dependent on third parties. *
- Do not hold another Demand Deposit Account (at **Bankinter, SA - Branch in Portugal** or at another Credit Institution in **Portugal**) and are co-holders of a Minimum Banking Services Account with a natural person over 65 or dependent on third parties *

* A person with a degree of permanent disability, duly attested by the entity, is considered dependent on third parties competent, equal to or greater than 60%.

Maintenance Conditions:

- Do not open another Demand Deposit Account (except in legally permissible situations);
- The Customer (s) must carry out at least one payment operation every 24 (twenty-four) consecutive months.

Services included in the Minimum Banking Services Account:

- The services related to the constitution, maintenance, management and ownership of the Demand Deposit Account;
- Debit card holder;
- Access to account movement through ATMs, direct channels and Bankinter branches and the following banking operations: deposits, withdrawals, payments for goods and services, direct debits and intra-bank transfers, twenty-four transfers interbank payments per calendar year via homebanking (without debit notice) and five transfers per month, with a limit of 30 euros per transaction, through payment applications operated by third parties.

Commissions and Expenses:

The value of the Minimum Banking Services Current Account Maintenance Commission cannot exceed the value equivalent to 1% of the value of the

indexing of social support at each moment.

The Bank can terminate the deposit agreement if:

- a) The holder has deliberately used the account for purposes contrary to the law;
- b) The holder has not carried out any payment transactions for at least 24 (twenty-four) consecutive months;
- c) The holder has provided incorrect information to obtain the minimum banking services account, when he did not meet the access requirements the same;
- d) The holder has ceased to be a legal resident in the European Union, not being a consumer without a fixed address or an asylum seeker.

under the Geneva Convention of 28 July 1951 on the Status of Refugees and the Protocol of 31 January 1967,

as well as other relevant international treaties;

- e) During the respective term, it is verified that the Client (s) has (a) another current deposit account with Bankinter or any other another credit institution in Portugal, except in legally permissible situations;

f) there is a failure by the Client (s) to comply with any obligation assumed before the Bank arising from any operation or service hired;

g) there is an abusive, fraudulent, negligent or undermining of the defined security rules or the indication that this may be occurring;

Upon termination of the contract, the Bank will return the balance deposited in the Minimum Banking Services Account to the Customer (s). THE Bankinter may also require the Client (s), if any, to pay the commissions and expenses normally associated with the provision of services, meanwhile made available (with the exception of the termination of the contract based on subparagraph b) above).

The termination of the demand deposit contract based on one of the reasons mentioned in subparagraphs a), c), f) and g) takes immediate effect.

In the cases covered by paragraphs b), d) and e), the resolution takes effect 60 (sixty) days after Bankinter's notification to the Client (s), through communication on paper or any other durable medium and proceeds to return the balance deposited in the Minimum Services Account

Bank to the Customer (s).

Note (6): Exempt for Customers with Bankinter Account or Minimum Banking Services Account

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

1. DEPOSIT ACCOUNTS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**1.2. Other Deposit Methods**

Commissions			Plus Tax		Commissions		
Values Without Tax			VAT	Tax Amount		Other Conditions	
In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.		

Income Accounts

Private Income Account

1. Maintenance Commission Account	-	Free	-	-	-	-	Free
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Investment Accounts

Private Investment Account (associated with a main deposit account)

1. Maintenance Commission Account	-	Free	-	-	-	-	Free
two Bank officer	See Section 2.5. Bank Overdrafts						

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Bankinter, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.1. Mortgage loans and other mortgage loans - Mortgage loans with or without guarantee mortgage for Residents

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions			Plus Tax			Commissions			Other Conditions
Values Without Tax			VAT			Tax Amount			Other Conditions
In %	Euros	Value	IS	Cont.	Mad.	B.C.	Cont.	Mad.	
			Yearly						

1st Housing for Purpose Purchases, Acquisition and Works (with mortgage guarantee), Works (with mortgage guarantee), Construction, Land and Construction Acquisition, Transfers; 2nd Housing for Purchasing, Acquisition and Works Purposes (with guarantee mortgage), Works (with mortgage guarantee), Construction, Transfers; Lease for Purpose Purchases, Acquisitions and Works (with mortgage guarantee), Works (with mortgage guarantee), Transfers.

Initial Commissions									
					Charged after Loan Pre-Approval (charged regardless of formalization Credit). Within the scope of the Offer Cost Supported Transfers are commission is charged when formalizing				
1. Study Committee of Mortgage loans	-	260.00	-	4%	-	-	-	270.40	

of credit.

two, Evaluation Committee	-	220.00	-	-	-	-	-	220.00	Charged after Assessment request. Within the scope Offering Transfers with Support from Costs this commission is charged when the formalization of credit.	
3. Formalization Commission of Mortgage Credit	-	120.00	-	4%	-	-	-	124.80	Charged when the credit is formalized.	
4. Contract Committee Mortgage loans	-	90.00	-	4%	-	-	-	93.60	Charged when the credit is formalized. Applicable only for Construction Credit.	
5. Processing Committee	-	90.00	-	- 23%	22%	18%	110.70	109.80	106.20	Charged during the preparation phase of the Deed (charged regardless of formalization of the Credit). Within the scope of the Offer Cost Supported Transfers are commission is charged when formalizing of credit.
6. Surety Commission	-	120.00	-	4%	-	-	-	124.80	Charged during the preparation phase of the Deed, when the Credit Transaction includes Guarantors (charged regardless of formalization of the Credit). Within the scope of the Offer Cost Supported Transfers are commission is charged when formalizing of credit.	
7. Solicitor's Committee	-	250.00	-	- 23%	22%	18%	307.50	305.00	295.00	Charged during the preparation phase of the Scripture. Within the scope of the Transfers Offer with Cost Support this commission is charged when the credit is formalized.
8. Inspection Commission	-	150.00	-	- 23%	22%	18%	184.50	183.00	177.00	Charged after the formalization of the credit, for construction loans, construction or released in tranches, and cumulative with Evaluation Committee. Value for each survey, being carried out, as a rule, 4 per loan.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 10 **BANKINTER, SA- Branch in Portugal**

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.1. Mortgage loans and other mortgage loans - Mortgage loans with or without guarantee****Mortgage Mortgage (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions
	Values Without Tax		VAT		Tax Amount		
	In %	Euros	Value	IS	Cont. Mad. B.C. Cont. Mad. B.C.		
				Yearly			

1st Housing for Purpose Purchases, Acquisition and Works (with mortgage guarantee), Works (with mortgage guarantee), Construction, Land and Construction Acquisition, Transfers; 2nd Housing for Purchasing, Acquisition and Works Purposes (with guarantee mortgage), Works (with mortgage guarantee), Construction, Transfers; Lease for Purpose Purchases, Acquisitions and Works (with mortgage guarantee), Works (with mortgage guarantee), Transfers.

Commissions During the Term of the Contract

Commission of 9. Processing Installment	-	2.50	-	4%	-	-	2.60	Commission charged after formalization of Credit. Collection due whenever there is place for the processing of an installment including interest payments, including any interest settlements, when these occur. The commission will be due and chargeable for processing and regardless of the good collection of performance that gives rise to it. This Commission only applies to contracts concluded up to 31 December 2020.
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Commission by 10 Recovery of Values	4.00%	12.00 / 150.00	-	4%	-	-	12.48 / 156.00	The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is kept. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge a commission
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in debt

fixed value corresponding to that value as a limit maximum. If the installment is due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment overdue and unpaid, if where the limits previously did not apply referred to.

* values subject to annual update.

Penalty Commission
by Amortization
Partial Advance in

11 Mortgage loans:

- Variable Rate	0.5%	-	-	4%	-	-	-	-	7 working days notice (% on the Value Refunded) in relation to the date of Early amortization.
- During the period of									
Flat rate									
	two%	-	-	4%	-	-	-	-	Commissions on Contract Term

Penalty Commission
by Amortization
Total Advance on Credit

12 Housing:

- Variable Rate	0.5%	-	-	4%	-	-	-	-	10 working days notice (% on the Value Refunded) in relation to the date of Early amortization.
- During the period of									
Flat rate	two%	-	-	4%	-	-	-	-	

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2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.1. Mortgage loans and other mortgage loans - Mortgage loans with or without guarantee mortgage for Non-Residents

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Values Without Tax			VAT			Tax Amount		Other Conditions
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad.	B.C.	Cont. Mad.	B.C.	

2nd Housing for Purchasing Purposes, Aquis. and Works (with mortgage guarantee), Works (with mortgage guarantee), Construction, Land and Construction Acquisition, Transfers; Lease for Purpose Purchases, Acquis. and Works (with warranty mortgage), Works (with mortgage guarantee), Transfers.

	Initial Commissions									
Study and										
1. Analyze (Arrangement Fee)	0.50%	240.00 / -	-	4%	-	-	-	249.60 / -	Charged when the credit is formalized.	
two. Evaluation Committee	-	330.00	-	-	-	-	-	330.00	Charged after Assessment request. Out of Lisbon, Porto, Coimbra and Faro District adds the cost of travel (is charged only 1 trip per process). Within the scope Offering Transfers with Support from Costs this commission is charged when the formalization of credit.	
3. Processing Committee	-	90.00	-	- 23%	22%	18%	110.70	109.80	106.20	Charged during the preparation phase of the Deed (charged regardless of formalization of the Credit). Within the scope of the Offer Cost Supported Transfers are commission is charged when formalizing of credit.
4. Solicitor's Committee	-	250.00	-	- 23%	22%	18%	307.50	305.00	295.00	Charged during the preparation phase of the Scripture. Within the scope of the Transfers Offer with Cost Support this commission is charged when the credit is formalized.
5. Inspection Commission	-	225.00	-	- 23%	22%	18%	276.75	274.50	265.50	Charged after the formalization of the credit, for construction loans, construction or released in tranches, and cumulative with Evaluation Committee. Value for each survey, being carried out, as a rule, 4 per loan.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.1. Mortgage loans and other mortgage loans - Mortgage loans with or without guarantee

Mortgage for Non-Residents (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions			Plus Tax			Commissions			Other Conditions
Values Without Tax			VAT			Tax Amount			Other Conditions
In %	Euros	Value	IS	Cont.	Mad.	B.C.	Cont.	Mad.	
	(min / max)	Yearly		Cont.	Mad.	B.C.	Cont.	Mad.	

2nd Housing for Purchasing Purposes, Aquis. and Works (with mortgage guarantee), Works (with mortgage guarantee), Construction, Land and Construction Acquisition, Transfers; Lease for Purpose Purchases, Acquis. and Works (with warranty mortgage), Works (with mortgage guarantee), Transfers.

Commissions During the Term of the Contract

Commission of 6. Processing Installment	-	2.50	-	4%	-	-	-	2.60	Commission charged after formalization of Credit. Collection due whenever there is place for the processing of an installment including interest payments, including any interest settlements, when these occur. The commission will be due and chargeable for processing and regardless of the good collection of
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performance that gives rise to it. This Commission only applies to contracts concluded up to 31 December 2020.

The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is kept. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge a commission fixed value corresponding to that value as a limit maximum. If the installment is due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment overdue and unpaid, if where the limits previously did not apply referred to.

* values subject to annual update.

Commission by Recovery of Values in debt	7	4.00%	12.00 / 150.00	-	4%	-	-	-	12.48 / 156.00
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Penalty Commission by Amortization	8	Partial Advance in Mortgage loans:	0.5%	-	-	4%	-	-	-
- Variable Rate									
- During the period of									

Flat rate two% - - 4% - - - - -

Commissions on Contract Term

Penalty Commission by Amortization	9	Total Advance on Credit Housing:	0.5%	-	-	4%	-	-	-
- Variable Rate									
- During the period of									

Flat rate two% - - 4% - - - - -

7 working days notice (% on the Value Refunded) in relation to the date of Early amortization.

10 working days notice (% on the Value Refunded) in relation to the date of Early amortization.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 13 BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.1. Mortgage loans and other mortgage loans - Other purposes**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.		
Mortgage Credit for Other Purposes - Home Equity Residents (Contracted simultaneously with Mortgage Credit)								
Initial Commissions								
1. Study Committee of Home Equity	-	220.00	-	4%	-	-	Charged after Loan Pre-Approval (charged regardless of formalization Credit). Exemption under the Offer Cost Supported Transfers.	
two Formalization Commission Home Equity	-	200.00	-	4%	-	-	Charged when the credit is formalized. Exemption within the scope of the Transfers Offer with Cost Support.	
Commissions During the Term of the Contract								
3. Processing Installment	-	2.50	-	4%	-	-	Commission charged after formalization of Credit. Collection due whenever there is place for the processing of an installment including interest payments, including any interest settlements, when these occur. The commission will be due and chargeable for processing and regardless of the good collection of performance that gives rise to it. This Commission only applies to contracts concluded up to 31 December 2020.	

The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is Keep. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter

* values subject to annual update.

Penalty Commission by Amortization Partial Advance: - Variable Rate - During the period of Flat rate	0.5% two%	- -	- -	4% 4%	- -	- -	- -	- -	7 working days notice (% on the Value Refunded) in relation to the date of Early amortization.
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Commissions on Contract Term

Penalty Commission by Amortization Total in advance: 6. - Variable Rate 0.5% - - 4% - - - - - During the period of Flat rate two% - - 4% - - - -	10 working days notice (% on the Value Refunded) in relation to the date of Early amortization
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Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 5/32

PARKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

(INDEX)

2.1. Mortgage loans and other mortgage loans - Other purposes

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions	
Values Without Tax	VAT	Tax Amount	Other Conditions
Euros	Value	IS	
In %		Cont. Mad. B.C.	Cont. Mad. B.C.

(min / max) Yearly

Mortgage Loans for Other Purposes - Home Equity Non-Residents (Contracted simultaneously with Mortgage Loans)

Initial Commissions										
1. Study and Analysis (Arrangement Fee)	0.50%	240.00 / -	-	4%	-	-	-	249.60 / -	Charged when the credit is formalized. Exemption within the scope of the Transfers Offer with Cost Support.	
Formalization Commission two Home Equity	-	200.00	-	4%	-	-	-	208.00	Charged when the credit is formalized. Exemption within the scope of the Transfers Offer with Cost Support.	
Commissions During the Term of the Contract										
3. Processing Installment	-	2.50	-	4%	-	-	-	2.60	Commission charged after formalization of Credit. Collection due whenever there is place for the processing of an installment including interest payments, including any interest settlements, when these occur. The commission will be due and chargeable for processing and regardless of the good collection of performance that gives rise to it. This Commission only applies to contracts concluded up to 31 December 2020.	
4. Recovery of Values in debt	4.00%	12.00 / 150.00	-	4%	-	-	-	12.48 / 156.00	The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is Keep. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge a commission fixed value corresponding to that value as a limit maximum. If the installment is due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment overdue and unpaid, if where the limits previously did not apply referred to. * values subject to annual update.	
5. by Amortization Partial Advance:										

- Variable Rate	0.5%	-	-	4%	-	-	-	-	7 working days notice (% on the Value Refunded) in relation to the date of Early amortization.
- During the period of									
Flat rate									
two% - - - 4% - - - - Commissions on Contract Term									
Penalty Commission by Amortization									
Total in advance:									
6. - Variable Rate	0.5%	-	-	4%	-	-	-	-	10 working days notice (% on the Value Refunded) in relation to the date of Early amortization.
- During the period of									
Flat rate									
two% - - - 4% - - - -									

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 15 BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.1. Mortgage loans and other mortgage loans - Other purposes

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros	Value	IS	Cont.	Mad.		
		(min / max)		Yearly	Cont.	Mad.	B.C. Cont. Mad. B.C.	

Mortgage Credit for Other Purposes - Home Equity Isolated Residents (Contracted Isolated)

							Initial Commissions	
1. Study Committee of Home Equity	-	220.00	-	4%	-	-	228.80	Charged after Loan Pre-Approval (charged regardless of formalization Credit).
two, Evaluation Committee	-	220.00	-	- 23%	22%	18%	270.60 268.40 259.60	Charged after Assessment request. Out of Lisbon, Porto, Coimbra and Faro District adds the cost of travel (is charged only 1 trip per process).
3. Processing Committee	-	90.00	-	- 23%	22%	18%	110.70 109.80 106.20	Charged during the preparation phase of the Deed (charged regardless of formalization of the Credit).
4. Surety Commission	-	120.00	-	4%	-	-	124.80	Charged during the preparation phase of the Deed, when the Credit Transaction includes Guarantors (charged regardless of

formalization of the Credit).

5. Opening Commission Credit	1.00%	-	-	4%	-	-	-	-		Charged when the credit is formalized.
6. Solicitor's Committee	-	250.00	-	- 23%	22%	18%	307.50	305.00	295.00	Charged during the preparation phase of the Scripture
Commissions During the Term of the Contract										
Commission of Processing Installment	-	2.50	-	4%	-	-	-	-	2.60	Commission charged after formalization of Credit. Collection due whenever there is place for the processing of an installment including interest payments, including any interest settlements, when these occur. The commission will be due and chargeable for processing and regardless of the good collection of performance that gives rise to it. This Commission only applies to contracts concluded up to 31 December 2020.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.1. House loans and other mortgage loans - Other purposes**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros	Value	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.
Commission by Recovery of Values in debt										
8	4.00%	12.00 / 150.00	-	4%	-	-	-	12.48 / 156.00	-	The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is kept. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge a commission fixed value corresponding to that value as a limit maximum. If the installment is due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment overdue and unpaid, if where the limits previously did not apply referred to.
										* values subject to annual update.

Mortgage Credit for Other Purposes - Home Equity Isolated Residents (Contracted Isolated)

Commissions During the Term of the Contract (cont.)

Commission by Recovery of Values in debt	4.00%	12.00 / 150.00	-	4%	-	-	-	12.48 / 156.00	-
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Penalty Commission by Amortization	0.5%	-	-	4%	-	-	-	-	7 working days notice (% on the Value Refunded) in relation to the date of Early amortization.
Partial Advance:									
- Variable Rate	two%	-	-	4%	-	-	-	-	
- During the period of									

Penalty Commission 10 by Amortization Total in advance: - Variable Rate - During the period of	0.5% - - 4% - - -	10 working days notice (% on the Value Refunded) in relation to the date of Early amortization.
Flat rate	two% - - 4% - - -	

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 8/32

PAGENKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

(INDEX)

2.1. Mortgage loans and other mortgage loans - Mortgage loans without mortgage guarantees

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores

Commissions		Plus Tax		Commissions		Other Conditions	
Values Without Tax		VAT		Tax Amount			
In %	Euros	Value	IS	Cont.	Mad.		
	(min / max)	Yearly		B.C.	Cont.	B.C.	

Credit "Intercalar Standard" and "Intercalar Fácil" - Intended for signaling the purchase of housing

Commissions During the Term of the Contract

Commission by							
1. Recovery of Values in debt	4.00%	12.00 / 150.00	-	4%	-	-	12.48 / 156.00

The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is Keep. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge a commission fixed value corresponding to that value as a limit maximum. If the installment is due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment overdue and unpaid, if where the limits previously did not apply referred to.

* values subject to annual update

Penalty Commission by Amortization							
twoPartial Advance in Mortgage loans:							
- Variable Rate	0.5%	-	-	4%	-	-	-

7 working days notice (% on the Value Refunded) in relation to the date of Early amortization.

Commissions on Contract Term

Penalty Commission by Amortization							
3. Total Advance on Credit Housing:							
- Variable Rate	0.5%	-	-	4%	-	-	-

10 working days notice (% on the Value Refunded) in relation to the date of Early amortization.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 18 **BANKINTER, SA- Branch in Portugal**

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.1. Mortgage loans and other mortgage loans - Real estate leasing**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.		

Real estate leasing - Purpose Housing - OUT OF COMMERCIALIZATION**Commissions during the term of the contract**

1. Reviews - Fractions Autonomous	-	250.00	-	- 23%	22% 18%	307.50	305.00	295.00	-
Reimbursement Fee									
Partial Anticipation									
two.									
- Variable Rate	0.50%	-	-	- 23%	22% 18%	-			7 working days notice (% on the Value Refunded) in relation to the date of Early amortization.
- Flat rate	2.00%	-	-	- 23%	22% 18%	-			
Commission for restitution of Well out of date:									
3.									
- Monthly income	3.50%	-	-	-	-	-	-	-	Commission for each day of delay and on the value of the last past due income.
- Quarterly Income	2.00%	-	-	-	-	-	-	-	
Commissions on acts administrative:									

3/29/2021

Bankinter, SA, Branch in Portugal - Commissions and Expenses Brochure - 20210305 (report to 20210226)

- 2nd copy of invoices / receipts	-	15.00	-	- 23%	22% 18% 18.45 18.30 17.70	-
- IMI - Municipal Tax on Real Estate and Property Rates Sanitation	-	30.00	-	- 23%	22% 18% 36.90 36.60 35.40	-

The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is

Keep. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter

will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge a commission fixed value corresponding to that value as a limit maximum. If the installment is due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment overdue and unpaid, if where the limits previously did not apply referred to.

* values subject to annual update.

Commission by 5. Recovery of Values in debt	4.00%	12.00 / 150.00	-	4%	-	-	12.48 / 156.00
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Commissions at the end of the contract

Early Terminations / Total Amortization 6. - Variable Rate	0.50%	-	-	- 23%	22% 18%	-
- Flat rate	2.00%	-	-	- 23%	22% 18%	-

10 working days notice (% on the Value Refunded) in relation to the date of Early amortization.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.1. Mortgage loans and other mortgage loans

Other associated expenses

Expenses related to the Online Registration of the Mortgage Registration Cancellation Instrument (s): € 20.00, for each deposit.

Stamp Tax on the Value of the Credit Used (cost to be borne by the Customer after using the Credit):

- Credit with a maturity of one year or more and less than five years: 0.50%;
- Credit with a maturity of five years or more: 0.60%.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 11/32

Page 20 BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.2. Personal credit****2.2.1. Personal Credit (Premier and Non-Premier Customers, with Bankinter Demand Deposit account)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions Values Without Tax In %	Plus Tax Euros (min / max)	IS Value Yearly	VAT Cont. Mad. B.C. Cont. Mad. B.C.	Commissions Tax Amount Other Conditions

Fixed Rate Loans

Initial Commissions

1. Commission of Credit Granting	3.00%	-	-	4%	-	-	-	-	-	-	-	-	Applied when Credit was formalized.
Commissions during the term of the contract													
Commission of two Processing Installment	-	2.50	-	4%	-	-	-	-	-	-	-	2.60	Charged after the Credit was formalized. Charge due whenever there is a processing of a installment comprising the payment of interest, including any interest adjustments, when occur. The commission will be due and payable by the processing and regardless of the good collection of the installment that gives rise to it. Commission only applies to contracts concluded until December 31, 2020
3. Repayment commission partial advance	0.25% or 0.5%	-	-	4%	-	-	-	-	-	-	-	-	See Note (1).
Commissions at the end of the contract													
4. Recovery Amounts in Debt	4.00%	12.00 / 150.00	-	4%	-	-	-	-	-	-	-	12.48 / 156.00	The commission corresponds to 4% of the installment amount overdue and not paid and will be charged only once, for each installment overdue and unpaid, even if the non-compliance is maintained. If the commission determined under the terms referred to above corresponds to an amount less than € 12.00, the Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that value as a maximum limit. If the installment due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the value of said installment overdue and unpaid, in which case applies the aforementioned limits.
5. Repayment commission total anticipated	0.25% or 0.5%	-	-	4%	-	-	-	-	-	-	-	-	See Note (1).

Note (1): Early amortization for contracts concluded after 1 July 2009:

- 0.5% early repayment commission of the principal repaid, if the period between the early repayment and the stipulated date for the term of the credit agreement is more than 1 year;

- Early repayment commission of 0.25% of the credit repaid in advance, if the mentioned period is less than or equal to 1 year.

In the case of the commission calculated by the aforementioned method exceeds the amount of interest that the consumer would have to pay during the period elapsed between the early repayment and the date stipulated for the end of the credit agreement, the amount corresponding to the interest that the consumer would have will be charged to pay during that period.

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement and the payment of the early repayment fee in the amount.

Early amortization for contracts concluded up to 30 June 2009:

- If amortization occurs before $\frac{1}{4}$ the term provided for in the contract has elapsed: interest and charges will be charged on the settled amount referring to $\frac{1}{4}$ of

* values subject to annual update.

initially scheduled period.
- If amortization occurs after $\frac{1}{4}$ the term of the contract has elapsed: there is no penalty.

In the case of early repayment, in whole or in part, of the debt owed, it is necessary to observe a 7 (seven) day notice, regarding the date intended for reimbursement and the payment of the early repayment fee in the amount.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 21 BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.2.1. Renegotiation Credit (Customers with Bankinter Demand Deposit Account)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax VAT	Commissions		Other Conditions
	Values Without Tax	IS		Tax Amount	Cont. Mad. B.C.	
	In %	Euros (min / max)	Value Yearly			

Fixed Rate Loans

Commissions during the term of the contract

Commission of 1. Processing Installment	-	2.50	-	4%	-	-	-	2.60
Repayment commission two. partial advance	0.25% or 0.50%	-	-	4%	-	-	-	-

Charged after the Credit was formalized. Charge due whenever there is a processing of a installment comprising the payment of interest, including any interest adjustments, when occur. The commission will be due and payable by the processing and regardless of the good collection of the installment that gives rise to it. Commission only applies to contracts concluded until December 31, 2020.

See Note (1).

The commission corresponds to 4% of the installment amount overdue and not paid and will be charged only once, for each installment overdue and unpaid, even if the non-compliance is maintained. If the commission determined under the terms referred to above corresponds to an amount less than € 12.00, the Bankinter will charge a fixed commission of € 12.00 *.

Commission by 3. Recovery Amounts in Debt	4.00%	12.00 / 150.00	4%	-	-	12.48 / 156.00	If it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that value as a maximum limit. If the installment due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the value of said installment overdue and unpaid, in which case applies the aforementioned limits.
Commissions at the end of the contract							
4. Repayment commission total anticipated	0.25% or 0.5%	-	-	4%	-	-	See Note (1).

Note (1): Early amortization for contracts concluded after 1 July 2009:

- 0.5% early repayment commission of the principal repaid, if the period between the early repayment and the stipulated date for the term of the credit agreement is more than 1 year;

- Early repayment commission of 0.25% of the credit repaid in advance, if the mentioned period is less than or equal to 1 year.

In the case of the commission calculated by the aforementioned method exceeds the amount of interest that the consumer would have to pay during the period elapsed between the early repayment and the date stipulated for the end of the credit agreement, the amount corresponding to the interest that the consumer would have will be charged to pay during that period.

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement and the payment of the early repayment fee in the amount.

Early amortization for contracts concluded up to 30 June 2009:

- If amortization occurs before $\frac{1}{4}$ the term provided for in the contract has elapsed: interest and charges will be charged on the settled amount referring to $\frac{1}{4}$ of initially scheduled period.

- If amortization occurs after $\frac{1}{4}$ the term of the contract has elapsed: there is no penalty.

In the case of early repayment, in whole or in part, of the debt owed, it is necessary to observe a 7 (seven) day notice, regarding the date intended for reimbursement and the payment of the early repayment fee in the amount.

Note (2): Renegotiation Credit under DL 227/2012 of 25 October.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

2.2.1. Personal Credit (Customers without a Bankinter Demand Account) - OUT OF COMMERCIALIZATION

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT	Tax Amount				
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.		
Personal Credit (Customers without a Bankinter account) - OUT OF COMMERCIALIZATION								
Commissions during the term of the contract								
1. Repayment commission partial advance	0.25% or 0.5%	-	-	4%	-	-	See Note (1).	
Commission of Processing / two Provision System	-	0.81	-	- 23%	-	-	1.00 See Note (2).	
Direct debits							The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is Keep. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. Case it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that amount as the maximum limit. If the provision overdue and not paid exceeds € 50,000.00, the Bankinter will charge a commission corresponding to 0.5% of the value of said overdue and unpaid installment, in which case the limits do not apply previously referred to.	
Commission by 3. Recovery Amounts in Debt	4.00%	12.00 / 150.00	4%	-	-	12.48 / 156.00	* values subject to annual update.	
Commissions at the end of the contract								
4. Repayment commission total anticipated	0.25% or 0.5%	-	-	4%	-	-	See Note (1).	

Note (1): Early amortization for contracts concluded after 1 July 2009:

- 0.5% early repayment commission of the principal repaid, if the period between the early repayment and the stipulated date for the term of the credit agreement is more than 1 year;

- Early repayment fee of 0.25% of the credit repaid in advance, if the aforementioned period is less than or equal to 1 year.
In the case of the commission calculated by the aforementioned method exceeds the amount of interest that the consumer would have to pay during the period elapsed between the early repayment and the date stipulated for the end of the credit agreement, the amount corresponding to the interest that the consumer would have will be charged to pay during that period.

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement and the payment of the early repayment fee in the amount:

Early amortization for contracts concluded up to 30 June 2009:

- If amortization occurs before $\frac{1}{4}$ the term provided for in the contract has elapsed: interest and charges will be charged on the settled amount referring to $\frac{1}{4}$ of initially scheduled period.

- If amortization occurs after $\frac{1}{4}$ the term of the contract has elapsed: there is no penalty.

The full and / or partial Early Redemption fee is Not Applicable for Classic Personal Credit agreements for Customers without a DO Bankinter account.

In the case of early repayment, in whole or in part, of the debt owed, it is necessary to observe a 7 (seven) day notice, regarding the date intended for reimbursement and the payment of the early repayment fee in the amount.

Note (2): Plus VAT in force in Mainland Portugal.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 14/32

PAGE 25 BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

(INDEX)

2.2.1. Personal Credit - Flexible Premier and Non-Premier Credit (Customers with a Deposit Account)

Bankinter Order)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores

Commissions	Plus Tax	Commissions	
Values Without Tax	VAT	Tax Amount	Other Conditions
In %	Euros	Value	IS
(min / max)	Yearly		Cont. Mad. B.C. Cont. Mad. B.C.

Variable Rate Loans

Initial Commissions

1. Commission of Credit Granting 3.00% - - 4% - - - - - Applied when Credit was formalized

Commissions during the term of the contract

Charged after the Credit was formalized. Charge due whenever there is a processing of a installment comprising the payment of interest, including any interest adjustments, when occur. The commission will be due and payable by the processing and regardless of the good collection of the installment that gives rise to it. Commission only applies to contracts concluded until December 31, 2020.

Commission of two Processing Installment	-	2.50	-	4%	-	-	-	2.60
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Issuance Fee	-	75.00	-	-23%	22%	18%	92.25	91.50	88.50
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Repayment commission partial advance

4. Variable Rate Scheme:

- Contracts up to € 75,000

The commission corresponds to 4% of the installment amount overdue and not paid and will be charged only once, for each installment overdue and unpaid, even if the non-compliance is maintained. If the commission determined under the terms referred to above corresponds to an amount less than € 12.00, the Bankinter will charge a fixed commission of € 12.00 *.

If it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that value as a maximum limit. If the installment due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the value of said installment overdue and unpaid, in which case applies the aforementioned limits.

* values subject to annual update.

Commission by Recovery Amounts in Debt	4.00%	12.00 / 150.00	4%	-	-	12.48 / 156.00
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Commissions at the end of the contract

Repayment commission total anticipated

6. Variable Rate Scheme:

- Contracts up to € 75,000

In the case of early repayment, in whole or in part, of the debt owed, it is necessary to observe a 7 (seven) day notice, regarding the date intended for reimbursement.

Other associated expenses

Stamp Tax on the Value of the Credit Used (cost to be borne by the Customer after using the Credit):

- Credits with a term of less than 1 year: 0.192% for each month of the contract;
- Credit with a maturity of one year or more and less than five years: 2.4%;
- Credit with a maturity of five years or more: 2.4%.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

PAGE 24 BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.2.1. Bankinter Consumer Finance Personal Credit (Premier and Non-Premier Customers, with a Bankinter Demand Deposit)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT	Tax Amount				
	In %	Euros	Value	IS	Cont. Mad. B.C.	Cont. Mad. B.C.		
Fixed Rate Loans								
Initial Commissions								
1. Commission of Credit Granting	3.00%	-	-	4%	-	-	Applied when Credit was formalized.	
Commissions during the term of the contract								
Commission of two Processing Installment	-	2.50	-	4%	-	-	Charged after the Credit was formalized. Charge due whenever there is a processing of a installment comprising the payment of interest, including any interest adjustments, when occur. The commission will be due and payable by the processing and regardless of the good collection of the installment that gives rise to it. Commission only applies to contracts concluded until December 31, 2020.	
3. Repayment commission partial advance	0.25% or 0.5%	-	-	4%	-	-	See Note (1).	

The commission corresponds to 4% of the installment amount overdue and not paid and will be charged only once, for each installment overdue and unpaid, even if the

Commission by					
4. Recovery	4.00%	12.00 / 150.00	4%	-	-
Amounts in Debt					12.48 / 156.00

non-compliance is maintained. If the commission determined under the terms referred to above corresponds to an amount less than € 12.00, the Bankinter will charge a fixed commission of € 12.00 *.

If it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that value as a maximum limit.

If the installment due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the value of said installment overdue and unpaid, in which case applies the aforementioned limits.

* values subject to annual update.

Commissions at the end of the contract

5. Repayment commission total anticipated	0.25% or 0.5%	-	-	4%	-	-	-
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See Note (1).

Note (1): Early amortization

- 0.5% early repayment commission of the principal repaid, if the period between the early repayment and the stipulated date for the term of the credit agreement is more than 1 year;

- Early repayment commission of 0.25% of the credit repaid in advance, if the mentioned period is less than or equal to 1 year.

In the case of the commission calculated by the aforementioned method exceeds the amount of interest that the consumer would have to pay during the period elapsed between the early repayment and the date stipulated for the end of the credit agreement, the amount corresponding to the interest that the consumer would have will be charged to pay during that period.

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement and the payment of the early repayment fee in the amount.

Financing product of Bankinter Consumer Finance, EFC, SA

Branch in Portugal: Praça Marquês de Pombal, nº13, 4th floor, 1250-162-NIPC 980575443, CRC Lisboa.

Bankinter Consumer Finance, EFC, SA Headquarters: Avda. de Bruselas, 12, 28108, Alcobendas, Madrid, Spain.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

2.2.1. Bankinter Consumer Finance Personal Credit - Pre-Analyzed Credit Campaign (Premier and Non-Premier customers with Bankinter Demand Account)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax	VAT	IS	Tax Amount	Cont.	Mad.		
	In %	Euros	Value	Yearly	B.C.	Cont.	Mad.	B.C.
Fixed Rate Loans								
Initial Commissions								
1. Commission of Credit Granting	3.00%	-	-	4%	-	-	-	-
Commissions during the term of the contract								
Commission of two Processing Installment	-	2.50	-	4%	-	-	-	2.60
Issuance Fee								
3. Debt Statement for Various Purposes	-	75.00	-	-	23%	22%	18%	92.25 91.50 88.50
4. Repayment commission partial advance	0.25% or 0.5%	-	-	4%	-	-	-	-
Commission by Amounts in Debt								
5. Recovery Amounts in Debt	4.00%	12.00 / 150.00		4%	-	-	12.48 / 156.00	
See Note (1).								
<p>The commission corresponds to 4% of the installment amount overdue and not paid and will be charged only once, for each installment overdue and unpaid, even if the non-compliance is maintained. If the commission determined under the terms referred to above corresponds to an amount less than € 12.00, the Bankinter will charge a fixed commission of € 12.00 *.</p> <p>If it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that value as a maximum limit.</p> <p>If the installment due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the value of said installment overdue and unpaid, in which case applies the aforementioned limits.</p> <p>* values subject to annual update.</p>								

Commissions at the end of the contract

6. Repayment commission total anticipated	0.25% or 0.5%	-	-	4%	-	-	-	-	-	-	-	See Note (1).
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Note (1): Early amortization

- 0.5% early repayment commission of the principal repaid, if the period between the early repayment and the stipulated date for the term of the credit agreement is more than 1 year;

- Early repayment commission of 0.25% of the credit repaid in advance, if the mentioned period is less than or equal to 1 year.

In the case of the commission calculated by the aforementioned method exceeds the amount of interest that the consumer would have to pay during the period elapsed between the early repayment and the date stipulated for the end of the credit agreement, the amount corresponding to the interest that the consumer would have will be charged to pay during that period.

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement and the payment of the early repayment fee in the amount.

Financing product of Bankinter Consumer Finance, EFC, SA

Branch in Portugal: Praça Marquês de Pombal, nº13, 4th floor, 1250-162-NIPC 980575443, CRC Lisboa.

Bankinter Consumer Finance, EFC, SA Headquarters: Avda. de Bruselas, 12, 28108, Alcobendas, Madrid, Spain.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 17/32

PAGE 26 BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.2.1. Bankinter Consumer Finance Personal Credit - Flexible Premier and Non-Premier Credit****(Customers with Bankinter Demand Deposit account)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Values Without Tax In %	Commissions		VAT IS Cont. Mad. B.C. Cont. Mad. B.C.	Plus Tax		Tax Amount Other Conditions	Commissions		
	Euros (min / max)	Value Yearly		VAT					
				Cont.	Mad.				

Variable Rate Loans**Initial Commissions**

1. Commission of Credit Granting	3.00%	-	-	4%	-	-	-	-	-	-	-	Applied when Credit was formalized.
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Commissions during the term of the contract

Charged after the Credit was formalized. Charge due whenever there is a processing of

Commission of two Processing Installment	-	2.50	-	4%	-	-	-	2.60
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a installment comprising the payment of interest, including any interest adjustments, when occur. The commission will be due and payable by the processing and regardless of the good collection of the installment that gives rise to it. Commission only applies to contracts concluded until December 31, 2020.

Repayment commission partial advance	-	-	-	-	-	-	-	-
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3. Variable Rate Scheme:

- Contracts up to € 75,000

Commission by 4. Recovery Amounts in Debt	4.00%	12.00 / 150.00	4%	-	-	12.48 / 156.00	-	-
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The commission corresponds to 4% of the installment amount overdue and not paid and will be charged only once, for each installment overdue and unpaid, even if the non-compliance is maintained. If the commission determined under the terms referred to above corresponds to an amount less than € 12.00, the Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that value as a maximum limit. If the installment due and not paid exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the value of said installment overdue and unpaid, in which case applies the aforementioned limits.

* values subject to annual update.

Commissions at the end of the contract

Repayment commission total anticipated	-	-	-	-	-	-	-	-
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- ### 5. Variable Rate Scheme:
- Contracts up to € 75,000

In the case of early repayment, in whole or in part, of the debt owed, it is necessary to observe a 7 (seven) day notice, regarding the date intended for reimbursement.

Other associated expenses

Stamp Tax on the Value of the Credit Used (cost to be borne by the Customer after using the Credit):

- Credits with a term of less than 1 year: 0.2115% for each month of the contract;
- Credit with a maturity of one year or more and less than five years: 2.64%;
- Credit with a maturity of five years or more: 2.64%.

Financing product of Bankinter Consumer Finance, EFC, SA

Branch in Portugal: Praça Marquês de Pombal, nº13, 4th floor, 1250-162-NIPC 980575443, CRC Lisboa.

Bankinter Consumer Finance, EFC, SA Headquarters: Avda. de Bruselas, 12, 28108, Alcobendas, Madrid, Spain.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone

BankINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.2.2. Personal Credit - Furniture Leasing (Equipment) - OUT OF COMMERCIALIZATION**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions	Other Conditions		
Values Without Tax	VAT	Tax Amount			
In %	Euros	Value	IS	Cont.	Mad.
		Yearly		B.C.	B.C.

Financial Leasing - Furniture Leasing - OUT OF COMMERCIALIZATION

Commissions during the term of the contract

1. Reimbursement Fee
Partial Advance:Contracts concluded after
7/1/2009
(DL 133/2009)

Variable Rate Scheme:

- Contracts up to
€ 75,000 - - - - - 30 working days notice regarding the
Early Amortization date.Contracts concluded until
06/30/2009
(DL 359/1991)- Fee Scheme To see - - - - - See Note (1). 15 working days notice
Variable Grade (1) in relation to the Amortization date
Anticipated.

twoCommission for restitution of

Well out of date:

- Monthly income 3.50% - - - - - Commission for each day of delay and on
- Quarterly Income 2.00% the value of the last past due income.

- Half Yearly Income	1.00%	-	-	- 23% 22% 18%	-	-
3. Commissions related to Acts						
Administrative:						
- 2nd copy of contract	-	25.00	-	- 23% 22% 18% 30.75 30.50 29.50	-	-
- 2nd copies of Invoices / Receipts	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70	-	-
- 2nd copies of Models of Legalization	-	75.00	-	- 23% 22% 18% 92.25 91.50 88.50	-	-
- Change of domicile of Income (for ICO)	-	50.00	-	- 23% 22% 18% 61.50 61.00 59.00	-	-
- Change Payment Date Lace	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70	-	-

Note (1): Early amortization for contracts concluded up to 30 June 2009:

- If amortization occurs before $\frac{1}{4}$ the term provided for in the contract has elapsed: interest and charges will be charged on the amount paid referring to $\frac{1}{4}$ of the term initially foreseen.
- If amortization occurs after $\frac{1}{4}$ the term of the contract has elapsed: there is no penalty.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions	
Values Without Tax	VAT	Tax Amount	Other Conditions
In %	Euros	Value	IS
(min / max)	Yearly		Cont. Mad. B.C. Cont. Mad. B.C.

Financial Leasing - Furniture Leasing - OUT OF COMMERCIALIZATION

Commissions at the end of the contract

4. Commission for the Recovery of Amounts in Debt 4.00% 12.00 / 150.00 - 4% - - - 12.48 / 156.00

The commission corresponds to 4% of the overdue and unpaid installment and will be charged only once, for each overdue and unpaid installment, even if non-compliance is maintained. If commission determined under previously mentioned corresponds to a less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to a amount greater than € 150.00 *, the Bankinter will charge a fixed commission corresponding to that value as a limit maximum. If the benefit is due and does not paid exceeds € 50,000, Bankinter charge a commission corresponding to 0.5% of the value of the referred installment overdue and unpaid, in which case applies the aforementioned limits.

* values subject to annual update.

5. Early Terminations / Total Amortizations:

Contracts concluded after
7/1/2009
(DL 133/2009)

Variable Rate Scheme:
Contracts up to € 75,000

Contracts concluded until
06/30/2009
(DL 359/1991)

- Variable Rate Scheme

To see - - - 23% 22% 18%

30 working days notice regarding the Early Amortization date.

See Note (1). 15 working days notice
in relation to the Amortization date
Anticipated.

Note (1): Early amortization for contracts concluded up to 30 June 2009:

- If amortization occurs before $\frac{1}{4}$ the term provided for in the contract has elapsed: interest and charges will be charged on the amount paid referring to $\frac{1}{4}$ of the term initially foreseen.
- If amortization occurs after $\frac{1}{4}$ the term of the contract has elapsed: there is no penalty.

At the end of the contract or in case of early termination at the initiative of the Customer, the fee for the registration of property in its name, under the terms of Decree-Law no. 322-A / 2001, of 14 December. Expenses incurred by the customer will be passed on to Customers. Bank on their behalf (Decree-Law no. 58/2013, of 8 May).

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 20/32

Page 29 BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.3. Car Loans - Furniture Leasing (Auto) - OUT OF COMMERCIALIZATION

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions	Other Conditions			
Values Without Tax	VAT	Tax Amount				
In %	Euros	Value	IS	Cont.	Mad.	B.C.
	(min / max)	Yearly				

Financial Leasing - Auto Leasing - OUT OF COMMERCIALIZATION

Commissions during the term of the contract

1. Reimbursement Fee

Partial Advance:

Contracts concluded after

7/1/2009

(DL 133/2009)

Variable Rate Scheme:

30 working days notice regarding the

Note (1): Early amortization for contracts concluded up to 30 June 2009:

- If amortization occurs before $\frac{1}{4}$ the term provided for in the contract has elapsed: interest and charges will be charged on the amount paid referring to $\frac{1}{4}$ of the term initially foreseen.
 - If amortization occurs after $\frac{1}{4}$ the term of the contract has elapsed: there is no penalty.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 30**Bankinter, SA- Branch in Portugal**

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.3. Car Loans - Furniture Leasing (Auto) - OUT OF COMMERCIALIZATION (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions			Plus Tax		Commissions			Other Conditions
Values Without Tax			VAT	Tax Amount		IS		Other Conditions
In %	Euros	Value	Cont.	Mad.	B.C.			
	(min / max)	Yearly						

Financial Leasing - Auto Leasing - OUT OF COMMERCIALIZATION

Commissions at the end of the contract

The commission corresponds to 4% of the overdue and unpaid installment and will be charged only once, for each overdue and unpaid installment, even if the non-compliance is maintained. If commission determined under previously mentioned corresponds to a less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to a amount greater than € 150.00 *, Bankinter will charge a corresponding flat fee to that value as a ceiling. If unpaid installment exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the value of the aforementioned and unpaid installment, in which case the limits do not apply previously mentioned.

* values subject to annual update.

4. Commission for the Recovery of Amounts in Debt	4.00%	12.00 / 150.00	-	4%	-	-	-	12.48 / 156.00
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5. Early Terminations / Total Amortizations:

Contracts concluded after
7/1/2009

(DL 133/2009)							
- Variable Rate Scheme:							30 working days notice regarding the Early Amortization date.
Contracts up to € 75,000	-	-	-	-	-	-	
Contracts concluded until							
06/30/2009	To see						See Note (1). 15 working days notice in relation to the Amortization date Anticipated.
(DL 359/1991)	Note						
- Variable Rate Scheme	(1)			- 23%	22%	18%	

Note (1): Early amortization for contracts concluded up to 30 June 2009.

- If amortization occurs before $\frac{1}{4}$ the term provided for in the contract has elapsed: interest and charges will be charged on the amount paid referring to $\frac{1}{4}$ of the term initially foreseen.
 - If amortization occurs after $\frac{1}{4}$ the term of the contract has elapsed: there is no penalty.

At the end of the contract or in case of early termination at the initiative of the Customer, the fee for the registration of property in its name, under the terms of Decree-Law no. 322-A / 2001, of 14 December. Expenses incurred by the customer will be passed on to Customers Bank on their behalf (Decree-Law no. 58/2013, of 8 May).

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 22/33

PageBANKINTER, SA- Branch in Portugal

Entry into force: 01-June-2017

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

(INDEX)

2.4. Credit Lines and Current Accounts - OUT OF COMMERCIALIZATION

Not applicable

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 23/32

Page 32 KINTER, SA- Branch in Portugal

Entry into force: 01-June-2017

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.5. Bank Overdrafts**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions		Plus Tax		Commissions		Other Conditions
Values Without Tax	VAT	Tax Amount				
In %	Euros	IS	Cont. Mad. B.C.	Cont. Mad. B.C.		
(min / max)						

Bank overdraft associated with deposit accounts

Initial Commissions

1. Opening Committee	0.60%	-	-	4%	-	-	-	See Note (1).
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Note (1): Not applicable to Ordained Credit and Overdrafts in the form of a contract covered by Decree-Law no. 133/2009, of 2 June.

Other associated expenses

Stamp Tax on the Value of Credit Used:

- Discovered in the form of a contract covered by Decree-Law no. 133/2009, of 2 June: 0.105%;

- Discovered in the form of a contract not covered by Decree-Law no. 133/2009, of 2 June: 0.04%.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

PAGE 24 BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.6. Other Loans to Individuals - Flexible Credit (Other Contracts - not equivalent to the Consumer Credit)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros	Value	IS	Cont.	Mad.		
		(min / max)	Yearly		Cont.	Mad.	B.C. Cont. Mad. B.C.	

Variable Rate Loans - Loan amounting to more than € 75,000. Only available to Premier Segment Customers.

	Initial Commissions							
1. Opening Commission Credit	3%	-	-	4%	-	-	-	Applied when Credit was formalized.
	Commissions during the term of the contract							
Processing Commission two of Installment	-	2.50	-	4%	-	-	-	Charged after the Credit was formalized. Collection due whenever there is a processing an installment including interest payments, including any interest settlements, when occur. The commission will be due and payable by processing and regardless of good collection of the installment that gives rise to it. Commission only applies to contracts concluded until December 31, 2020.
Reimbursement Fee Partial Advance:								
3.	Commission is levied on the amortized amount.							
- Contracts over € 75,000	2.00%		4%	-	-	-	-	The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is

4.	Recovery Commission of Debt Values	4.00%	12.00 / 150.00	-	4% -	-	-	12.48 / 156.00
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Keep. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. Case it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that amount as the maximum limit. If the provision overdue and not paid exceeds € 50,000.00, the Bankinter will charge a commission corresponding to 0.5% of the value of said overdue and unpaid installment, in which case the limits do not apply previously referred to.
 * values subject to annual update.

Commissions at the end of the contract

5. Repayment commission total anticipated

- Contracts over € 75,000	3.00%	-	-	4%	-	-	-	-	Commission is levied on the amortized amount.
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In the case of early repayment, in whole or in part, of the debt owed, it is necessary to observe a 7 (seven) day notice, regarding the date intended for reimbursement.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.6. Other Loans to Individuals - Real Estate Leasing (Other Purposes - excludes Housing Purposes)

- OUT OF COMMERCIALIZATION

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions Values Without Tax	Plus Tax VAT	Commissions Tax Amount	Other Conditions
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In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.
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Financial Leasing - Real Estate Leasing (Other Purposes - excludes Housing Purpose) - OUT OF COMMERCIALIZATION

Commissions during the term of the contract						
1. Process Committee	-	475.00	-	- 23% 22% 18% 584.25 579.50 560.50	-	-
twoReviews - Fractions Autonomous	-	250.00	-	- 23% 22% 18% 307.50 305.00 295.00	-	-
3. Mortgage Discounts (for ancillary guarantees)	-	200.00	-	- 23% 22% 18% 246.00 244.00 630.12	-	-
4. Reimbursement Fee						
Partial Anticipation						
- Variable Rate	0.50%	-	-	- 23% 22% 18%	-	Commission is levied on the amortized amount.
- Flat rate	2.00%	-	-	- 23% 22% 18%	-	Plus Process Commission (see point 1.)
5. Commission for restitution of Well out of date:						
- Monthly income	3.50%	-	-	- 23% 22% 18%	-	Commission for each day of delay and on the
- Quarterly Income	2.00%	-	-	- 23% 22% 18%	-	value of the last past due income.
6 Commission for amendments contractual / financial						
- Simple changes,	-	-	-	-	-	Commission charged to the Seller.
Term / Fee (subject to registration)						
- Assignment of contractual position	-	-	-	-	-	
7. Commissions on acts administrative:						
- 2nd copies of invoices / receipts	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70	-	
- IMI - Imp. Munic. Real Estate and Sanitation Rates	-	30.00	-	- 23% 22% 18% 36.90 36.60 35.40	-	
- Waiver Waiver Request VAT	-	75.00	-	- 23% 22% 18% 92.25 91.50 88.50	-	
- Change in domiciliation of Income (for ICO)	-	50.00	-	- 23% 22% 18% 61.50 61.00 59.00	-	
- Change of payment date Lace	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70	-	
8. Recovery Commission of Debt Values	4.00%	12.00 / 150.00	- 4%	- - -	12.48 / 156.00	The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is Keep. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. Case it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that amount as the maximum limit. If the provision overdue and not paid exceeds € 50,000.00, the

Bankinter will charge a commission corresponding to 0.5% of the value of said overdue and unpaid installment, in which case the limits do not apply previously referred to.

* values subject to annual update.

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 26/32

BankINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.6. Other Loans to Individuals - Real Estate Leasing (Other Purposes - excludes Housing Purposes)

- OUT OF COMMERCIALIZATION (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions			Plus Tax		Commissions			Other Conditions
Values Without Tax			VAT	Tax Amount				Other Conditions
In %	Euros	Value IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.
		(min / max)	Yearly					

Financial Leasing - Real Estate Leasing (Other Purposes - excludes Housing Purpose) - OUT OF COMMERCIALIZATION

Commissions at the end of the contract

- 9. Early Terminations /
- Total Amortization

- Variable Rate	0.50%	-	-	- 23% 22% 18%	-	Commission is levied on the amortized amount. Plus Process Commission (see point 1.).
- Flat rate	2.00%	-	-	- 23% 22% 18%	-	

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement.

2.6. Other Credits to Individuals - Furniture Leasing (Equipment) - (Other Contracts - no

equivalent to Consumer Credit) - OUT OF COMMERCIALIZATION

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS Cont. Mad. B.C.	Cont. Mad. B.C.	Tax Amount		

**Financial Leasing - Furniture Leasing - Equipment (Other contracts - not equivalent to Consumer Credit) -
OUT OF COMMERCIALIZATION**

	Commissions during the term of the contract						
1. Process Committee	0.10%	125.00 / -	-	- 23% 22% 18%	-	-	Expenses with legalization of the Property in charge of the Client.
twoReimbursement Fee							
Partial Advance:							
- Contracts over € 75,000	2.00%	-	-	- 23% 22% 18%	-	-	Commission is levied on the amortized amount. In addition, the Process Commission (see point 1.).
3. Commission for restitution of Well out of date:							
- Monthly income	3.50%	-	-	- 23% 22% 18%	-	-	
- Quarterly Income	2.00%	-	-	- 23% 22% 18%	-	-	Commission for each day of delay and on the value of the last past due income.
- Half Yearly Income	1.00%	-	-	- 23% 22% 18%	-	-	
4. Commission for Changes Contractual / Financial:							
- Contractual Amendments (Term / Rate)	-	-	-	- 23% 22% 18%	-	-	
- Assignment of Position	-	-	-	- 23% 22% 18%	-	-	Commission charged to the Seller.
Contractual	-	-	-	- 23% 22% 18%	-	-	
5. Commissions related to Acts Administrative:							
- 2nd copy of contract	-	25.00	-	- 23% 22% 18% 30.75 30.50 29.50	-	-	
- 2nd copies of Invoices / Receipts	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70	-	-	
- Mortgage Termination (for ancillary guarantees)	-	200.00	-	- 23% 22% 18% 246.00 244.00 236.00	-	-	
- 2nd copies of Models of Legalization	-	75.00	-	- 23% 22% 18% 92.25 91.50 88.50	-	-	
- Change in domiciliation of Income (for ICO)	-	50.00	-	- 23% 22% 18% 61.50 61.00 59.00	-	-	
- Change of payment date Lace	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70	-	-	

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

~~PAGE~~ BANKINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.6. Other Credits to Individuals - Furniture Leasing (Equipment) - (Other Contracts - no equivalent to Consumer Credit) - OUT OF COMMERCIALIZATION (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions		Plus Tax		Commissions		Other Conditions
Values Without Tax	VAT	Tax Amount				
In %	Euros	Value	IS	Cont. Mad. B.C. Cont. Mad. B.C.		
		(min / max)	Yearly			

Financial Leasing - Furniture Leasing - Equipment (Other contracts - not equivalent to Consumer Credit) -
OUT OF COMMERCIALIZATION

Commissions during the term of the contract

6. Recovery Commission of Debt Values	4.00%	12.00 / 150.00	-	4%	-	-	12.48 / 156.00
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The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is Keep. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. Case it corresponds to a higher amount at € 150.00 *, Bankinter will charge a fixed commission corresponding to that amount as the maximum limit. If the provision overdue and not paid exceeds € 50,000.00, the Bankinter will charge a commission corresponding to 0.5% of the value of said overdue and unpaid installment, in which case the limits do not apply previously referred to.

* values subject to annual update.

Commissions at the end of the contract

7. Early Terminations /
Total Amortizations:

- Contracts over € 75,000:

- Total Amortization	3.00%	-	-	- 23% 22% 18%	-	Commission is levied on the amortized amount.
- Replacement of Existing Contract	1.00%	-	-	- 23% 22% 18%	-	Plus Process Commission (see point 1.).

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement.

At the end of the contract or in case of early termination at the initiative of the Customer, the fee for the registration of property in its name, under the terms of Decree-Law no. 322-A / 2001, of 14 December. Expenses incurred by the customer will be passed on to Customers. Bank on their behalf (Decree-Law no. 58/2013, of 8 May).

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

(INDEX)

2.6. Other Loans to Individuals - Furniture Leasing (Auto) (Other contracts - not equivalent to Consumer Credit) - OUT OF COMMERCIALIZATION

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions	Other Conditions
Values Without Tax	VAT	Tax Amount	
Euros	Value	IS	
In %			Cont. Mad. B.C. Cont. Mad. B.C.

(min / max) Yearly

Financial Leasing - Leasing Auto (Other contracts - not equivalent to Consumer Credit) -

- OUT OF COMMERCIALIZATION

Commissions during the term of the contract

1. Process Committee:									
- Legalization in charge of Client	-	150.00	-	- 23%	22%	18%	184.50	183.00	177.00
- Legalization in charge of Bank	-	250.00	-	- 23%	22%	18%	307.50	305.00	295.00

twoReimbursement Fee

Partial Advance:

- Contracts over € 75,000 2.00% - - - 23% 22% 18% - Commission is levied on the amortized amount.
Plus Process Commission
(see point 1.).

3. Commission for restitution of
Well out of date:

- Monthly income	3.50%	-	-	- 23% 22% 18%	-	
- Quarterly Income	2.00%	-	-	- 23% 22% 18%	-	Commission for each day of delay and on the value of the last past due income.
- Half Yearly Income	1.00%	-	-	- 23% 22% 18%	-	

4. Commission for Changes Contractual / Financial:

- Contractual Amendments
(Term / Rate)

- Assignment of Position
Contractual Commission charged to the Seller

5. Commissions related to Acts Administrative:

- 2nd copy of contract	-	25.00	-	23% 22% 18% 30.75 30.50 29.50
- Fines, Notifications, 2nd copies Invoices / Receipts	-	15.00	-	23% 22% 18% 18.45 18.30 17.70
- Mortgage Distract (for ancillary guarantees)	-	200.00	-	23% 22% 18% 246.00 244.00 236.00
- 2nd copies of Models of Legalization	-	75.00	-	23% 22% 18% 92.25 91.50 88.50

- Change in domiciliation of Income (for ICO)	-	50.00	-	- 23% 22% 18% 61.50 61.00 59.00	-
- Change of payment date Lace	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70	-

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

BankINTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

2.6. Other Loans to Individuals - Furniture Leasing (Auto) (Other contracts - not equivalent to Consumer Credit) - OUT OF COMMERCIALIZATION (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions	Other Conditions
Values Without Tax	VAT	Tax Amount	
In %	IS	Cont. Mad. B.C. Cont. Mad. B.C.	
Euros (min / max)	Value Yearly		

Financial Leasing - Leasing Auto (Other contracts - not equivalent to Consumer Credit) -
- OUT OF COMMERCIALIZATION

Commissions during the term of the contract

The commission corresponds to 4% of the installment due and not paid and will be charged only once, for each installment past due and does not pay, even if the default is kept. If the commission determined in previously mentioned terms correspond to less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. Case it corresponds to a higher amount

6. Recovery Commission of Debt Values	4.00%	12.00 / 150.00	- 4%	- - -	12.48 / 156.00	at € 150.00 *, Bankinter will charge a fixed commission corresponding to that amount as the maximum limit. If the provision overdue and not paid exceeds € 50,000.00, the Bankinter will charge a commission corresponding to 0.5% of the value of said overdue and unpaid installment, in which case the limits do not apply previously referred to.
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* values subject to annual update.

Commissions at the end of the contract

7. Early Terminations /
Total Amortizations:

- Contracts over € 75,000:

- Total Amortization	3.00%	-	-	- 23% 22% 18%	-	Commission is levied on the amortized amount. Plus Process Commission (see point 1.).
- Contract Replacement Existing	1.00%	-	-	- 23% 22% 18%	-	

In the case of early repayment, in whole or in part, of the outstanding credit, it is necessary to observe a 30 (thirty) day notice, regarding the date intended for reimbursement.

At the end of the contract or in case of early termination at the initiative of the Customer, the fee for the registration of property in its name, under the terms of Decree-Law no. 322-A / 2001, of 14 December. Expenses incurred by the customer will be passed on to Customers. Bank on their behalf (Decree-Law no. 58/2013, of 8 May).

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)
2.6. Other Loans to Individuals - Financing by promissory note (Other contracts - not equivalent with Consumer Credit)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions			Plus Tax			Commissions			Other Conditions
Values Without Tax			VAT			Tax Amount			Other Conditions
In %	Euros	Value	IS	Cont.	Mad.	B.C.	Cont.	Mad.	Other Conditions
	(min / max)	Yearly		Cont.	Mad.	B.C.	Cont.	Mad.	

Short, Medium and Long Term Credit in Current Account with Guarantee consisting of Mortgage or Exclusive Pledge

Financial

Variable Rate Loans

Initial Commissions

1. Financing Commission	0.65%	50.00 / -	-	4%	-	-	-	-	
twoReform Commission	-	30.00	-	4%	-	-	-	31.20	Commission applied when the Client requests the reform of the effect. See Note (1).

Note (1): Commission to be charged simultaneously with the Financing Commission.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 31/32

Page 40 INTER, SA- Branch in Portugal

Entry into force: 01-January-2021

2. CREDIT OPERATIONS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**2.6. Other Credits to Individuals - Premier Dynamic Credit**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions Values Without Tax In %	Plus Tax Euros (min / max)	Commissions Value Yearly	IS Cont. Mad. B.C.	Tax Amount Cont. Mad. B.C.	Other Conditions
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Short, Medium and Long Term Credit in Current Account with Guarantee consisting of Mortgage or Exclusive Pledge

Financial

Variable Rate Loans

Initial Commissions

1. Opening Committee

- Exclusive Pledge Guarantee Financial	-	300.00	-	4%	-	-	-	-	312.00	-
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twoSolicitor's Committee	-	275.00	-	- 23% 22% 18%	338.25	335.50	324.50			
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Optional. Applicable for warranty only mortgage.

3. Assessments:

- Autonomous fractions	-	250.00	-	- 23% 22% 18%	307.50	305.00	295.00			
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Commissions during the term of the contract

4. Immobilization Commission

- Exclusive Pledge Guarantee Financial	0.25%	-	-	4%	-	-	-	-	-	
- Mortgage Guarantee	0.50%	-	-	4%	-	-	-	-	-	

Commission to be applied on the amount not used, if amount used is less than 50% of the contracted amount.

Other associated expenses

Expenses related to the Online Registration of the Mortgage Registration Cancellation Instrument (s): € 20.00, for each deposit

Stamp Tax on the Value of the Credit Used (cost to be borne by the Customer after using the Credit):

- 0.04% over the monthly average obtained by adding the outstanding balances calculated daily, during the month, divided by 30 (thirty).

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit / Private Operations - Page 32/32

Page 41 BANKINTER, SA- Branch in Portugal

Entry into force: 17-December-2020

3. CREDIT AND DEBIT CARDS (PRIVATE CUSTOMERS) [\(INDEX\)](#)

3.1. Credit cards

Commissions (Euros)

Card designation	1. Provision of a credit card								Others Conditions
	1st Holder	Other Holders	credit	and	The	frog)	you	
Networks where the card is accepted	The ° AfC I	s Thein An g If	The ° AfC I	s Thein An g If	titu B	The iç ib	The n g	and The Thid ly	and The W frog andm for and u s andre
Bankinter Único Gold Premier (Barclays Premier Id) (Visa) (B)	Free	Free	Free	Free	Free	Free	-	-	25.00
Bankinter Single Gold Free for Life (Barclays Gold Free for Life) (Dual ATM / Visa Card) (B)	Free	Free	Free	Free	Free	Free	-	-	25.00
Bankinter Platinum (Barclays Platinum) (Dual ATM / Visa Card) (B)	Free	Free	Free	Free	Free	Free	-	-	25.00
Single Bankinter (Barclays Classic) (Dual ATM / Visa Card) - (A)	24.04	24.04	7.69	7.69	Free	Free	-	-	25.00
Bankinter Único Gold (Barclays Gold)	72.12	72.12	24.04	24.04	Free	Free	-	-	25.00

(Dual ATM / Visa Card) - (A)										
Bankinter Consumer Finance Classic (BKCF Classic) (Dual ATM / Visa Card)	15.00	15.00	15.00	15.00	Free	Free	-	4% (min \$ 12.00 / max € 150.00)	25.00	-
Bankinter Consumer Finance Classic BK (BKCF Classic BK) (Dual ATM / Visa Card)	Free	Free	Free	Free	Free	Free	-	4% (min \$ 12.00 / max € 150.00)	25.00	(1)
Bankinter Consumer Finance Gold (BKCF Gold) (Dual ATM / Visa Card)	30.00	30.00	30.00	30.00	Free	Free	-	4% (min \$ 12.00 / max € 150.00)	25.00	-
Bankinter Consumer Finance Platinum (BKCF Platinum) (Dual ATM / Visa Card)	60.00	60.00	60.00	60.00	Free	Free	-	4% (min \$ 12.00 / max € 150.00)	25.00	-
Bankinter Consumer Finance BK Power (Visa)	Free	Free	Free	Free	Free	Free	-	4% (min \$ 12.00 / max € 150.00)	25.00	-
Bankinter Consumer Finance Premier (Visa)	15.00	15.00	15.00	15.00	Free	Free	-	4% (min \$ 12.00 / max € 150.00)	25.00	-

Plus Stamp Tax (4%), except for the Urgent Production Commission; see Note (2)

- Grade A): The cards presented were sold until November 2009. The sale of these cards is discontinued.
- Note (B): The cards presented were sold until July 2017. The sale of these cards is discontinued.
- Grade (C): In the 1st year, the Credit Card Availability fee is charged one month after the card's issuance date.
- Note (1): Exclusive Card for Customers with "Bankinter Mais Ordemado" Account or "Bankinter" Account
- Note (2): The urgent delivery service, by courier, of the card produced is only available under special conditions and in the issuance of new cards and replacements, and does not apply to renewals.
VAT is added to the legal rate in force.
- Note (3): Commission to be charged only once for each installment overdue and not paid, in the amount of 4% and with a minimum of € 12.00 and a maximum of € 150.00.
In the event of a delay in the payment of principal, interest on arrears calculated at the interest rate applicable to the operation, plus a maximum annual surcharge of 3%, calculated on overdue and unpaid capital.

Financing product of Bankinter Consumer Finance, EFC, SA

Branch in Portugal: Praça Marquês de Pombal, nº13, 4th floor, 1250-162-NIPC 980575443, CRC Lisboa.

Bankinter Consumer Finance, EFC, SA Headquarters: Avda. de Bruselas, 12, 28108, Alcobendas, Madrid, Spain.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

3. CREDIT AND DEBIT CARDS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

3.1. Credit Cards (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax				Commissions			Others Conditions	
	Values Without Tax			VAT				Tax Amount				
	In %	Euros (min / max)	Value Yearly	IS		Cont.	Mad.	B.C.				
Other Commissions												
1. Photocopy of National Invoices	-	4.50	-	-	23%	22%	18%	5.54	5.49	5.31	-	
twoPhotocopy of international invoices	-	9.50	-	-	23%	22%	18%	11.69	11.59	11.21	-	
3. List of low value movements	-	3.00	-	-	23%	22%	18%	3.69	3.66	3.54	-	
4. Card Account Maintenance Charge	-	Free	-	-	-	-	-	-	-	-	-	
5. Excess Credit Line Commission (1)	-	20.00	-	4%	-	-	-	20.80	20.80	20.80	-	

Note (1): Applicable to the Bankinter Consumer Finance BK Power and Bankinter Consumer Finance Premier items, when the customer exceeds the Credit assigned.

Financing product of Bankinter Consumer Finance, EFC, SA

Branch in Portugal: Praça Marquês de Pombal, nº13, 4th floor, 1250-162-NIPC 980575443, CRC Lisboa.

Bankinter Consumer Finance, EFC, SA Headquarters: Avda. de Bruselas, 12, 28108, Alcobendas, Madrid, Spain.

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Bankinter, SA, Branch in Portugal

Debit and Credit Cards / Private - Page 2/5

Page 43

Entry into force: 17-December-2020

3. CREDIT AND DEBIT CARDS (PRIVATE CUSTOMERS)

(INDEX)

3.2. Debit Cards

		Commissions (Euros)							
		1. Provision of a credit card debit			The frog and The frog			The you and	
		1st Holder	Other Holders		The	The	The	The	The
Card designation		The s The s ° An (THE) 1 An g	The s The s ° An (THE) 1 An g		frog The ç and d The The ic	frog The ç The d The The ib	you n and rg U	you n and rg U	you n and rg U
Networks where the card is accepted									Other Conditions

If If twy 3In 4Pro

BK (ATM / VISA network)	18.00 (3)	18.00 (3)	18.00 (3)	18.00 (3)	Exempt Exempt	30.00 (1)	-	See Note (2) (3) (4)
BK Premier (ATM / VISA network)	18.00 (3)	18.00 (3)	18.00 (3)	18.00 (3)	Exempt Exempt	30.00 (1)	-	See Note (2) (3) (4)

Plus Stamp Tax (4%), except for the Urgent Production Commission; see Note (1).

Note (1): The Urgent Card Production service is only available under special conditions and when issuing new cards and replacements, it is not possible to applying to renewals. Service Level: Maximum 3 working days.
VAT is added to the legal rate in force.

Note (2): The BK / BK Premier Card is free under the Minimum Banking Services Account (SMB Account).

Note (3): The BK / BK Premier Card must be activated within 3 months after the issue request, otherwise it will be canceled automatically for security reasons.

Note (4): The BK and BK Premier cards were previously called Electron and Electron Premier cards respectively.

Grade A): In the 1st year, the Debit Card Availability fee is charged one month after the card's issuance date.

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Page 44 INTER, SA- Branch in Portugal

Entry into force: 24-August-2020

3. CREDIT AND DEBIT CARDS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**3.4. Card Operations**

			Card Type
	Debit		Credit - Bankinter Consumer Finance (4)
	BK and BK Premier		Bankinter Único Gold Premier (Barclays Premier Id), Bankinter Único (Barclays Classic), Bankinter Único Gold (Barclays Gold), Bankinter Unique Gold free for Life (Barclays Gold free for Life), Bankinter Platinum (Barclays Platinum)
			Bankinter Consumer Finance Classic, Bankinter Consumer Finance Classic BK, Bankinter Consumer Finance Gold, Bankinter Consumer Finance Platinum, Bankinter Consumer Finance BK Power, Bankinter Consumer Finance Premier
1. Withdrawal of debit cash			
EEA payments in Euros, Swedish Krona and Romanian Leu	ATM	-	-
Payments in the EEA elsewhere coins	ATM	€ 2.50 + 0.33% + 1.7% (1)	-
Payments in the rest of the world in Euros, Swedish Krona and Romanian Leu	ATM	€ 2.50 + 0.33% + 1.7% (1)	-
Payments in the rest of the world in other currencies	ATM	€ 2.50 + 0.33% + 1.7% + 1% (3)	-
2. Cash advance on credit			
EEA payments in Euros, Swedish Krona and Romanian Leu	ATM	-	€ 3.99 + 3.99%
Payments in the EEA elsewhere coins	ATM	-	€ 3.99 + 3.99% + 1.7% (1) (5)
			€ 3.99 + 3.99% + 1.7% (1)

Payments in the rest of the world in
Euros, Swedish Krona and Romanian Leu

ATM	-	€ 3.99 + 3.99% + 1% (two)	€ 3.99 + 3.99% + 1% (two)
-----	---	------------------------------	------------------------------

Payments in the rest of the world in
other currencies

ATM	-	€ 3.99 + 3.99% + 1.7% + 1% (3) (5)	€ 3.99 + 3.99% + 1.7% + 1% (3)
-----	---	---------------------------------------	-----------------------------------

3. Shopping

EEA payments in Euros,
Swedish Krona and Romanian Leu

POS / Environments Open	Free		Free
-------------------------------	------	--	------

Payments in the EEA elsewhere
coins

POS / Environments Open	1.7% (1) (6)		1.7% (1) (5) (6)
-------------------------------	--------------	--	------------------

Payments in the rest of the world in
Euros, Swedish Krona and Romanian Leu

POS / Environments Open	1% (2) (6)		1% (2) (6)
-------------------------------	------------	--	------------

Payments in the rest of the world in
other currencies

POS / Environments Open	1.7% + 1% (3) (6)		1.7% + 1% (3) (5) (6)
-------------------------------	-------------------	--	-----------------------

Plus Stamp Tax (4%)

Note (1): In transactions carried out in the EEA in currencies other than the Euro, the Swedish Krona and the Romanian Leu, the Processing Fee will be added 1.7% International on the value of the transaction.

Note (2): In transactions carried out outside the EEA in Euro, the Swedish Krona and the Romanian Leu will add a Conversion Rate of 1% on the value of the transaction.

Note (3): In transactions carried out outside the EEA in currencies other than the Euro, the Swedish Krona and the Romanian Leu, the International Processing of 1.7% on the transaction amount and the Conversion Rate of 1% on the transaction amount.

Note (4): The dual functionality only operates in the national territory and in ATM / POS with the Multibanco brand. In non-Multibanco ATM / POS, cards both work exclusively on credit

Note (5): The Bankinter Único Premier card (Barclays Premier id) is exempt from the International Processing Fee (1.7%), being charged, whenever applicable, the Conversion Rate on the value of the transaction (1%).

Note (6): Open Environments: Purchases made via internet, wap or interactive television.

Note: The EEA area includes the following countries: Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, United Kingdom, Portugal, Czech Republic, Romania and Sweden.

Financing product of Bankinter Consumer Finance, EFC, SA

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3.5. Other Card Services

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions Values Without Tax In %	Plus Tax IS Euros (min / max)	VAT Value Yearly	Tax Amount Cont. Mad. B.C. Cont. Mad. B.C.	Commissions Other Conditions
--	---	--	------------------------	--	---------------------------------

Current Account Funds Transfer

Cash Advance on account

Bankinter Único Gold Premier
(Barclays Premier Id), Bankinter Unique (Barclays Classic),
Bankinter Único Gold (Barclays Gold), Bankinter Único Gold free for Life (Barclays Gold free for Life), Bankinter Platinum (Barclays Platinum) - by transfer to account with Bankinter Order

Bankinter Consumer Finance Classic, Bankinter Consumer Finance Classic BK, Bankinter Consumer Finance Gold, Bankinter Consumer Finance two Platinum, Bankinter Consumer Finance BK Power, Bankinter Consumer Finance Premier- by transfer to account with Bankinter Order

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Bankinter, SA, Branch in Portugal

Debit and Credit Cards / Private - Page 5/5

Page 46
BANKINTER, SA- Branch in Portugal

Entry into force: 17-January-2020

4. CHECKS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**4.1. Requisition and Delivery of Check Modules**

Request	Counter				Online (Internet) / Telephone				ATM			
	Delivery		Balcony / Post Office		Balcony / Post Office		Balcony / Post Office		Other Conditions			
Commission (Euros)	Without Tax	In addition Tax (3)	With Tax	Without Tax	In addition Tax (3)	With Tax	Without Tax	In addition Tax (3)	With Tax	Without Tax	In addition Tax (3)	With Tax
5 Checks	7.45	0.55	8.00	2.93	0.37	3.30	2.93	0.37	3.30	See Note (1).		
With date	25 Checks	15.26	1.86	17.12	7.45	1.55	9.00	7.45	1.55	9.00	In addition Portes.	

1. Requisition and Delivery of Cross and Order Checks**1.1. To Order**

5 Checks	7.45	0.55	8.00	2.93	0.37	3.30	2.93	0.37	3.30	See Note (1).	
With date	25 Checks	15.26	1.86	17.12	7.45	1.55	9.00	7.45	1.55	9.00	In addition Portes.

of validity												See Note (2).
25	Checks with copy	20.00	2.05	22.05	-	-	-	-	-	-	-	In addition Portes. See Note (2).
No date of validity	5 Checks	5.37	0.46	5.83	-	-	-	2.93	0.37	3.30	See Note (4)	
25 Checks	13.41	1.79	15.20	-	-	-	-	7.45	1.55	9.00	In addition Portes. See Notes (2) and (4)	

2. Requisition and Delivery of Non-Crossed Checks and to Order

2.1. To Order

With date of validity	5 Checks	8.41	0.59	9.00	2.93	0.37	3.30	2.93	0.37	3.30	See Note (1).
25 Checks	22.63	2.16	24.79	12.86	1.76	14.62	9.86	1.64	11.50	In addition Portes. See Note (2).	
No date of validity	5 Checks	6.74	0.52	7.26	-	-	-	2.93	0.45	3.38	See Note (4)
25 Checks	20.82	2.08	22.90	-	-	-	-	9.86	1.64	11.50	In addition Portes. See Notes (2) and (4)

3. Other types of checks

Certified Check	50.00	2.00	52.00	-	-	-	-	-	-	-	-
Bank check	30.00	1.20	31.20	-	-	-	-	-	-	-	-

Note (1): Except free initial module.

Note (2): See "4. Shipping"

Note (3): Checks requisition and delivery fees are subject to 4% Stamp Duty on the commission amount + € 0.05 Stamp Duty per each check.

The remaining commissions are subject to 4% Stamp Duty on the commission amount.

Note (4): Available to Customers in the Private segment.

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions	
	Values Without Tax			VAT			Tax Amount				
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad. B.C.		

4. Shipping

National Shipping

1. (Mainland and Regions Autonomous)	-	0.50	-	-	23%	22%	18%	0.62	0.61	0.59	-
twoEU Shipping	-	1.75	-	-	23%	22%	18%	2.15	2.14	2.07	-
3. Other Countries	-	2.50	-	-	23%	22%	18%	3.08	3.05	2.95	-

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Bankinter, SA, Branch in Portugal

Checks / Personal - Page 1/3

Page 34 BANKINTER, SA- Branch in Portugal

Entry into force: 01-June-2017

4. CHECKS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**4.2. Other Services with Checks**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions	
	Values Without Tax			IS	VAT		Tax Amount				
	In %	Euros (min / max)	Value Yearly		Cont.	Mad.	B.C.	Cont.	Mad.		
1. Risk Users											
1. Bankinter Check Return - to be charged to the drawer	-	35.00	-	4%	-	-	-	36.40	-		
2. Return of Check Issued on two Foreigner	-	35.00	-	4%	-	-	-	36.40	In addition Portes. See "3. Shipping".		
3. Communication of Inhibition to the Bank of Portugal	-	30.00	-	4%	-	-	-	31.20	See note (3)		
4. Disinhibition Communication to Portugal's bank	-	120.00	-	4%	-	-	-	124.80	-		
5. Request for the celebration of a new check convention	-	120.00	-	4%	-	-	-	124.80	-		
6. Notification for Regularization of Check	-	20.00	-	4%	-	-	-	20.80	-		
7. Check Regularization	-	60.00	-	4%	-	-	-	62.40	-		
2. Other Services (6)											
8. Check Cancellation	-	12.50	-	4%	-	-	-	13.00	See Note (1).		
9. Cancellation of Passbook Checks: - Passbooks of 25 or less checks	-	10.00	-	4%	-	-	-	10.40	See Note (2).		

- Passbooks of more than 25 checks	-	15.00	-	4%	-	-	-	15.60	See Note (2).
10. Currency Checks Foreign:									
- Bank Check Issuance	-	17.00	-	4%	-	-	-	17.68	-
- Bank Check Cancellation	-	15.00	-	-	23%	22%	18%	18.45 18.30 17.70	-
11. Checks Issued Abroad:									
- Collection of Checks Issued at Foreigner	0.20%	10.00 / -	-	4%	-	-	-	-	See Notes (5) and (7).
- Situation Request ("Tracer") by Customer indication	-	12.00	-	-	23%	22%	18%	14.76 14.64 14.16	-
12. Deposit of Checks Issued at Foreigner - Withdrawn on the Bankinter in Portugal:									
- Cash withdrawal	-	18.50	-	4%	-	-	-	19.24	See Note (4).
- Deposited on account	-	3.00	-	4%	-	-	-	3.12	See Notes (4) and (5).

Note (1): The Client is exempt from charging this commission if he delivers the check at the time of the cancellation request.

Note (2): The Client is exempt from charging this commission if he delivers the booklet at the time of the cancellation request.

Note (3): Commission charged for occurrence / disqualification.

Note (4): Unavailable for US Dollars Currency.

Note (5): They add commissions from the Correspondent Bank, varying according to the Bank used.

Note (6): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the Table of Exchange Rates for Checks in force is applied.

Table of Exchange Rates for Checks, based on the reference exchange rate table published by Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 2%.

Note (7): Service available for US Dollars only for checks over US \$ 300.

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4. CHECKS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

4.2. Other Check Services (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax		Commissions			Other Conditions	
	Values Without Tax			VAT		Tax Amount				
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.				

2. Other Services (cont.) (6)

	Deposit of Checks Issued at								
13.	Foreigner - Withdrawn on the ICO in Portugal:								
	- Deposited on account	-	10.00	-	4%	-	-	-	10.40
									See Notes (4) and (5).
	Deposit of Checks Issued at								
14.	Foreigner - Withdrawn on UCI in the Foreigner:								
	- Cash withdrawal	0.60%	20.00 / -	-	4%	-	-	-	See Note (4).
	- Deposited on account	0.30%	10.00 / -	-	4%	-	-	-	See Notes (4) and (5).
15.	Photocopies of Checks:								
	- First Check	-	10.00	-	-	23%	22% 18%	12.30 12.20 11.80	-
	- Remaining Checks	-	6.00	-	-	23%	22% 18%	7.38 7.32 7.08	-
16.	Cash Withdrawal	-	5.00	-	4%	-	-	-	5.20

3. Shipping

17.	Shipping costs by registered mail - Return of Check without Foreigner	-	5.00	-	-	23%	22% 18%	6.15	6.10	5.90	-
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Note (1): The Customer is exempt from charging this commission if he delivers the check at the time of the cancellation request.

Note (2): The Client is exempt from charging this commission if he delivers the booklet, at the time of the cancellation request.

Note (3): Commission charged for occurrence / inhibition.

Note (4): Unavailable for US Dollars Currency.

Note (5): Commissions from the Correspondent Bank are added, varying according to the Bank used.

Note (6): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the Table of Exchange Rates for Checks in force is applied.

Table of Exchange Rates for Checks, based on the reference exchange rate table published by Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 2%.

Note (7): Service available for US dollars only for checks over US \$ 300.

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Bankinter, SA, Branch in Portugal

Checks / Personal - Page 3/3

Page 49 BANKINTER, SA- Branch in Portugal

Entry into force: 05-February-2021

5. TRANSFERS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

5.1. Transfer Orders

Echelons (Euros)	Transfer order receipt channel						Others Conditions	
	Online (Internet)		and Device Mobile		Telephone			
	%	Euros (min / max)	%	Euros (min / max)	%	Euros (min / max)		
1. Domestic / National Transfers Issued								
1.1. Credit Transfers Intrabank / Standing Order Intrabank (between Bankinter Portugal Accounts) (6)								
With the same payer and beneficiary								
-Punctual and Periodic without issuance of debit advice	-	-	0.00	-	0.00	-	0.00	
-Punctual and Periodic with issuance of debit advice	-	-	0.50	-	0.50	-	-	
With different payer and payee								
-Punctual and Periodic without issuance of debit advice	-	-	2.00	-	0.00	-	0.00	
							Notes (2) (3)	

-Punctual and Periodic with issuance of debit advice	-	-	2.50	-	0.50	-	0.50	-	-	Notes (2) (3)
1.2. SEPA + Credit Transfers / SEPA + Standing Order (Interbank Transfers) (6)										
Normal										
-Punctual and Periodic without issuance of debit advice	-	-	3.00	-	0.50	-	0.50	-	0.00	Banknotes (2) (4) (10)
-Punctual and Periodic with issuance of debit advice	-	-	3.50	-	1.00	-	1.00	-	-	Banknotes (2) (4)
Urgent										
-Punctual without issuing a debit notice	-	-	-	-	0.50	-	0.50	-	-	Banknotes (2) (4)
-Punctual with issuance of debit notice	-	-	-	-	1.00	-	1.00	-	-	Banknotes (2) (4)
Real Time (TARGET2)										
-Punctual with and without issuance of notice of debit	-	-	28.85	-	28.85	-	28.85	-	-	Banknotes (2) (5)
With valid IBAN and BIC SWIFT but beneficiary bank not adhering to the SEPA transfer service or other currencies not comparable to the Euro (7)										
Normal	-	0.25%	25.00 / 100.00	0.15%	15.00 / 75.00	0.15%	15.00 / 75.00	-	-	Grade (2)
Add 50% to pricing of transfers normal										
1.3. MB WAY transfers										
-Between Bankinter Portugal Accounts	Up to 750.00	-	-	-	Free	-	-	-	-	Banknotes (8) (9)
-Interbank	Up to 750.00	-	-	-	Free	-	-	-	-	Banknotes (8) (9)
1.4. Immediate Transfers										
-Interbank	Up to 100,000	-	-	-	0.50	-	0.50	-	-	Grade (11)
Plus Stamp Tax (4%)										

- Note (1): In the Online (Internet) and Telephone channel, the limit is € 25,000 per operation / day.
- Note (2): In the Telephone channel the limit is € 5,000 per operation / day and in the Online (Internet) channel the limit is € 12,500 per operation / day.
- Note (3): Currency of the transfer denominated in EUR (Euro) or any currency traded by Bankinter, SA, Branch in Portugal.
- Note (4): Transfer currency denominated in EUR (Euro) or SEK (Swedish Krona). The Bank does not have the RON (Romanian Leu) currency available.
- Note (5): Only for the currency of the transfer denominated in EUR (Euro).
- Note (6): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the reference exchange rate table published by the Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 1.5%.
- Note (7): The list of SEPA member banks can be found at <https://www.europeanpaymentscouncil.eu/what-we-do/be-involved/register-participants-participantes-sepa-payment-schemes>
- Note (8): MB WAY transfers are limited to a maximum amount, per transfer, of € 750.00 and a maximum monthly amount (from day 1 until the last day of the month) of € 2,500.00. Minimum Banking Services Demand Account is available free of charge Five transfers, for each month, with a limit of 30 euros per transaction, carried out through payment applications operated by third parties.
- Note (9): The MB WAY service is free for debit and credit cards; It is available for Customers holding a BK / BK Premier debit card (network VISA Electron) and Bankinter credit cards with dual functionality (Visa network) - Bankinter Único Gold Free for Life card; Bankinter Platinum; Bankinter Único and Bankinter Único Gold - see Section 3 of the Price List.
- Grade 10): In the Minimum Deposit Services Demand Account, twenty-four interbank transfers are available free of charge. calendar year via homebanking (without debit notice).
- Note (11): Only for EURO transfer currency and EURO current accounts and limited to a maximum transfer amount of € 100,000.00. Available only on the online channel (Internet) - Bankinter Particulares, Mobile Device (Mobile) and Telephone

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**PAGE 50
BANKINTER, SA- Branch in Portugal**

Entry into force: 05-February-2021

5. TRANSFERS (PRIVATE CUSTOMERS)[\(INDEX\)](#)**5.1. Transfer Orders (cont.)**

Transfer order receipt channel

Echelons (Euros)	Counter	Online (Internet) and Device Mobile		Telephone		ATM	Others Conditions
		%	Euros (min / max)	%	Euros (min / max)		
2. Cross-border / International Transfers Issued							
2.1. SEPA + credit transfers (SEPA countries and / or currencies comparable to the Euro and / or covered by European Regulation No. 924/2009 and No. 260/2012, including SEPA CT) (8) (9) (10) (11)							
Normal							
-Without debit notice	-	-	3.00	-	0.50	-	0.50
-With debit notice	-	-	3.50	-	1.00	-	1.00
Urgent							
-Without debit notice	-	-	-	-	0.50	-	0.50
-With debit notice	-	-	-	-	1.00	-	1.00
Real Time (TARGET2)							
-Punctual with and without issuance of notice of debit	-	-	28.85	-	28.85	-	28.85
With valid IBAN and BIC SWIFT but beneficiary bank not adhering to the SEPA transfer service (7)							
Normal			25.00 / 0.25% 100.00	15.00 / 0.15% 75.00	15.00 / 0.15% 75.00	-	Grade (2)
Urgent			Add 50% to pricing of transfers normal	-	-	-	-
Plus Stamp Tax (4%)							

Note (2): In the Telephone channel the limit is € 5,000 per operation / day and in the Online (Internet) channel the limit is € 12,500 per operation / day.

Note (5): Only for the currency of the transfer denominated in EUR (Euro).

Note (7): The list of SEPA member banks can be found at <https://www.europeanpaymentscouncil.eu/what-we-do/be-involved/register>

participants / registers-participants-sepa-payment-schemes

Note (8): The countries that are part of SEPA are the following: Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Poland, Portugal, Czech Republic, United Kingdom, Romania, Sweden, Switzerland, San Marino, Vatican City State and Principality of Andorra.

Transfer under SEPA conditions: transfers in Euros, with valid IBAN and BIC SWIFT, to SEPA countries and SEPA member banks and with an exclusive regime of shared expenses (SHA).

Note (9): Under European Regulation no. 924/2009 and no. 260/2012, all transfers that cumulatively following features:

- Currency of transfer denominated in EUR (Euro) or SEK (Swedish Krona), Account of the Beneficiary and Originator domiciled in countries adherents to SEPA, indication of the beneficiary bank's IBAN and BIC SWIFT valid and exclusive regime of shared expenses SHA (Shared);
- No special instructions.

Countries covered by EU Regulation No. 260/2012: 17 Eurozone countries (Belgium, Germany, Greece, Spain, Ireland, Italy, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia and Estonia), 10 European Union countries (Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria and Romania) and 3 EEA countries - European Economic Area (Iceland, Norway and Liechtenstein).

Grade 10): Bankinter, SA, Branch in Portugal does not have the currency RON (Romanian Leu) available.

Subtitle NIB - Bank Identification Number

IBAN - International Bank Identification Number (*International Bank Account Number*)

BIC - SWIFT *Bank Identification Code* (*Bank Identification Code*)

SEPA - Single Euro Payments Area

Typology of Bank Expenses between who sends and who receives the funds:

BEN - In charge of the Beneficiary: All bank charges are borne by the Beneficiary of the funds, that is, the Beneficiary receives the amount sent minus the expenses of the banks involved in the transfer;

SHA - Shared expenses: The expenses of the Bank of the Orderer are paid by the Orderer and the expenses of the Bank of the Beneficiary are paid by the Beneficiary;

OUR - In charge of the Orderer: All bank charges are borne by the Orderer, that is, the Beneficiary receives exactly the amount sent, with no discounted expenses.

Note (11): In accordance with and for the purposes of Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 on information accompanying transfers of funds to third countries, transfers of funds to be made to countries outside the European Union in addition to the information regarding the payer's payment account number or unique transaction identifier will be required additional details regarding the name of the payer and, alternatively, his address, personal identification number, identification number of the payer Customer or date / place of birth.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Transfers / Private - Page 2/4

Page 51 BANKINTER, SA- Branch in Portugal

Entry into force: 05-February-2021

5. TRANSFERS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

5.1. Transfer Orders (cont.)

Transfer order receipt channel

Echelons (Euros)	Online (Internet)		Counter and Device		Telephone		ATM		Others Conditions	
	%	Euros (min / max)	%	Euros (min / max)	%	Euros (min / max)	%	Euros (min / max)		
2. Issued Cross-Border / International Transfers (cont.)										
Not covered by EU Regulation No. 260/2012 (6) (11)										
2.2. Non-SEPA + credit transfers (Non-SEPA countries, other currencies not comparable to the Euro)										
Normal	-	0.25%	25.00 / 100.00	0.15%	15.00 / 75.00	0.15%	15.00 / 75.00	-	Grade (2)	
Urgent	-	Add 50% to pricing of transfers normal								
2.3 Transfers to USA or USD										
Normal	-	0.25%	25.00 / 100.00	0.15%	15.00 / 75.00	0.15%	15.00 / 75.00	-	Grade (2)	
Urgent	-	Add 50% to pricing of transfers normal								
OUR Expenditure Regime Option	-	Add 25 € to pricing of transfers normal or urgent.								
Plus Stamp Tax (4%)										

Note (2): In the Telephone channel the limit is € 5,000 per operation / day and in the Online (Internet) channel the limit is € 12,500 per operation / day.

Note (6): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the reference exchange rate table published by the Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 1.5%.

Note (11): They add commissions from the Correspondent Bank, varying according to the Bank used.

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Values Without Tax In %	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT	Tax Amount	Commissions			
	Euros (min / max)	Annual Amount	IS	Cont. Mad. B.C. Cont. Mad. B.C.	Tax Amount			
3. Domestic / National Transfers Received (6)								
3.1. From OIC	-	Free	-	-	-	Free	-	
4. Cross-border / International Transfers Received (6)								
4.1. By carton	-	15.00	-	4%	-	15.60	-	
4.2. SEPA for Credit at Bankinter with								

Valid IBAN and BIC SWIFT	-	Free	-	-	-	-	Free	-
4.3. SEPA for Credit at Bankinter without Valid IBAN and / or BIC SWIFT or other countries, or in a different foreign currency Euro, Romanian Leu and Swedish Krona	0.05%	5.00 / 30.00	-	4%	-	-	5.20 / 31.20	-
4.4. For Credit in OIC per instruction of the Bank of Currency in Currency Foreigner other than Euro, Romanian Leu and Swedish Krona	0.10%	5.00 / 100.00	-	4%	-	-	5.20 / 104.00	-

Note (6): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the reference exchange rate table published by the Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 1.5%.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Transfers / Private - Page 3/4

PAGE 52 BANKINTER, SA- Branch in Portugal

Entry into force: 05-February-2021

5. TRANSFERS (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

5.2. Other Transfer Services

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions Values Without Tax			IS	Plus Tax VAT			Commissions Tax Amount			Other Conditions
	In %	Euros (min / max)	Annual Amount		Cont.	Mad.	B.C.	Cont.	Mad.	B.C.	
1. Issued Payment Order Return Request											
SEPA	-	5.00	-	4%	-	-	-	5.20	See Note (13)	-	
Not SEPA	-	45.00	-	4%	-	-	-	46.80	-	-	
2. Payment Order Issued and Received Investigation Request											
SEPA and Non-SEPA	-	45.00	-	4%	-	-	-	46.80	See Note (13)	-	

Note (13): Transfer under SEPA conditions: transfers in Euros and Swedish Krona, with valid IBAN and BIC SWIFT, for SEPA countries and banks adhering to SEPA and with an exclusive system of shared expenses (SHA).

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13,

Page 53 BANKINTER, SA- Branch in Portugal

Entry into force: 05-March-2019

6. CHARGES (PRIVATE CUSTOMERS)

[\(INDEX\)](#)

6.1. Collection Instructions (debtor)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.
Direct Debit / SEPA Direct Debit (1)										
1. Bankinter domiciled	-	0.00	-	-	23%	22%	18%	0.00	0.00	-
Households										
1. Bankinter domiciled	-	0.00	-	-	23%	22%	18%	0.00	0.00	-

SEPA - Single Euro Payments Area

The countries that are part of SEPA are the following: Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia,

Note (1): Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Poland, Portugal, Czech Republic, United Kingdom, Romania, Sweden, Switzerland, San Marino, Vatican City State and Principality of Andorra.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Collections / Private - Page 1/1

Page 54 BankINTER, SA- Branch in Portugal

Entry into force: 01-June-2017

7. PROVISION OF SERVICES (PRIVATE CLIENTS)

[\(INDEX\)](#)

7.1. Buying and Selling Foreign Notes

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions

Plus Tax

Commissions

In %	Values Without Tax		IS	VAT		Tax Amount	Other Conditions
	Euros	Value		Cont.	Mad.		
	(min / max)	Yearly		B.C.	Cont. Mad. B.C.		

Foreign Currency Purchase (1)

1. By Account:

- Deposit
(if the account is in the same currency) - 0.00 - 4% - - - 0.00 -

- Purchase
(if the account is in a different currency) - 5.00 - 4% - - - 5.20 -

Per Box (available to Customers
two Bankinter worldwide):

- Purchase
(maximum of € 1,500.00 per Client per day) - 10.00 - 4% - - - 10.40 -

Foreign Currency Sale (1)

1. By Account:

- By Operation - 7.00 - 4% - - - 7.28 -

Per Box (available to Customers
two Bankinter worldwide):

- Purchase
(maximum of € 1,500.00 per Client per day) - 10.00 - 4% - - - 10.40 -

Note (1): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the Exchange Rate Table for Notes in force is applied.

Exchange Rate Table for Notes, based on the reference exchange rate table published by Bankinter, SA, Branch in Portugal,
at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 2%.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone
800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13,
2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Other Services / Private - Page 1/7

PAGE 55INTER, SA- Branch in Portugal

Entry into force: 01-June-2017

7. PROVISION OF SERVICES (PRIVATE CLIENTS)[\(INDEX\)](#)**7.2. Guarantees Provided - Guarantees / Sureties and Bank Guarantees**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

In %	Commissions		Plus Tax		Commissions		IS Cont. Mad. B.C. Cont. Mad. B.C.	VAT Cont. Mad. B.C. Cont. Mad. B.C.	Tax Amount Other Conditions			
	Values Without Tax											
	Euros (min / max)	Value Yearly										

Signature Credit (Guarantees / Guarantees and Bank Guarantees)

1. Issuance Fee	-	100.00	-	4%	-	-	-	104.00	-
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two Guarantee Commission

- Technical Guarantees - Term up to 1 year	4.50%	125.00 / -	-	3%	-	-	-	Billed quarterly and in advance with an annual minimum of € 125.00.
- Technical Guarantees - Term between 1 to 5 years	4.75%	125.00 / -	-	3%	-	-	-	

- Financial guarantees or term > 5 years	5.25%	150.00 / -	-	3%	-	-	-	-	Billed quarterly and in advance with an annual minimum of € 150.00.
3. Commission of Notary Recognition	-	40.00	-	-	23%	22%	18%	49.20 48.80 47.20	-
Change Commission									
4. Simple (except for increase in value or deadline extension)	-	175.00	-	4%	-	-	-	182.00	See Note (1)
Change Commission by									
5. Increase in Value or Deadline Extension	-	250.00	-	4%	-	-	-	260.00	See Note (1)
6. Commission of Drive	-	250.00	-	4%	-	-	-	260.00	-

Note (1): Not applicable to Contracts within the scope of Decree-Law no. 227/2012 of 25 October.

Not applicable to Contracts covered by Decree-Law no. 226/2012 of 18 October.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

PAGE 6 **BANKINTER, SA- Branch in Portugal**

Entry into force: 22-May-2018

7. PROVISION OF SERVICES (PRIVATE CLIENTS)[\(INDEX\)](#)**7.3.1. Other Services - Assessments, Surveys and Solicitation**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

In %	Commissions Values Without Tax			IS	Plus Tax VAT			Commissions Tax Amount			Other Conditions
	Euros (min / max)	Value Yearly	IS		Cont.	Mad.	B.C.	Cont.	Mad.	B.C.	
			IS		Cont.	Mad.	B.C.				

Valuations and Surveys of Properties that are not Autonomous Fraction

Applicable to Operations with Mortgage Guarantee, of a Different Kind from Mortgage Loans

1. Assessments

- Amount of the Evaluation

(amounts in Euros):

Up to 500,000	-	550.00	-	- 23%	22%	18%	676.50	671.00	649.00	-
500,001 to 1,250,000	-	850.00	-	- 23%	22%	18%	1,045.50	1,037.00	1,003.00	-
1,250,001 to 2,000,000	-	1,050.00	-	- 23%	22%	18%	1,291.50	1,281.00	1,239.00	-
2,000,001 to 3,000,000	-	1,350.00	-	- 23%	22%	18%	1,660.50	1,647.00	1,593.00	-
3,000,001 to 4,250,000	-	1,550.00	-	- 23%	22%	18%	1,906.50	1,891.00	1,829.00	-
4,250,001 to 6,250,000	-	1,800.00	-	- 23%	22%	18%	2,214.00	2,196.00	2,124.00	-
6,250,001 to 10,000,000	-	2,050.00	-	- 23%	22%	18%	2,521.50	2,501.00	2,419.00	-
10,000,001 to 15,000,000	-	2,550.00	-	- 23%	22%	18%	3,136.50	3,111.00	3,009.00	-
15,000,001 to 20,000,000	-	3,550.00	-	- 23%	22%	18%	4,366.50	4,331.00	4,189.00	-
Above 20,000,001	0.027%	-	-	- 23%	22%	18%	-	-	-	-

twoSurveys

- Amount of the Evaluation

(amounts in Euros):

Up to 500,000	-	150.00	-	- 23%	22%	18%	184.50	183.00	177.00	-
500,001 to 1,250,000	-	150.00	-	- 23%	22%	18%	184.50	183.00	177.00	-
1,250,001 to 2,000,000	-	225.00	-	- 23%	22%	18%	276.75	274.50	265.50	-
2,000,001 to 3,000,000	-	250.00	-	- 23%	22%	18%	307.50	305.00	295.00	-
3,000,001 to 4,250,000	-	250.00	-	- 23%	22%	18%	307.50	305.00	295.00	-
4,250,001 to 6,250,000	-	300.00	-	- 23%	22%	18%	369.00	366.00	354.00	-
6,250,001 to 10,000,000	-	400.00	-	- 23%	22%	18%	492.00	488.00	472.00	-

10,000,001 to 15,000,000	-	500.00	-	- 23%	22%	18%	615.00	610.00	590.00	-
15,000,001 to 20,000,000	-	600.00	-	- 23%	22%	18%	738.00	732.00	708.00	-
Above 20,000,001	10% x0.027%	-	-	- 23%	22%	18%	-	-	-	-
3. Mortgage Distrate	-	250.00	-	- 23%	22%	18%	307.50	305.00	295.00	-
4. Urgency Committee	-	125.00	-	- 23%	22%	18%	153.75	152.50	147.50	-

Real Estate Appraisals and Surveys of Autonomous Fractions

Applicable to Operations with Mortgage Guarantee, of a Different Kind from Mortgage Loans

1. Assessments	-	250.00	-	- 23%	22%	18%	307.50	305.00	295.00	-
twoSurveys	-	150.00	-	- 23%	22%	18%	184.50	183.00	177.00	-
3. Mortgage Distrate	-	150.00	-	- 23%	22%	18%	184.50	183.00	177.00	-
4. Urgency Committee	-	125.00	-	- 23%	22%	18%	153.75	152.50	147.50	-

Rustic Property Assessments without request for construction feasibility

1. Assessments	-	1,050.00	-	- 23%	22%	18%	1,291.50	1,281.00	1,239.00	-
twoUrgency Committee	-	125.00	-	- 23%	22%	18%	153.75	152.50	147.50	-

Solicitor Service - Mortgage Credit Operations

Applicable to Operations with Mortgage Guarantee, of a Different Kind from Mortgage Loans

1. Solicitor Service	-	450.00	-	- 23%	22%	18%	553.50	549.00	531.00	-
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7. PROVISION OF SERVICES (PRIVATE CLIENTS)**7.3.2. Other Services - Extracts and Documents**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

IS In %	Commissions		Plus Tax		Commissions		Other Conditions B.C.	
	Values Without Tax		VAT		Tax Amount			
	Euros	Value	Cont. Mad. B.C.	Cont. Mad.	B.C.	B.C.		

	(min / max)	Yearly											
1. Issuance of Monthly Statement	Free	Free	Free	-	23%	22%	18%	-	-	-	-	See Note (1)	
Extracts printed at the Agency two (by extract):													
- Up to 2 pages	-	10.00	-	-	23%	22%	18% 12.30	12.20	11.80	-	-		
- More than 2 pages	-	12.50	-	-	23%	22%	18% 15.38	15.25	14.75	-	-		
3. Second copy of Paper Extract (by extract)	-	15.00	-	-	23%	22%	18% 18.45	18.30	17.70	-	-		
4. Second copy of Digital Statement (by extract)	-	5.00	-	-	23%	22%	18% 6.15	6.10	5.90	See Note (2)			
5. Miscellaneous Statements	-	100.00	-	-	23%	22%	18% 123.00	122.00	118.00	-	-		
6. Miscellaneous Declarations in Language Foreign	-	200.00	-	-	23%	22%	18% 246.00	244.00	236.00	-	-		
7. Copy of Documents	-	5.00	-	-	23%	22%	18% 6.15	6.10	5.90	-	-		
8. Photocopies of Documents													
- First Document	-	10.00	-	-	23%	22%	18% 12.30	12.20	11.80	-	-		
- Other Documents	-	6.00	-	-	23%	22%	18% 7.38	7.32	7.08	-	-		

Note (1): Applicable according to the General Conditions for Opening the Current Deposit Account

Note (2): Digital Statement requested via Bankinter Particulares as long as the desired date is less than a period of 12 months from the date of the order.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 58 BANKINTER, SA- Branch in Portugal

Entry into force: 01-March-2021

7. PROVISION OF SERVICES (PRIVATE CLIENTS)[\(INDEX\)](#)**7.3.3. Other Services - Miscellaneous**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax						Commissions			Other Conditions	
	Values Without Tax			VAT						Tax Amount				
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.				
Integrated Solutions (Discontinued Marketing)														
1. Essential B	-	8.50 / month	102.00	4%	-	-	-	-	-	8.84			See Note (1) and (7).	
twoB Premier Life	-	15.00 / month	180.00	-	23%	22%	-	18%	18.45	18.30	17.70		See Note (12)	
3. B University	-	2.50 / month	30.00	4%	-	-	-	-	-	2.60			See Note (13)	
4. Portugal Solutions	-	10.50 / month	-	4%	-	-	-	-	-	10.92			See Note (12)	
5. B Portugal	-	5.50 / month	-	4%	-	-	-	-	-	5.72			See Note (12)	
6. B Ordered Prime	-	8.50 / month	-	4%	-	-	-	-	-	8.84			See Note (2) and (12) - conditions valid for the 1st Holder.	
7. Ordered Solution	-	8.50 / month	-	4%	-	-	-	-	-	8.84			See Note (4) and (9)	
8. Day-to-Day Solution	-	8.50 / month	-	4%	-	-	-	-	-	8.84			See Note (5) and (12) - conditions valid for the 1st Holder.	
9. Young Solution	-	5.50 / month	-	4%	-	-	-	-	-	5.72			See Note (14) - valid conditions for the 1st Holder.	
10. Protocol Solution	-	4.50 / month	-	4%	-	-	-	-	-	4.68			See Note (6) and (12) - conditions valid for the 1st Holder.	

11. At Work Solution	-	3.50 / month	-	4%	-	-	-	3.64	See Note (3) and (7).
12. Premier Life iD Solution	-	15.00 / month	-	- 23%	22%	18%	18.45	18.30	17.70 See Note (8) and (12) - conditions valid for the 1st Holder.
13. Ordered Solution +	-	5.50 / month	-	4%	-	-	-	5.72	See note (12) - valid conditions for the 1st Holder.
14. iPad / iPad + Solution	-	11.00 / month	-	4%	-	-	-	11.44	See Note (10) - valid conditions for the 1st Holder.
15. Premier Life Solution Protocol	-	15.50 / month	-	- 23%	22%	18%	19.07	18.91	18.29 See Note (11) and (12) - conditions valid for the 1st Holder.
16. Premier Life + Solution B	-	15.00 / month	180.00	- 23%	22%	18%	18.45	18.30	17.70 See Note (9)

Cash Services Express

1. Delivery Request	-	50.00	-	- 23%	-	-	61.50	-	-
twoCollection Request	-	50.00	-	- 23%	-	-	61.50	-	-

Rental Safes

1. Type 0	-	-	55.00	- 23%	22%	18%	67.65	67.10	64.90	-
twoType 1	-	-	85.00	- 23%	22%	18%	104.55	103.70	100.30	-
3. Type 2	-	-	110.00	- 23%	22%	18%	135.30	134.20	129.80	-
4. Type 3	-	-	137.50	- 23%	22%	18%	169.13	167.75	162.25	-
5. Type 4	-	-	192.50	- 23%	22%	18%	236.78	234.85	227.15	-

Premier Autosafe Rental Safes 24h

1. Type 5	-	-	264.00	- 23%	22%	18%	324.72	322.08	311.52	-
twoType 6	-	-	528.00	- 23%	22%	18%	649.44	644.16	623.04	-

Night Safes

1. ATM deposit	-	Free	-	-	-	-	Free	-
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Metallic Currency Deposit

Commission Deposit of 1. Coin metallic	Up to 50 € > 50 €	2.50 5.00	-	- 23%	22%	18%	3.08 6.15	3.05 6.10	2.95 5.90	-
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Muda Fácil - Direct Debit Transfer Service

Service Fee 1. Debt Transfer Direct	-	Free	-	-	-	-	Free	-
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Account Change Service

Service Commission 1. Account Change	-	Free	-	-	-	-	Free	-
---	---	------	---	---	---	---	------	---

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7. PROVISION OF SERVICES (PRIVATE CLIENTS)[\(INDEX\)](#)**7.3.3. Other Services - Miscellaneous (cont.)**

Note (1): Promotional value of € 4.00 for one year for new Demand Deposit Accounts opened from 22 September 2008.

Note (2): If the domiciled salary is verified monthly \geq € 750 through a codified transfer for this purpose, you are exempt from the commission monthly.

Note (3): If the domiciled salary is verified monthly \geq € 485 by means of a codified transfer for this purpose, it is exempt from the commission monthly.

Note (4): Exemption from the monthly fee during the first 3 months. After the first 3 months, the Customer can benefit from the following bonus (max. 50%) at the time of charging the monthly commission if there is: - Reduction by 50%, if the salary is checked monthly domiciled \geq € 750 through a coded transfer for this purpose.

Note (5): The Client will be able to benefit from the following bonuses (max. 30%) at the time of collecting the monthly commission if it occurs:

- Reduction by 20%, if the Average Monthly Balance in the Demand Deposit Account is \geq € 250
- 10% reduction, if you make Payments Domiciliation

Note (6): The Client may benefit from the following bonuses (max. 100%) at the time of collecting the monthly commission if it occurs:

- Reduction in 100%, if there is a Domiciliation of Salary through codified transfer for the effect \geq € 485
- or
- Reduction by 50%, if the Average Monthly Balance in the Demand Account is \geq € 750
- 20% reduction if you subscribe to Financial Investments \geq € 1,250 (Average Monthly Amount)
- 10% reduction if you make 3 Payment Domiciliations

Note (7): Offer discontinued as of February 7, 2011 inclusive.

Note (8): The Client will be able to benefit from the following bonuses (max. 50%) at the time of collecting the monthly commission if it occurs:

- Reduction of 25%, if there is a Salary Domiciliation \geq € 2,000, by means of a codified transfer for this purpose
- 25% reduction if you subscribe to Financial Investments \geq € 50,000 (Average Monthly Amount)

For Private Customers who joined this Integrated Solution between January 14 and March 31, 2013 and who are also (Administrator / Manager) in Demand Deposit Accounts of Legal Entities at Bankinter, SA, Branch in Portugal, the Exemption from the monthly fee will be 12 months.

Note (9): Discontinued offer for subscriptions made from 1 September 2011 inclusive.

Note (10): The Monthly Commission may benefit from the following reductions:

Base conditions:

- Reduction of 15%, if there is a Domiciliation of Salary \geq € 2,000.00, by means of a codified transfer for this purpose;
- Reduction of 3%, if you subscribe and use the Electron debit card;
- Reduction by 2%, if you make 3 Payment Domiciliations;

And still,

- 80% reduction if you subscribe with a new amount Financial Investments (*) \geq € 20,000.00 (Average Monthly Amount) (**).

If all the above conditions are met cumulatively and verified at the time of the monthly charge, no payment will be due.

any commission.

Or

(**).

- 40% reduction if you subscribe with a new amount Financial Investments $\geq \text{€} 10,000.00$ (Average Monthly Amount) If fulfilled cumulatively with the **basic conditions** and verified at the time of the monthly charge, the commission will be € 4.40 / month.

Or

- 40% reduction if you hire Personal Credit $\geq \text{€} 5,000.00$

If fulfilled cumulatively with the **basic conditions** and verified at the time of the monthly charge, the commission will be € 4.40 / month.

(*) All investment products are considered as Financial Investments except the following products: Demand Deposits, Demand Deposits Term, Income Account, Investment Account and Capitalization and Retirement Insurance. A new amount will be considered, deposits or transfers from other financial institutions that enter Bankinter between 1 January 2013 and 31 March 2013.

For this purpose, all Personal Credit products sold at Bankinter, SA, Branch in Portugal are considered, with the exception of the following: Renegotiation Credit and Consolidated Credit without Mortgage.

(**) The iPad Solution is addressed to existing Customers and the iPad + Solution is addressed to New Customers (new Customers are considered, all Clients opening a Demand Deposit Account with Bankinter, SA, Branch in Portugal as of January 1, 2013 inclusive).

Applicable to Customers with a Demand Deposit Account based at one of the Bankinter Branches in the District of Porto (Alfena, Alto da Maia, Amarante, Antas, Antunes Guimarães, Avintes, Carvalhos, Castelo da Maia, Damião de Góis, Ermesinde, Felgueiras, Foz, Gaia Av. Discoveries, Gaia Canidelo, Gaia, Gondomar, Leça da Palmeira, Lousada, Maia Catassol, Maia, Marco de Canaveses, Matosinhos, Matosinhos Sul, Paranhos, Paredes, Paços de Ferreira, Penafiel, Póvoa do Varzim, Rio Tinto, Rotunda, S. João de Brito, Srª da Hora, Sto. Tirso, Sá da Bandeira, São Mamede Infesta, Trofa, Valongo, Vila do Conde, Centro Premier Vila Nova de Gaia and Flagship Porto).

Offer discontinued on 28 Feb. 2013

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Other Services / Private - Page 6/7

~~Page~~ **BANKINTER, SA- Branch in Portugal**

Entry into force: 01-March-2021

7. PROVISION OF SERVICES (PRIVATE CLIENTS)

[\(INDEX\)](#)

7.3.3. Other Services - Miscellaneous (cont.)

Note (11): The Client will be able to benefit from the following bonuses (max. 75%) at the time of collecting the monthly commission if it occurs:

- Reduction of 35%, if there is a Domiciliation of Salary $\geq \text{€} 2,000.00$, by means of a codified transfer for this purpose;
- 40% reduction if you subscribe to Financial Investments $\geq \text{€} 50,000$ (Average Monthly Amount).

Note (12): Offer discontinued from 15 November 2013 inclusive.

Note (13): Offer discontinued as of April 1, 2012

Note (14): Discontinued offer for subscriptions made from 1 September 2011 inclusive. The Youth Solution commission will be

€ 0.00 as of April 1, 2021.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone
800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13,
2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Other Services / Private - Page 7/7

PAGE 64 BANKINTER, SA- Branch in Portugal

Entry into force: 01-June-2020

9. DEPOSIT ACCOUNTS (OTHER CUSTOMERS)[\(INDEX\)](#)**9.1. Demand Deposits**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.
Current Accounts										
Business Account in Euros (non-commercial)										
1. Account Maintenance Fee	-	30.00 (quarterly)	120.00	4%	-	-	-	31.20 (quarterly)	See Note (1).	
Foreign Currency Business Account										
1. Account Maintenance Fee	-	30.00 (quarterly)	120.00	4%	-	-	-	31.20 (quarterly)	See Note (2).	
Extra Bonus Account (non-commercial)										
1. Account Maintenance Fee	-	25.00 (quarterly)	100.00	4%	-	-	-	26.00 (quarterly)	See Note (1).	
two. Bank Overdraft Fees See Section 10.2. Bank Overdrafts										
3. Surveying Commission Cash	-	4.81	-	4%	-	-	-	5.00	Occurs at the time of survey cash at the counter.	
Corporate Account in Euros and Foreign Currency										
	-	Free	-	-	-	-	-	Free	See Note (3).	
1. Account Maintenance Fee	-	25.00 (quarterly)	100.00	4%	-	-	-	26.00 (quarterly)	See Note (4).	
	-	75.00 (quarterly)	300.00	4%	-	-	-	78.00 (quarterly)	See Note (5).	

Corporate + Account in Euros and Foreign Currency (not for sale)

	-	Free	-	-	-	-	-	Free	See Note (6).
1. Account Maintenance Fee	-	25.00 (quarterly)	100.00	4%	-	-	-	26.00 (quarterly)	See Note (7).
	-	75.00 (quarterly)	300.00	4%	-	-	-	78.00 (quarterly)	See Note (8).
two. Bank Overdraft Fees See Section 10.2. Bank Overdrafts									
3. Surveying Commission Cash	-	4.81	-	4%	-	-	-	5.00	Occurs at the time of survey cash at the counter.
Bonus Account (non-commercial)									
1. Account Maintenance Fee	-	Free 25.00 (quarterly)	-	-	-	-	-	Free 26.00 (quarterly)	See Note (3). See Note (4).
	-	75.00 (quarterly)	100.00	4%	-	-	-	78.00 (quarterly)	See Note (5).
two. Bank Overdraft Fees See Section 10.2. Bank Overdrafts									
BK Business Relationship Account									
1. Account Maintenance Fee	-	7.50 (monthly)	90.00	4%	-	-	-	7.80 (monthly)	See Note (9).
two Surveying Commission Cash	-	4.81	-	4%	-	-	-	5.00	Occurs at the time of survey cash at the counter.
Euro accounts of Financial Entities (as of 01/03/2020)									
1. Account Maintenance Fee	-	0.5% / year (monthly)	-	4%	-	-	-	-	See Note (10).
Change of Holders in Demand Deposit Accounts									
1. Change Commission Ownership	-	7.00	-	-	23%	22%	18%	8.61	8.54 8.26

Note (1): Commission charged quarterly if the following criteria are not met: Adherence to the Bankinter Empresas Integrated Solution or Business Account.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

9. DEPOSIT ACCOUNTS (OTHER CUSTOMERS)

9.1. Demand Deposits (cont.)

Note (2): Commission charged on a quarterly basis if the following criteria are not met: Average Quarterly Balance of Customer Resources 1st holder associated with the Account greater than € 25,000.00 (average quarterly balance verified in the last quarter considered for the application of the commission).

Note (3): The exemption criterion is as follows: if the 1st customer has an Average Quarterly Credit Balance associated with the Account greater than € 100,000.00 (average quarterly balance verified in the last quarter considered for the application of the commission).

Note (4): Commission charged quarterly if Customer 1st holder has an Average Quarterly Credit Balance associated with the Account greater than € 10,000.00 (quarterly average balance verified in the last quarter considered for the application of the commission), except in the cases referred to in Note (3), that are exempt.

Note (5): Commission charged quarterly if Customer 1st holder has an Average Quarterly Credit Balance associated with the Account less than € 10,000.00 (average quarterly balance verified in the last quarter considered for the application of the commission).

Note (6): The maintenance fee exemption criterion for these Accounts is as follows: if the Client 1st holder has an Average Quarterly Credit Balance associated with an Account greater than € 100,000.00.

Note (7): Commission charged quarterly if the 1st customer has an Average Quarterly Credit Balance associated with the Account in excess of € 10,000.00.

Note (8): Commission charged quarterly if Customer 1st holder has an Average Quarterly Credit Balance associated with the Account less than € 10,000.00 (average quarterly balance verified in the last quarter considered for the application of the commission).

Note (9): Commission charged monthly if at least one of the following criteria is not met: Verify a total of movements in the quarter financial value \geq € 15,000.00 (Fifteen thousand Euros), through: Receipts (Transfers; Automatic Payment Terminal (TPA); Factoring; Documentary Credit or Export Shipping) or Payments (Transfers; Insurance; Taxes; Salaries; Direct Debit Documentary Credits or Import Shipping); or Adhesion to the Bankinter Empresas Integrated Solution or to one of the Bankinter Solutions Flexible; or Accounts whose holder is a Bankinter Partner or Linked Agent.

Note (10): This commission will be charged at the beginning of each month, focusing on the average credit balance of the account of the immediately preceding month. This commission focuses on current accounts of Institutional Clients of a Financial Nature with CAE belonging to divisions 64, 65, 66, 84130 and 84300 (excluding division 64202 only) and registered with Banco de Portugal's sector codes belonging to divisions 110, 111, 112, 121, 122, 211, 212 or 223. Other maintenance fees do not apply to the accounts to which this fee is applied.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Deposit Accounts / Other Clients - Page 2/3

Page 68 BANKINTER, SA- Branch in Portugal

Entry into force: 01-June-2017

9. DEPOSIT ACCOUNTS (OTHER CUSTOMERS)[\(INDEX\)](#)**9.2. Other Deposit Methods**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions	
Values Without Tax	VAT	Tax Amount	Other Conditions
In %	Euros	Value	IS
(min / max)	Yearly		Cont. Mad. B.C. Cont. Mad. B.C.

Company Income Account

1. Maintenance Fee Account	-	Free	-	-	-	-	Free	-
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Other accounts

Business Account

1. management Commission	75.00 (Yearly)	75.00	4%	-	-	-	78.00 (Yearly)	-
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Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Deposit Accounts / Other Clients - Page 3/3

BankINTER, SA- Branch in Portugal

Entry into force: 05-March-2021

10. CREDIT OPERATIONS (OTHER CLIENTS)[\(INDEX\)](#)**10.1. Credit Lines and Current Accounts**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.

Short Term Credit in Current Account**Initial Commissions**

1. Opening Committee	0.75%	250.00 / -	-	4%	-	-	-	-	-	-
Commissions during the term of the contract										
two. Renewal Commission	0.75%	250.00 / -	-	4%	-	-	-	-	-	Annual commission, calculated on the assigned limit, charged according to expected periodicity contractually.
3. Management Contract	Commission of - <€ 40,000	Limit -	120.00	-	4%	-	-	-	-	Annual commission, calculated on the assigned limit, charged according to expected periodicity contractually.
	Commission of - > € 40,000	Limit 0.75%	-	-	4%	-	-	-	-	
4. Commission of Immobilization	1.25%	-	-	4%	-	-	-	-	-	
5. Change Commission - With Financial Impact	-	175.00	-	4%	-	-	-	-	-	Commission applicable by amendment, at the request of the Client.
6. Change Commission - Other Changes	-	175.00	-	- 23% 22% 18%	215.25	213.50	206.50	-	-	Commission applicable by amendment, at the request of the Client.
Commissions at the end of the contract										
6. Mortgage Distrate										

- Autonomous fractions	-	100.00	-	- 23% 22% 18% 123.00 122.00 118.00	Commission applicable to operations with Guarantees
- Fractions not	-	150.00	-	- 23% 22% 18% 184.50 183.00 177.00	Mortgages.
Autonomous					

Short Term Credit / Postdated Checks

Initial Commissions

1. Opening Committee	0.75%	250.00 / -	-	4%	-	-	-	-
----------------------	-------	------------	---	----	---	---	---	---

Commissions during the term of the contract

two. Renewal Commission	0.75%	250.00 / -	-	4%	-	-	-	-	Annual commission, calculated on the assigned limit, charged according to expected periodicity contractually.
Commission of Management Contract	Limit <€ 40,000	-	120.00	-	4%	-	-	-	Annual commission, calculated on the assigned limit, charged according to expected periodicity contractually.
3. Management Contract	Limit ≥ € 40,000	0.75%	-	-	4%	-	-	-	Annual commission, calculated on the assigned limit, charged according to expected periodicity contractually.
4. Commission of Immobilization	1.25%	-	-	-	4%	-	-	-	-
5. Change Commission - With Financial Impact	-	175.00	-	4%	-	-	-	-	Commission applicable by amendment, at the request of the Client.
6. Change Commission - Other Changes	-	175.00	-	- 23% 22% 18% 215.25 213.50 206.50	-	-	-	-	Commission applicable by amendment, at the request of the Client.

Short-Term Credit / PAC Advance

Initial Commissions

1. Opening Committee	-	300.00	-	4%	-	-	-	312.00	-
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Commissions during the term of the contract

two. Commission of Immobilization	1.00%	-	-	4%	-	-	-	-	-
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Short Term Credit / Advance Tax

Initial Commissions

1. Opening Committee	-	300.00	-	4%	-	-	-	312.00	-
----------------------	---	--------	---	----	---	---	---	--------	---

Commissions during the term of the contract

two. Renewal Commission	-	300.00	-	4%	-	-	-	312.00	Annual commission, charged according to contractually scheduled periodicity.
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Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, n°13, 2nd floor, 1250-162 Lisbon.

10.1. Credit Lines and Current Accounts (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.

Current Account Welcome

Initial Commissions

1.	Commission of Opening	€ 50,000 - € 150,000 € 150,000 - 500,000	1.35% 1.20%	-	-	4%	-	-	-	-
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Tax Payment Financing

Initial Commissions

1.	Opening Committee	The 2.00%	0.30%	-	-	4%	-	-	-	Commission charged for each application for Financing at the request of the Client.
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Business Account

Commissions during the term of the contract

1.	management Commission	-	6.25 / month	75.00	4%	-	-	-	-	-
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POS and PLUS Accounts (Out-of-Market Products)

Initial Commissions

1.	Opening Committee	-	250.00 / -	-	4%	-	-	-	-	-
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Commissions during the term of the contract

two.	Renewal Commission / Management	-	250.00 / -	-	4%	-	-	-	-	Annual commission, calculated on the assigned limit, charged according to expected periodicity contractually.
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3.	Commission of Immobilization	-	-	-	4%	-	-	-	-	-
4.	Change Commission - With Financial Impact	-	175.00	-	4%	-	-	-	182.00	Commission applicable by amendment, at the request of the Client.
5.	Change Commission - Other Changes	-	175.00	-	- 23% 22% 18% 215.25 213.50 206.50	-	-	-	-	Commission applicable by amendment, at the request of the Client.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter SA Branch in Portugal

Credit Operations / Other Clients - Page 2/19

Page 66 | PONTER, SA- Branch in Portugal

Entry into force: 05-March-2021

10. CREDIT OPERATIONS (OTHER CLIENTS)

(INDEX)

10.1. Credit Lines and Current Accounts (cont.)

Caption: Cont. ≡ Continent; Mad ≡ Wood; B.C. ≡ Azores

Commissions	Plus Tax	Commissions	
Values Without Tax	VAT	Tax Amount	Other Conditions
In %	Euros	Value	IS
(min / max)	Yearly	Cont. Mad. B.C.	Cont. Mad. B.C.

Business Credit Account - Medium / Long Term Credit in Current Account with Mortgage Guarantee (Products outside Commercialization)

Initial Commissions

1.	Opening Committee	-	300.00	-	4%	-	-	-	312.00	-	-
two.	Commission of Solicitor	-	425.00	-	- 23% 22% 18%	522.75	518.50	501.50	-	-	-
Assessments:											
-	Autonomous fractions	-	250.00	-	- 23% 22% 18%	307.50	305.00	295.00	-	-	-
3.											
-	Fractions not Autonomous	-	550.00 / 3,550.00	-	- 23% 22% 18%	-	-	-			

Commission applicable depending on the value of the assessment. For evaluations over € 20M o Commission value results from the application of 0.027% about the value of the valuation.

Commissions during the term of the contract

4.	Commission of Immobilization	0.75%	-	-	4%	-	-	-	-		
5.	Change Commission - With Financial Impact	0.75%	250.00	-	4%	-	-	-	-		
6.	Change Commission - Other Changes	-	200.00	-	- 23% 22% 18%	246.00	244.00	236.00	-		
7.	Addition Committee	2.00%	500.00 / -	-	4%	-	-	-	-		
8.	Management Committee Contract	1.00%	-	-	4%	-	-	-	-		

Commission applicable to specific Amendments.
The transactions subject to this commission are exempt from payment of the Alteration Commission.

Annual commission, calculated on the assigned limit, charged according to expected periodicity contractually.

Commissions at the end of the contract

	Mortgage Distrat										
9.	- Autonomous fractions	-	150.00	-	- 23% 22% 18%	184.50	183.00	177.00			
-	Fractions not Autonomous	-	250.00	-	- 23% 22% 18%	307.50	305.00	295.00			

Commission applicable to operations with Guarantees Mortgages

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 67 **BankINTER, SA- Branch in Portugal**

Entry into force: 05-March-2021

10. CREDIT OPERATIONS (OTHER CLIENTS)[\(INDEX\)](#)**10.1. Credit Lines and Current Accounts (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Values Without Tax	Commissions		Plus Tax		Commissions		Other Conditions
	In %	Euros (min / max)	Value Yearly	VAT IS	Tax Amount		
	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.	
MTL - Business and Corporate Credit							

Initial Commissions

1. Concession Commission

- MTL Standard

€ 0,00 - € 100,000	1.00%	300,00 / -	-	4%	-	-	-
€ 100,001 - € 250,000	0.75%	1,000,00 / -	-	4%	-	-	-
> € 250,000	0.50%	1,875,00 / -	-	4%	-	-	-

Commission of
two. Formalization

100,00 - 104,00

0.25% Commission charged to SME contracts

Growth 2015, for terms longer than 4 years,

to contracts under the Line of Credit Protocol

Capitalize More, to contracts under the Protocol

Capitalizar Credit Line and contracts for

periods of more than 6 years under the Protocol

Credit Line Investe RAM 2020.

Up to 0.50% commission charged to the Line of Credit Protocol

Credit Capitalize 2018

Commission of
3. Structuring and
AssemblyThe
0.25%
-
-
4%

4.	Change Commission - With Financial Impact	-	175.00	-	4%	-	-	-	-	-	Commission applicable by amendment, at the request of the Client.	
5.	Change Commission - Other Changes	-	175.00	-	-	23%	22%	18%	215.25	213.50	206.50	Commission applicable by amendment, at the request of the Client.
6.	Commission of Immobilization	3.00%	-	-	-	4%	-	-	-	-	Commission to be applied in Contracts for Credit on the contracted and unused amount.	

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

10.1. Credit Lines and Current Accounts (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax	VAT	Value IS	Tax Amount	Cont. Mad. B.C. Cont. Mad. B.C.			
	In %	Euros	Value Yearly					
MTL - Business and Corporate Credit (cont.)								
Commissions during the term of the contract								
<p>Commission of 7. Processing Installment</p> <p>5.00 4% - - - 5.20</p> <p>Charged after the Credit was formalized. Charged whenever there is a processing of a installment include the payment of interest, including any interest settlements, when occur by debiting the Demand Deposit Account. The commission will be due and payable by the processing and regardless of the good collection of the installment that gives rise to it.</p> <p>Annual fee, calculated on the capital in debt, applicable in contracts under Protocols: - Covid-19 Economy Support Line; - Covid-19 Micro Economy Support Line and Small business; - Covid Specific Line 19 - Support for Media Companies, Small Mid Caps and Mid Caps; - Covid-19 Social Sector Support Line; - Specific Line Covid-19 - Support for Expenses of the Azores. - Covid-19 Economy Support Line - Agencies Travel and Tour Operators</p> <p>Annual fee, calculated on the capital in debt, applicable in contracts under Protocols: - Covid 19 Economy Support Line - Companies Industry and Tourism Exporters; - Covid Economy Support Line 19 Assembly Events.</p> <p>The commission corresponds to 4% of the overdue and unpaid installment and you will be charged a only once, for each installment due and not paid, even if the non-compliance continues. If commission determined under the terms previously referred to corresponds to an amount less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge fixed commission corresponding to that amount as Maximum limit. If the benefit is due and does not payment exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment due and unpaid, in which case</p>								
<p>0.25%</p> <p>Management Commission / Side dish</p> <p>---</p> <p>4% - - - ---</p> <p>Annual fee, calculated on the capital in debt, applicable in contracts under Protocols: - Covid 19 Economy Support Line - Companies Industry and Tourism Exporters; - Covid Economy Support Line 19 Assembly Events.</p> <p>The commission corresponds to 4% of the overdue and unpaid installment and you will be charged a only once, for each installment due and not paid, even if the non-compliance continues. If commission determined under the terms previously referred to corresponds to an amount less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge fixed commission corresponding to that amount as Maximum limit. If the benefit is due and does not payment exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment due and unpaid, in which case</p>								
<p>0.50%</p> <p>Commission by 9. Recovery of Values in debt</p> <p>4.00% 12.00 / 150.00 - 4% - - 12.48 / 156.00</p> <p>Annual fee, calculated on the capital in debt, applicable in contracts under Protocols: - Covid 19 Economy Support Line - Companies Industry and Tourism Exporters; - Covid Economy Support Line 19 Assembly Events.</p> <p>The commission corresponds to 4% of the overdue and unpaid installment and you will be charged a only once, for each installment due and not paid, even if the non-compliance continues. If commission determined under the terms previously referred to corresponds to an amount less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge fixed commission corresponding to that amount as Maximum limit. If the benefit is due and does not payment exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment due and unpaid, in which case</p>								

* values subject to annual update

* values subject to annual update.

Commissions at the end of the contract

Settlement Fee									
Anticipated (Total or Partial):									
10. - Variable Rate Period	2.00%	250.00 / -	-	4%	-	-	-	30 (thirty) days notice on the desired date for amortization.	
- SWAP Rate Period / Flat rate	2.00%	250.00 / -	-	4%	-	-	-	30 (thirty) days notice on the desired date for amortization.	
11. Urgency Committee	-	125.00	-	- 23% 22% 18%	153.75	152.50	147.50	In situations of early amortization (partial / total), at the request of the Client, without observance of contractually established conditions, and according to the Bank's availability.	
Mortgage Distracte									
- Autonomous fractions	-	100.00	-	- 23% 22% 18%	123.00	122.00	118.00	Commission applicable to operations with Guarantees Mortgages.	
- Fractions not Autonomous	-	150.00	-	- 23% 22% 18%	184.50	183.00	177.00		

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit Operations / Other Clients - Page 5/19

Page 89 BNP INTER, SA- Branch in Portugal

Entry into force: 05-March-2021

10. CREDIT OPERATIONS (OTHER CLIENTS)

(INDEX)

10.1. Credit Lines and Current Accounts (cont.)

(INDEX)

Commissions

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions		Plus Tax		Commissions		Other Conditions
Values Without Tax		VAT		Tax Amount		
In %	Euros	Value	IS	Cont.	Mad.	B.C.
	(min / max)	Yearly				

Construction Credit for Real Estate Promotion

Initial Commissions

1. Opening Committee	1.00%	750.00 / 1,500.00	-	4%	-	-	-	-	-
Change Commission - two With Financial Impact	-	200.00	-	4%	-	-	-	-	Commission applicable by amendment at the request of the Client.
3. Change Commission - Other Changes	-	200.00	-	- 23% 22% 18% 246.00 244.00 236.00	-	-	-	-	Commission applicable by amendment at the request of the Client.

4. Addition Committee	2.00%	500.00 / -	-	4%	-	-	-	-	Commission applicable to specific Amendments. The transactions subject to this commission are exempt from payment of the Alteration Commission.
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5. Management Committee Contract	1.00%	-	-	4%	-	-	-	-	Annual commission, calculated on the amounts in debt to date, charged according to periodicity provided for in the contract.
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Commissions during the term of the contract

6. Processing Installment	-	5.00	-	4%	-	-	-	5.20	Charged after the Credit was formalized. Charged whenever there is a processing of a installment include the payment of interest, including any interest settlements, when occur by debiting the Demand Deposit Account. The commission will be due and payable by the processing and regardless of the good collection of the installment that gives rise to it.
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7. Recovery of Values in debt	4.00%	12.00 / 150.00	-	4%	-	-	-	12.48 / 156.00	
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The commission corresponds to 4% of the overdue and unpaid installment and you will be charged a only once, for each installment due and not paid, even if the non-compliance continues. If commission determined under the terms previously referred to corresponds to an amount less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. If it corresponds to an amount greater than € 150.00 *, Bankinter will charge fixed commission corresponding to that amount as Maximum limit. If the benefit is due and does not payment exceeds € 50,000.00, Bankinter will charge a commission corresponding to 0.5% of the said installment due and unpaid, in which case that the aforementioned limits do not apply.
 * values subject to annual update.

Commissions at the end of the contract

Mortgage Distrat	-	150.00	-	- 23% 22% 18% 184.50 183.00 177.00					
8. - Autonomous fractions	-	250.00	-	- 23% 22% 18% 307.50 305.00 295.00					Commission applicable to operations with Guarantees Mortgages.
- Fractions not Autonomous	-								

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 70 **BANKINTER, SA- Branch in Portugal**

Entry into force: 05-March-2021

10. CREDIT OPERATIONS (OTHER CLIENTS)[\(INDEX\)](#)**10.1. Credit Lines and Current Accounts (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions Values Without Tax		Plus Tax VAT IS	Commissions Tax Amount		Other Conditions
	In %	Euros (min / max)		Value Yearly	Cont. Mad. B.C. Cont. Mad. B.C.	

Multiline Credit (Contracting of Credit Limits)**Initial Commissions**

1. Opening Committee	0.50%	- / 5,000.00	-	4%	-	-	See Note (1).
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Commissions during the term of the contract

two. Management Committee Contract	0.10%	-	-	4%	-	-	-	Annual commission, calculated on the total limit assigned, charged according to periodicity provided for in the contract. See Note (1).
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3 Renewal Commission	0.50%	- / 5,000.00	-	4%	-	-	-	Annual commission, calculated on the total limit attributed as a result of renewal, charged according to the contractually scheduled periodicity. See Note (1).
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4 Novation Commission	0.50%	- / 5,000.00	-	4%	-	-	-	Commission calculated on the increase in the limit assigned total. See Note (1).
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Note (1): For credit products formalized under the Multiline contract, the price set for them applies.

Other associated expenses

Stamp Tax on the Value of the Credit Used * (cost to be borne by the Customer after using the Credit):

- Credit with a term of less than one year (for each month or fraction): 0.04%;
- Credit with a maturity of one year or more: 0.50%;
- Credit with a maturity of five years or more: 0.60%;
- Credit used in the form of a Current Account, Bank Overdraft or any other form in which the term is not determined or determinable, on the monthly average obtained by the sum of the outstanding balances calculated daily, during the month, divided by 30 (thirty): 0.04%.

* In the case of the Multiline product, it is applied individually to each credit product formalized under its umbrella.

Stamp Duty on the constitution / renewal of a guarantee in the case of a mortgage and / or pledge under the Multiline product (cost to be borne by the Customer in the moment of formalization of the constitution / renewal of the guarantee):

- Warranty term less than one year (for each month or fraction): 0.04%
- Warranty period equal to or greater than one year: 0.5%
- Warranty term equal to or greater than five years or no term: 0.6%

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(INDEX\)](#)

10.2. Bank Overdrafts

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.		

Company Account**Initial Commissions**

1. Opening Committee	0.75%	250.00 / -	-	4%	-	-	-
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Commissions during the term of the contract

two. Renewal Commission / Management	0.75%	250.00 / -	-	4%	-	-	-
3. Immobilization Commission	1.25%	-	-	4%	-	-	-
4. Alteration Commission - With Financial impact	-	175.00	-	4%	-	-	-
5. Change Commission - Other Changes	-	175.00	-	- 23% 22% 18% 215.25 213.50 206.50	-	-	-

Annual fee, calculated on the assigned limit, charged from according to expected periodicity contractually.

Commission applicable by amendment, at the request of the Client

Commission applicable by amendment, at the request of the Client

Commissions at the end of the contract

6. Mortgage Distrat							
- Autonomous fractions	-	100.00	-	- 23% 22% 18% 123.00 122.00 118.00	-	-	-
- Non-Autonomous Fractions	-	150.00	-	- 23% 22% 18% 184.50 183.00 177.00	-	-	-

Commission applicable to operations with Mortgage Guarantees

Other associated expenses

Stamp Tax on the Value of the Credit Used (cost to be borne by the Customer after using the Credit):

- Credit used in the form of a Current Account, Bank Overdraft or any other form in which the term is not determined or determined, on the monthly average obtained through the sum of the outstanding balances calculated daily, during the month, divided by 30 (thirty): 0.04%.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit Operations / Other Clients - Page 8/19

Page 72INTER, SA- Branch in Portugal.

Entry into force: 01-July-2020

10. CREDIT OPERATIONS (OTHER CLIENTS)[\(INDEX\)](#)**10.3. Other Credits - Real Estate Leasing**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros	Value	IS	Cont.	Mad.		
		(min / max)		Yearly				

Financial Leasing - Real Estate Leasing - Residents and International Offer

Initial Commissions

1. Process Committee	0.20%	500.00 / 1,500.00	-	- 23% 22% 18%	-
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two. Assessments

- Autonomous fractions	-	250.00	-	- 23% 22% 18% 307.50 305.00 295.00	-
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- Non-Autonomous Fractions	-	550.00 / 3,550.00	-	- 23% 22% 18%	-
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Commission applicable depending on the value of the assessment. For assessments greater than 20M € the commission amount results from the application of 0.027% on the value of assessment.

3.	Mortgage Discounts - Autonomous fractions	-	150.00	-	- 23% 22% 18% 184.50 183.00 177.00	-
	- Non-Autonomous Fractions	-	250.00	-	- 23% 22% 18% 307.50 305.00 295.00	-

Commissions during the term of the contract

4.	Commission of Income Processing	-	5.00	-	-	5.00
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Charged whenever there is a processing an income I understand the interest payments, including any interest adjustments, when they occur, by debit of the Demand Deposit Account.

The commission will be due and payable by the processing and regardless of the good collection of the income that gives rise to it.

5.	Recovery Commission of Debt Values	4.00%	12.00 / 150.00	4%	-	12.48 / 156.00
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The commission corresponds to 4% of the overdue and unpaid installment and will be charged only once, for each installment overdue and unpaid, even though the non-compliance is maintained. If commission determined under previously mentioned corresponds to a less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. Case it corresponds to an amount greater than € 150.00 *, Bankinter will charge a fixed commission corresponding to that value as a maximum limit. If the provision overdue and not paid exceeds € 50,000.00, the Bankinter will charge a commission corresponding to 0.5% of the value of said overdue and unpaid installment, in which case the limits do not apply previously referred to.
* values subject to annual update.

Partial Amortizations:

6.	Reimbursement Commission Partial Anticipation	3.50%	-	-	- 23% 22% 18%	-
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Commission on the amortized amount. In addition Process Committee. Notice of 30 (thirty) days on the intended date for the amortization.
See Note (1).

	Process Committee for Partial Amortization	-	500.00	-	- 23% 22% 18% 615.00 610.00 590.00	-
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BankINTER, SA- Branch in Portugal.

Entry into force: 01-July-2020

10. CREDIT OPERATIONS (OTHER CLIENTS)[\(INDEX\)](#)**10.3. Other Credits - Real Estate Leasing (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions
	Values Without Tax		VAT		Tax Amount		
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C. Cont. Mad. B.C.		

Financial Leasing - Real Estate Leasing - Residents and International Offering (cont.)

Commissions during the term of the contract (cont.)

7. Urgency Committee - 125.00 - - 23% 22% 18% 153.75 152.50 147.50

In situations of early amortization partial, at the Customer's request, without observance of contractual conditions established, and in accordance with Bank availability.

Commission for the Restitution of Well out of date:

8. - Monthly income 3.50% - - 23% 22% 18% -
 - Quarterly Income 2.00% - - 23% 22% 18%

See Note (1).

Commission for Changes

Contractual:

- Changes 0.75% 250.00 / --- - 23% 22% 18%

Commission applicable by amendment, upon request of the customer.

9. Contractual / Financial - Other Changes 125.00 - - 23% 22% 18% 153.75 152.50 147.50
 - Assignment of Position - 500.00 - - 23% 22% 18% 615.00 610.00 590.00
 - Commission for the Analysis of Assignee - 500.00 - - 23% 22% 18% 615.00 610.00 590.00

Commission applicable by amendment, upon request of the customer.

10. Addition Committee 2.00% 500.00 / - - 4% - - - -

Commission applicable to Amendments specifics.

The transactions subject to this commission are

exempt from payment by the Commission
Contractual Changes.

Auditor Requests:

11.	- Simple	-	100.00	-	-	23%	22%	18%	123.00	122.00	118.00	-
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Note (1): VAT applicable only to contracts with a request to waive their exemption. In the remaining cases, the commission is subject to Stamp Duty

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor 1250-162 Lisbon.

10. CREDIT OPERATIONS (OTHER CLIENTS)[\(INDEX\)](#)**10.3. Other Credits - Real Estate Leasing (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions

Plus Tax

Commissions

	Values Without Tax			VAT	Tax Amount	Other Conditions
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	
				Cont. Mad. B.C.	Cont. Mad. B.C.	

Financial Leasing - Real Estate Leasing - Residents and International Offer

Commissions during the term of the contract (cont.)

Commissions related to Acts

Administrative / Miscellaneous:

- Simple photocopy	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70		-
- Authenticated Photocopies	-	100.00	-	- 23% 22% 18% 123.00 122.00 118.00		-
- Other Statements (Includes Shipping)	-	75.00	-	- 23% 22% 18% 92.25 91.50 88.50		-
- Commission for Sending Documentation	-	2.50	-	- 23% 22% 18% 3.08	3.05	2.95
- 2nd copies of Invoices / Receipts	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70		-
- Cash-Flow (per shipment)	-	10.00	-	- 23% 22% 18% 12.30 12.20 11.80		-
- Caderneta Predial	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70		-
12. - IMI-Municipal Tax on Real Estate and Property Rates Sanitation	-	20.00	-	- 23% 22% 18% 24.60 24.40 23.60		-
- Condominiums: Treatment of Processes with Condominium Lawyer that needs to appear technical / legal	-	200.00	-	- 23% 22% 18% 246.00 244.00 236.00		-
- Request for Waiver of VAT exemption	-	50.00	-	- 23% 22% 18% 61.50 61.00 59.00		-
- IMT rate reduction (to charge with shipping refund check)	-	100.00	-	- 23% 22% 18% 123.00 122.00 118.00		-
- Treatment of model I of IMI	-	50.00	-	- 23% 22% 18% 61.50 61.00 59.00		-

Commissions at the end of the contract

Early Terminations / Total Amortizations:

- Reimbursement Commission	4.50%	-	-	- 23% 22% 18%	-
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13. Total Anticipated

Commission applied on outstanding capital.
In addition, the Process Commission. Notice thirty (30) days on the intended date for amortization.
See Note (1).

Termination / Amortization Total	-	500.00	-	- 23% 22% 18% 615.00 610.00 590.00	-	
14. Urgency Committee	-	125.00	-	- 23% 22% 18% 153.75 152.50 147.50	-	In situations of recessions / amortizations advance totals, at the Customer's request, without observance of contractual conditions established, and in accordance with Bank availability.
End of Commission						
15. Option Agreement / Deed	-	250.00	-	- 23% 22% 18% 307.50 305.00 295.00	-	
Purchase						

Note (1): VAT applicable only to contracts with a request to waive their exemption. In all other cases, the commission is subject to Stamp Duty.

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Bankinter, SA, Branch in Portugal

Credit Operations / Other Clients - Page 11/19

Page 75 INTER, SA- Branch in Portugal.

Entry into force: 01-July-2020

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(INDEX\)](#)

10.3. Other Credits - Furniture Leasing - Equipment

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Values Without Tax	Commissions		VAT	Commissions		Other Conditions
	In %	Euros		Cont.	Mad.	
		(min / max)		IS	B.C.	
Financial Leasing - Furniture Leasing - Equipment						

Initial Commissions

1. Process Committee	0.20%	150.00 / 1,500.00	-	- 23% 22% 18%	-	Expenses of legalization of the Property in charge of the Client.
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Commissions during the term of the contract

Commission of two. Income Processing	-	5.00	-	- 23% 22% 18% 6.15	6.10	5.90	Charged whenever there is a processing an income I understand the interest payments, including any interest adjustments, when they occur, by debit of the Demand Deposit Account. The commission will be due and payable by the processing and regardless of the good collection of the income that gives rise to it.
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Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13,

Page 76 BankINTER, SA- Branch in Portugal.

Entry into force: 01-July-2020

10. CREDIT OPERATIONS (OTHER CLIENTS) [\(INDEX\)](#)

10.3. Other Credits - Furniture Leasing - Equipment (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros	Value	IS	Cont.	Mad.		
				Yearly	B.C.	Cont.	Mad.	B.C.

Financial Leasing - Furniture Leasing - Equipment (cont.)

Commissions during the term of the contract (cont.)

7. Addition Committee	2.00%	500.00 / -	-	4%	-	-	-	Commission applicable to Amendments specifics. The transactions subject to this commission are exempt from payment by the Commission Contractual Changes.
Auditor Requests:								
8. - Simple	-	100.00	-	- 23% 22% 18%	123.00	122.00	118.00	-
- With Description of Equipments	-	150.00	-	- 23% 22% 18%	184.50	183.00	177.00	-
Commissions related to Acts								
Administrative / Miscellaneous:								
- Simple photocopies	-	10.00	-	- 23% 22% 18%	12.30	12.20	11.80	-
- Authenticated Photocopies	-	25.00	-	- 23% 22% 18%	30.75	30.50	29.50	-
- Other Statements (Includes Shipping)	-	75.00	-	- 23% 22% 18%	92.25	91.50	88.50	-
9. - Shipping Commission	-	2.50	-	- 23% 22% 18%	3.08	3.05	2.95	-
Documentation								
- Cash-Flow (per shipment)	-	10.00	-	- 23% 22% 18%	12.30	12.20	11.80	-
- 2nd copy of contract	-	25.00	-	- 23% 22% 18%	30.75	30.50	29.50	-
- 2nd copies of Invoices / Receipts	-	15.00	-	- 23% 22% 18%	18.45	18.30	17.70	-

Commissions at the end of the contract

Early Terminations /

Total Amortizations:

- Penalty Commission for Total Early Refund	3.00%	-	-	- 23% 22% 18%	-	-	-	30 (thirty) days notice of the date intended for amortization.
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10. - Process Committee for Termination / Amortization	150.00	-	-	23% 22% 18%	184.50	183.00	177.00	-
Total								
- Termination Fee with Replacement	1.00%	-	-	-	23% 22% 18%	-	-	-

Existing Contract

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Credit Operations / Other Clients - Page 13/19

BankINTER, SA- Branch in Portugal.

Entry into force: 01-July-2020

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(INDEX\)](#)

10.3. Other Credits - Furniture Leasing - Auto

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions Values Without Tax In %	Euros	Plus Tax Value IS	VAT Cont. Mad. B.C.	Commissions Tax Amount Cont. Mad. B.C.	Other Conditions
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(min / max) Yearly

Financial Leasing - Auto Leasing

Initial Commissions

Process Committee:

- Legalization in charge of Client	-	350.00	-	- 23% 22% 18% 430.50 427.00 413.00	Expenses with legalization of the vehicle in charge of the customer.
- Per additional vehicle in the contract	-	25.00	-	- 23% 22% 18% 30.75 30.50 29.50	-
1.					Add Legalization Expenses. (Are the Customer will be charged the emoluments charged by the Conservatory, relating to the registration of the asset).
- Legalization in charge of Bank	-	350.00	-	- 23% 22% 18% 430.50 427.00 413.00	
- Per additional vehicle in the contract	-	25.00	-	- 23% 22% 18% 30.75 30.50 29.50	-

Commissions during the term of the contract

Commission of two. Income Processing	-	5.00	-	- 23% 22% 18% 6.15	6.10	5.90	Charged whenever there is a processing an income I understand the interest payments, including any interest adjustments, when they occur, by debit of the Demand Deposit Account. The commission will be due and payable by the processing and regardless of the good collection of the income that gives rise to it.
3. Recovery Commission of Debt Values	4.00%	12.00 / 150.00	-	4% - - -	12.48 / 156.00		The commission corresponds to 4% of the overdue and unpaid installment and will be charged only once, for each installment overdue and unpaid, even though the non-compliance is maintained. If commission determined under previously mentioned corresponds to a less than € 12.00, Bankinter will charge a fixed commission of € 12.00 *. Case it corresponds to an amount greater than € 150.00 *, Bankinter will charge a fixed commission corresponding to that value as a maximum limit. If the provision overdue and not paid exceeds € 50,000.00, the Bankinter will charge a commission corresponding to 0.5% of the value of said overdue and unpaid installment, in which case the limits do not apply previously referred to.

* values subject to annual update.

Partial Amortizations:

- Reimbursement Commission	2.00%	-	-	- 23% 22% 18%	30 (thirty) days notice of the date intended for amortization.
4. Partial Anticipation					
- Process Committee for Partial Amortization		150.00	-	- 23% 22% 18% 184.50 183.00 177.00	

Commission for the Restitution of
Well out of date:

5.	- Monthly income	3.50%	-	-	- 23% 22% 18%	-	Commission for each day of delay and on the value of the last past due income.
	- Quarterly Income	2.00%	-	-	- 23% 22% 18%	-	
	- Half Yearly Income	1.00%	-	-	- 23% 22% 18%	-	

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Bankinter, SA, Branch in Portugal

Credit Operations / Other Clients - Page 14/19

Page 78 INTER, SA- Branch in Portugal.

Entry into force: 01-July-2020

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(INDEX\)](#)

10.3. Other Credits - Furniture Leasing - Auto (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros	Value	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.
			Yearly							

Commissions during the term of the contract (cont.)

Commission for Changes

Contractual:

6.	- Contractual Changes / Finance	0.75%	250.00 / -	-	- 23% 22% 18%					Commission applicable by amendment, upon request of the customer.
	- Other Changes	-	125.00	-	- 23% 22% 18% 153.75 152.50 147.50					Commission applicable by amendment, upon request of the customer.
	Contractual									
	- Assignment of Position	-	200.00	-	- 23% 22% 18% 246.00 244.00 236.00					
	Contractual									
	- Commission for the Analysis of Assignee	-	200.00	-	- 23% 22% 18% 246.00 244.00 236.00					

7.	Addition Committee	2.00%	500.00 / -	-	4%	-	-	-	-	The transactions subject to this commission are exempt from payment by the Commission Contractual Changes.
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Auditor Requests:

8.	- Simple - With Vehicle Description	-	100.00 125.00	-	- 23% 22% 18% 123.00 122.00 118.00 - 23% 22% 18% 153.75 152.50 147.50	-
Commissions related to Acts						
Administrative / Miscellaneous:						
	- Simple photocopy	-	10.00	-	- 23% 22% 18% 12.30 12.20 11.80	-
	- Authenticated Photocopies	-	25.00	-	- 23% 22% 18% 30.75 30.50 29.50	-
	- Declaration of Authorization for travel outside the EU					
	a) Simple	-	15.00	-	23% 22% 18% 18.45 18.30 17.70	-
	b) With recognition notarial	-	50.00	-	23% 22% 18% 61.50 61.00 59.00	-
	- Other Statements (Includes Shipping)	-	75.00	-	23% 22% 18% 92.25 91.50 88.50	-
9.	- Cash-Flow (per shipment)	-	10.00	-	23% 22% 18% 12.30 12.20 11.80	-
	- Commission for Sending Documentation	-	2.50	-	23% 22% 18% 3.08	3.05 2.95
	- 2nd copy Declaration of Sale (Single Mod.) - By car	-	75.00	-	- 23% 22% 18% 92.25 91.50 88.50	-
	- 2nd copy Single Document Car	-	75.00	-	- 23% 22% 18% 92.25 91.50 88.50	-
	- 2nd copy of contract	-	25.00	-	- 23% 22% 18% 30.75 30.50 29.50	-
	- Fines, Notifications, 2nd Invoices / Receipts	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70	-
Commissions at the end of the contract						
	Early Terminations /					
	Total Amortizations:					
	- Penalty Commission for Total Early Refund	3.00%	-	-	- 23% 22% 18%	30 (thirty) days notice of the date intended for amortization.
10.	- Process Committee for Termination / Amortization	150.00	-	-	- 23% 22% 18% 184.50 183.00 177.00	-
	Total					
	- Termination Fee with Replacement Existing Contract	1.00%	-	-	- 23% 22% 18%	-
	Service Commission					
11.	Vehicle Legalization in the end of the contract	-	150.00	-	23% 22% 18% 184.50 183.00 177.00	-

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PAGE 79 **BANKINTER, SA- Branch in Portugal.**

Entry into force: 01-July-2020

10. CREDIT OPERATIONS (OTHER CLIENTS)[\(INDEX\)](#)**10.3. Other Credits - Effects Discount**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions IS Cont. Mad. B.C. Cont. Mad. B.C.	
	Values Without Tax			VAT			Tax Amount				
	In %	Euros (min / max)	Value Yearly								

Effects Discount - Letter Discount and Letter Reform**Initial Commissions****1. Collection Commission**

(Without Protest):

- Households	0.65%	10.00 / 300.00	-	4%	-	-	-	-	-
- Non-domiciled	1.75%	20.00 / 400.00	-	4%	-	-	-	-	-
Commission of two Processing	-	1.00	-	4%	-	-	-	1.04	-

3. Reform Commission	-	30.00	-	4%	-	-	-	31.20	
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Commission applied when the Client requests
the reform of the effect. Commission to be collected on
simultaneously with the Collection Commission.

Commissions during the term of the contract

Change of Domiciliation 4. (Portfolio Effects)	-	25.00	-	4%	-	-	-	26.00	
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Commissions at the end of the contract

5. Return of Effects	-	25.00	-	4%	-	-	-	26.00	
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It results from the difference between the
Domiciled and Non-Domiciled. Not applicable
to Reforms, Only Returned Bills
Initially domiciled.

8. Protest:

- Presentation to protest	-	100.00	-	4%	-	-	-	104.00	Add Notary Expenses.
- Process Committee	-	100.00	-	4%	-	-	-	104.00	-

Travel to the Notary	100.00	-	- 23% 22% 18% 123.00 122.00 118.00	-
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10.3. Other Credits - Promissory Notes

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.

Financing by promissory note

Initial Commissions

1. Financing Commission	0.65%	50.00 / -	-	4%	-	-	-	-	-	-
twoReform Commission	-	30.00	-	4%	-	-	-	-	31.20	Commission applied when the Client requests the reform of the effect. Commission to be collected on simultaneously with the Commission of Financing.

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10. CREDIT OPERATIONS (OTHER CLIENTS)

10.3. Other Credits - Factoring With Resource

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.

Initial Commissions

1. Contract Opening	-	135.00	-	- 23% 22% 18% 166.05 164.70 159.30
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Commissions during the term of the contract

twomanagement Commission	The	0.20%	4%	-	-	-	-	-	The Commission's value stems from its percentage on the volume of Invoices and Debit notes.
		2.00%							
3. Contract Renewal	-	300.00	-	- 23% 22% 18% 369.00 366.00 354.00					
4. Debtor Notification	-	70.00	-	- 23% 22% 18% 86.10 85.40 82.60					Charged for Expedited Notification.
5. Study and Activation of Debtor	-	50.00	-	- 23% 22% 18% 61.50 61.00 59.00					By Open Debtor.
6. Debtor Renewal	-	20.00	-	- 23% 22% 18% 24.60 24.40 23.60					By Active Debtor in the Renewal of Contract.
7. Contractual Amendment	-	60.00	-	- 23% 22% 18% 73.80 73.20 70.80					By amendment issued at the request of the Client.
8. Extension Maturity	The	0.20%	4%	0.20%	The	2.00%	-	-	Identical to the Management Committee.
		2.00%							
9. Commissions Processing:									
- Manual Registration of Assignment	-	30.00	-	- 23% 22% 18% 36.90 36.60 35.40					By Assignment registered manually.
- Manual registration of Document	-	3.00	-	- 23% 22% 18% 3.69	3.66	3.54			By registered assignment document manually.
- Automatic registration of Assignment	-	15.00	-	- 23% 22% 18% 18.45 18.30 17.70					By transfer registered by file.
- Automatic registration of Document	-	1.00	-	- 23% 22% 18% 1.23	1.22	1.18			By assignment document registered by file.
- Document Return	-	7.00	-	- 23% 22% 18% 8.61	8.54	8.26			By Returned Document.
- Issuance of Extract Expired Documents	-	100.00	-	- 23% 22% 18% 123.00 122.00 118.00					Per Extract Issued.
10. Transfer Fee (Return of Values)	-	20.00	-	4%	-	-	-	20.80	Applicable when processing each transfer (return)

Commissions at the end of the Contract

11. Sale of Portfolio	0.50%	2,500.00 / -	-	4%	-	-	-	-	Applicable in the sale of Factoring Portfolio
12. Denotation of Debtors	-	20.00			- 23% 22% 18% 24.60 24.40 23.60				By Unreported Debtor
13. Termination / Cancellation Contract	-	200.00	-	- 23% 22% 18% 246.00 244.00 236.00					

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BankINTER, SA- Branch in Portugal.

Entry into force: 01-July-2020

10. CREDIT OPERATIONS (OTHER CLIENTS)

[\(INDEX\)](#)

10.3. Other Credits - Factoring Without Fund

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax VAT	Commissions		Other Conditions		
	Values Without Tax In %	Euros (min / max)		Value IS	Cont. Mad. B.C.			
Factoring - Factoring Without Resource								
Initial Commissions								
1. Contract Opening	-	135.00	-	- 23% 22% 18%	166.05 164.70 159.30			
Coverage Commission two Risk	0.260%	-	-	- 23% 22% 18%	-	Commission applied on the amount of Invoices and Debit Notes accepted without resource. In addition to the Management Fee.		
Commissions during the term of the contract								
3. management Commission	The 1.50%	-	-	4%	-	The Commission's value stems from its percentage on the volume of Invoices and Debit notes.		
4. Contract Renewal	-	135.00	-	- 23% 22% 18%	166.05 164.70 159.30	-		
5. Debtor Notification	-	5.00	-	- 23% 22% 18%	6.15 6.10 5.90	Charged for expedited notification.		
6. Debtor Study	-	25.00	-	- 23% 22% 18%	30.75 30.50 29.50	By open debtor. Charged on No Limit approval		

7. Debtor Study with Risk Coverage	-	25.00	-	- 23% 22% 18% 30.75 30.50 29.50		Appeal of each Debtor (cumulatively with the Debtor Study Commission).
8. Contractual Amendment	-	50.00	-	- 23% 22% 18% 61.50 61.00 59.00		By amendment issued.
9. Processing Commission Punctual Assignment	7.50%	-	-	- 23% 22% 18%	-	Calculated on the value of invoices and notes debit cards processed.
10. Commissions Processing:						
- Manual registration of Document	-	3.00	-	- 23% 22% 18% 3.69	3.66	3.54 By registered assignment document manually.
Commissions at the end of the Contract						
11. Sale of Portfolio	0.50%	2,500.00 / -	-	- 23% 22% 18%	-	Applicable in the sale of Factoring Portfolio
12. Denotation of Debtors	-	20.00		23% 22% 18% 24.60 24.40 23.60		By Unreported Debtor
13. Termination / Cancellation Contract	-	200.00	-	- 23% 22% 18% 246.00 244.00 236.00		

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10. CREDIT OPERATIONS (OTHER CLIENTS)[\(INDEX\)](#)**10.3. Other Credits - Bankinter Confirming**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.		
Bankinter Confirming								

Initial Commissions

1. Contract Opening	-	135.00	-	- 23% 22% 18%	166.05	164.70	159.30
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Commissions during the term of the contract

Renovation / Maintenance two Contract	0.025%	135.00 / 150.00	-	- 23% 22% 18%	-	-	Commission applied on the limit of advance.
3. Contractual Amendment	-	60.00	-	- 23% 22% 18%	73.80	73.20	70.80
4. Commissions Processing:							See Note (1)
- Manual Processing of OP	-	70.00	-	- 23% 22% 18%	86,10	85,40	82,60
- Processing OP automatic	-	25.00	-	- 23% 22% 18%	30.75	30.50	29.50
- Manual registration of each OP Document	-	3.00	-	- 23% 22% 18%	3.69	3.66	3.54
- Automatic registration of each OP Document	-	1.00	-	- 23% 22% 18%	1.23	1.22	1.18
- OP Management	0.15%	-	-	4%	-	-	-
5. - Return of OP	-	100.00	-	- 23% 22% 18%	123.00	122.00	118.00
6. Commissions supported by Supplier:							See Note (1)
- Offer Management Commission	0.30%	-	-	4%	-	-	Commission on the total amount of the Offer accepted.
7. - Assignment Commission	2% a 8%	-	-	4%	-	-	Commission on the anticipated amount, at period between the anticipation date and the date of payment. See Note (2)
8. - Extension Commission	2% a 8%	-	-	4%	-	-	Commission on the amount extended, at least period between the date of extension and the date of payment. Commission to be borne

by the Customer.

Commissions at the end of the Contract

9. Contract Termination	-	200.00	-	- 23% 22% 18%	246.00 244.00 236.00
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Note (1): Processing Fees and Commissions Supported by the Supplier are not cumulative, applying only one of the points.

Note (2): Commission to be charged to the Customer or the Supplier.

Other associated expenses

Stamp Tax on the Value of the Credit Used (cost to be borne by the Customer after using the Credit):

- Credit with a term of less than one year (for each month or fraction): 0.04%;
- Credit with a maturity of one year or more: 0.50%;
- Credit with a maturity of five years or more: 0.60%;
- Credit used in the form of a Current Account, Bank Overdraft or any other form in which the term is not determined or determined, on the monthly average obtained by adding the outstanding balances calculated daily, during the month, divided by 30 (thirty): 0.04%.

Stamp Duty on the Use of Credit not applicable to Leasing Solutions.

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11. CREDIT AND DEBIT CARDS (OTHER CUSTOMERS)

[\(INDEX\)](#)

11.1. Credit cards

Card designation	Commissions (Euros)									
	1. Provision of a credit card	1st Holder	Others	and	The frog	to	and	The d id	you h and	Other Conditions
The s you	The s you	The s you	The titu	The ic	The d	The m ly	The g v	The u s	The w d	
o An An g	o An An g	o An An g	B The	The ic	The ib	The 4 Pan	The and re	The it	. Pro	
Networks where the card is accepted	1 If	1 If	frog	. SuThe	. In	5 R v				

					twoç	3		6	
Business Classic Card (VISA network)	30.00	Grade (1)	-	-	Free	Free	-	25.00 (4)	-
Bussines Gold Card (VISA network)	Free	35.00	-	-	Free	Free	-	25.00 (4)	Grade (2)
Business Platinum Card (VISA network)	40.00	Grade (3)	-	-	Free	Free	-	25.00 (4)	-

Plus Stamp Tax (4%), except for the Urgent Production Commission; see Note (4).

Note (1): 2nd year and following:

	Invoicing Volume (Euros)	Annuity (Euros)
0 - 24,999	30.00	
25,000 - 49,999	25.00	
≥ 50,000	15.00	

Note (2): 2nd year and subsequent years free of charge if the volume of credit transactions is equal to or greater than € 3,600 / year per card.

Note (3): 2nd year and following:

	Invoicing Volume (Euros)	Annuity (Euros)
0 - 24,999	40.00	
25,000 - 49,999	30.00	
≥ 50,000	20.00	

Note (4): The urgent delivery service, by courier, of the card produced is only available under special conditions and in the issuance of new cards and replacements, and does not apply to renewals.

VAT is added to the legal rate in force.

Mora Rate: 4%. PVNP amount x (Number of days in default + 1) x (Interest rate: 20% + Rate of default: 4%) based on 360 days. At this rate plus Stamp Tax (4%).

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.

Other Commissions

1. Photocopy of invoices Nationals	-	4.50	-	-	23%	22%	18%	5.54	5.49	5.31	-
Photocopy of invoices international	-	9.50	-	-	23%	22%	18%	11.69	11.59	11.21	-

List of movements

3. low value	-	3.00	-	-	23% 22% 18%	3.69	3.66	3.54	-
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Bankinter, SA, Branch in Portugal

Debit and Credit Cards / Other Customers - Page 1/3

~~Page 84~~ INTER, SA- Branch in Portugal

Entry into force: 06-April-2020

11. CREDIT AND DEBIT CARDS (OTHER CUSTOMERS)

[\(INDEX\)](#)

11.2. Debit Cards

Commissions (Euros)

Card designation	1. Making a card available								Other Conditions
	1st Holder	Other Holders	debit	and	The	frog	you	and	
	The	s Thein ° An	you	The	s Thein ° An	you	titu B	The	
	1	An	If	1	An	If	B	The	
Networks where the card is accepted						frog	In	Pro	
						twoç	3	4	
BK Card (ATM / VISA network)	18.00	18.00	18.00	18.00	Free	Free	30.00 (1)	-	See Note (2) and (3).

Plus Stamp Tax (4%), except for the Urgent Production Commission;
see Note (1).

Note (1): The Urgent Card Production service is only available under special conditions and when issuing new cards and replacements, it is not possible to applying to renewals. Service Level: Maximum 3 working days. VAT is added to the legal rate in force.

Note (2): The BK Card must be activated within 3 months after the issuance request, otherwise it will be canceled automatically for Security reasons.

Note (3): The BK Card formerly known as the Electron Card.

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800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13,
2nd floor, 1250-162 Lisbon.

11. CREDIT AND DEBIT CARDS (OTHER CUSTOMERS)

11.4. Card Operations

			Card Type	BK	Business Classic (5)	Bussiness Gold	Business Platinum
1. Withdrawal of debit cash							
EEA payments in Euros, Swedish Krona and Romanian Leu	ATM	-		-	-	-	-
Payments in the EEA elsewhere coins	ATM	€ 2.50 + 0.33% + 1.7% (1)		-	-	-	-
Payments in the rest of the world in Euros, Swedish Krona and Leu Romanian	ATM	€ 2.50 + 0.33% + 1% (two)		-	-	-	-
Payments in the rest of the world in other currencies	ATM	€ 2.50 + 0.33% + 1.7% + 1% (3)		-	-	-	-
2. Cash advance on credit							
EEA payments in Euros, Swedish Krona and Romanian Leu	ATM	-		€ 3.99 + 3.99%	€ 3.99 + 3.99%	€ 3.99 + 3.99%	€ 3.99 + 3.99%
Payments in the EEA elsewhere coins	ATM	-		€ 3.99 + 3.99% + 1.7% (1)	€ 3.99 + 3.99%	€ 3.99 + 3.99% + 1.7% (1)	€ 3.99 + 3.99% + 1.7% (1)
Payments in the rest of the world in Euros, Swedish Krona and Leu Romanian	ATM	-		€ 3.99 + 3.99% + 1% (two)	€ 3.99 + 3.99% + 1% (two)	€ 3.99 + 3.99% + 1% (two)	€ 3.99 + 3.99% + 1% (two)
Payments in the rest of the world in other currencies	ATM	-		€ 3.99 + 3.99% + 1.7% + 1% (3)	€ 3.99 + 3.99% + 1% (3) (4)	€ 3.99 + 3.99% + 1.7% + 1% (3)	€ 3.99 + 3.99% + 1.7% + 1% (3)
3. Shopping							
EEA payments in Euros, Swedish Krona and Romanian Leu	POS / Environments Open	Free		Free	Free	Free	Free
Payments in the EEA elsewhere coins	POS / Environments Open	1.7% (1) (6)		1.7% (1) (6)	- (4) (6)	1.7% (1) (6)	1.7% (1) (6)
Payments in the rest of the world in Euros, Swedish Krona and Leu	POS / Environments	1% (2) (6)		1% (2) (6)	1% (2) (6)	1% (2) (6)	1% (2) (6)

Romanian	Open POS /				
Payments in the rest of the world in other currencies	Environments Open	1.7% + 1% (3) (6)	1.7% + 1% (3) (6)	1% (3) (4) (6)	1.7% + 1% (2) (6)
Plus Stamp Tax (4%)					

Note (1): In transactions carried out in the EEA in currencies other than the Euro, the Swedish Krona and the Romanian Leu, the Processing Fee will be added 1.7% International on the value of the transaction.

Note (2): In transactions carried out outside the EEA in Euro, the Swedish Krona and the Romanian Leu will add a Conversion Rate of 1% on the value of the transaction.

Note (3): In transactions carried out outside the EEA in currencies other than the Euro, the Swedish Krona and the Romanian Leu, the International Processing of 1.7% on the transaction amount and the Conversion Rate of 1% on the transaction amount.

Note (4): The Business Gold credit card is exempt from the 1.7% International Processing Fee, being charged, whenever applicable, the Conversion, 1% on the value of the transaction.

Note (5): The dual functionality only operates in the national territory and in ATM / POS with the Multibanco brand. In non-Multibanco ATM / POS, cards both work exclusively on credit

Note (6): Open Environments: Purchases made via internet, wap or interactive television.

Note: The EEA area includes the following countries: Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, United Kingdom, Portugal, Czech Republic, Romania and Sweden.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 88 BANKINTER, SA- Branch in Portugal

Entry into force: 17-January-2020

12. CHECKS (OTHER CUSTOMERS)

(INDEX)

12.1. Requisition and Delivery of Check Modules

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Request	Counter	Online (Internet) /		ATM		Other Conditions
		Telephone				
Delivery	Balcony / Post Office	Balcony / Post Office	Balcony / Post Office	Balcony / Post Office		
Commission (Euros)	Without Tax	In addition Tax (3)	With Tax	Without Tax	In addition Tax (3)	With Tax

1. Requisition and Delivery of Cross and Order Checks

1.1. To Order

5	Checks	7.45	0.55	8.00	-	-	-	-	-	-	See Note (1).
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3/29/2021

Bankinter, SA, Branch in Portugal - Commissions and Expenses Brochure - 20210305 (report to 20210226)

With date of shelf life	25	Checks	15.26	1.86	17.12	-	-	-	-	-	-	In addition Portes. Note (2).
	25	Checks with copy	22.50	2.15	24.65	9.86	1.64	11.50	-	-	-	In addition Portes. Note (2).
	149	Checks with copy	76.00	10.49	86.49	40.91	9.09	50.00	-	-	-	In addition Portes. Note (4).
	299	Continuous without logo	101.78	19.02	120.80	-	-	-	-	-	-	-
Without date of shelf life	500	Letter without logo Company	220.00	33.80	253.80	149.04	30.96	180.00	-	-	-	-
		Checks- letter with logo Company	Subject to budget.				-	-	-	-	-	-

2. Requisition and Delivery of Non-Crossed Checks and to Order

2.1. To Order

With date of shelf life	5	Checks	8.41	0.59	9.00	-	-	-	-	-	-	See Note (1).
	25	Checks	22.63	2.16	24.79	-	-	-	-	-	-	In addition Portes. Note (2).
	25	Checks with copy	15.82	1.88	17.70	9.86	1.64	11.50	9.86	1.64	11.50	In addition Portes. Note (2).
	149	Checks with copy	80.14	10.66	90.80	53.41	9.59	63.00	-	-	-	In addition Portes. Note (4).
Without date of shelf life	500	Continuous without logo	149.00	20.91	169.91	-	-	-	-	-	-	-
		Letter without logo Company	245.00	34.80	279.80	192.31	32.69	225.00	-	-	-	-
		Checks- letter with logo Company	Subject to budget.				-	-	-	-	-	-

3. Other types of checks

Certified Check	50.00	2.00	52.00	-	-	-	-	-	-	-	-
Bank check	30.00	1.20	31.20	-	-	-	-	-	-	-	-

Note (1): Except free initial module.

Note (2): See "4. Shipping".

Checks requisition and delivery fees are subject to 4% Stamp Duty on the commission amount + € 0.05 Stamp Duty per

Note (3): each check.

The remaining commissions are subject to 4% Stamp Duty on the commission amount.

Note (4): See "5. Shipping".

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Checks / Other Clients - Page 1/4

Page 87 KINTER, SA- Branch in Portugal

Entry into force: 17-January-2020

12. CHECKS (OTHER CUSTOMERS)

[\(INDEX\)](#)

12.1. Requisition and Delivery of Check Modules (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

IS	Commissions			Plus Tax			Commissions			Others		
	Values Without Tax			VAT			Tax Amount			Conditions		
	In %	Euros (min / max)	Value Yearly	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.

4. Shipping - Checks with Expiration Date

National Shipping	-											
1. (Mainland and Regions Autonomous)	-	0.50	-	-	23%	22%	18%	0.62	0.61	0.59	-	-
twoEU Shipping	-	1.75	-	-	23%	22%	18%	2.15	2.14	2.07	-	-
3. Other Countries	-	2.50	-	-	23%	22%	18%	3.08	3.05	2.95	-	-

5. Shipping - Checks with no Expiration Date

National Shipping	-											
1. (Mainland and Regions Autonomous)	-	2.00	-	-	23%	22%	18%	2.46	2.44	2.36	-	-
twoEU Shipping	-	4.50	-	-	23%	22%	18%	5.54	5.49	5.31	-	-
3. Other Countries	-	7.00	-	-	23%	22%	18%	8.61	8.54	8.26	-	-

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 138 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marques de Pombal, n°13, 2nd floor, 1250-162 Lisbon.

12.2. Other Services with Checks

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.
1. Risk Users										
1. Bankinter Check Return - to collect from the drawer	-	35.00	-	4%	-	-	-	36.40	-	-
two. Return of Check Issued about the Foreigner	-	35.00	-	4%	-	-	-	36.40	In addition Portes. See "5. Shipping".	
3. Communication of Inhibition to Portugal's bank	-	30.00	-	4%	-	-	-	31.20	See Note (5).	
4. Disinhibition Communication to Portugal's bank	-	120.00	-	4%	-	-	-	124.80	-	
5. Request to Conclude a new check convention	-	120.00	-	4%	-	-	-	124.80	-	
6. Notification for Regularization by Check	-	20.00	-	4%	-	-	-	20.80	-	
7. Check Regularization	-	60.00	-	4%	-	-	-	62.40	-	
2. Other Services (8)										
8. Check Cancellation	-	12.50	-	4%	-	-	-	13.00	See Note (1).	
9. Cancellation of Passbook Checks:										
- Passbooks of 25 or less checks	-	10.00	-	4%	-	-	-	10.40	See Note (2).	
- Passbooks of more than 25 checks	-	15.00	-	4%	-	-	-	15.60	See Note (2).	
10. Currency Checks Foreign:										
- Bank Check Issuance	-	17.00	-	4%	-	-	-	17.68	-	
- Check Cancellation Bank officer	-	15.00	-	4%	-	-	-	15.60	-	
11. Checks Issued on Foreigner:										
- Check Collection Issued Abroad	0.20%	10.00 / -	-	4%	-	-	-	-	See Note (7) and (9).	
- Status request ("Tracer") at the indication of the Client	-	12.00	-	-	23%	22%	18%	14.76	14.64	14.16
12. Deposit of Checks Issued Abroad - Withdrawn on										

Bankinter in Portugal:											
- Cash withdrawal	-	18.50	-	4%	-	-	-	19.24		See Note (6).	
- Deposited on account	-	3.00	-	4%	-	-	-	3.12		See Note (6) and (7)	
13. Deposit of Checks Issued Abroad - Withdrawn on the ICO in Portugal:											
- Deposited on account	-	10.00	-	4%	-	-	-	10.40		See Note (6) and (7)	
14. Deposit of Checks Issued Abroad - Withdrawn on OIC Abroad:											
- Cash withdrawal	0.60%	20.00 / -	-	4%	-	-	-	-		See Note (6).	
- Deposited on account	0.30%	10.00 / -	-	4%	-	-	-	-		See Note (6) and (7)	
15. Photocopies of Checks:											
- First Check	-	10.00	-	-	23%	22%	18%	12.30	12.20	11.80	
- Remaining Checks	-	6.00	-	-	23%	22%	18%	7.38	7.32	7.08	
16. Cash Withdrawal	-	5.00	-	4%	-	-	-	-	5.20		

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Checks / Other Clients - Page 3/4

PAGE 89 KINTER, SA- Branch in Portugal

Entry into force: 21-December-2018

12. CHECKS (OTHER CUSTOMERS)

(INDEX)

12.2. Other Check Services (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions	
Values Without Tax	VAT	Tax Amount	Other Conditions
In %	Euros	Value	IS
(min / max)		Yearly	Cont. Mad. B.C. Cont. Mad. B.C.

3. Pre-Dated Checks Management and Collection Service

18. Check Collection - 2.50 - - 23% 22% 18% 3.08 3.05 2.95 Amount charged for each check.

19. Return or replacement of checks before your - 5.00 - - 23% 22% 18% 6.15 6.10 5.90 -

presentation

20.	Changing the shipping date to Compensation	-	5.00	-	-	23% 22% 18% 6.15	6.10	5.90	-
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4. Shipping

21.	Shipping costs by mail registered - Return of Check without Foreigner	-	5.00	-	23% 22% 18% 6.15	6.10	5.90	-
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Note (1): The Customer is exempt from charging this commission if he delivers the check at the time of the cancellation request.

Note (2): The Client is exempt from charging this commission if he delivers the booklet, at the time of the cancellation request.

Note (5): Commission charged for occurrence / inhibition.

Note (6): Unavailable for US Dollars Currency.

Note (7): Commissions from the Correspondent Bank are added, varying according to the Bank used.

Note (8): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the Table of Exchange Rates for Checks in force.

Table of Exchange Rates for Checks, based on the reference exchange rate table published by Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 2%.

Note (9): Service available for American Dollars currency only for checks over 300 American Dollars.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

**Page 9
BANKINTER, SA- Branch in Portugal**

Entry into force: 05-February-2021

13. TRANSFERS (OTHER CUSTOMERS)[\(INDEX\)](#)**13.1. Transfer Orders**

Echelons (Euros)	Transfer order receipt channel						Others Conditions	
	Counter		Online (Internet) and Mobile Device (Mobile)		Telephone			
	%	Euros (min / max)	%	Euros (min / max)	%	Euros (min / max)		
- Punctual and Periodic with emission debit notice	-	0.00	-	0.00	-	-	Grade (1)	

1. Domestic / National Transfers Issued**1.1. Intrabank credit transfers / Permanent Intrabank Order (between Bankinter Portugal Accounts) (4)**

With the same payer and beneficiary

- Punctual and Periodic with emission debit notice	-	0.00	-	0.00	-	-	-	Grade (1)
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With different payer and payee

- Punctual and Periodic with emission debit notice	-	2.00	-	0.00	-	-	-	Grade (1)
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1.2. SEPA + Credit Transfers / SEPA + Standing Order (Interbank Transfers) (4)

Normal

- Punctual and Periodic with emission debit notice	-	3.00	-	0.50	-	-	-	Grade (2)
--	---	------	---	------	---	---	---	-----------

Urgent

- Punctual with the issuance of a warning debit	-	-	-	0.50	-	-	-	Grade (2)
---	---	---	---	------	---	---	---	-----------

Real Time (TARGET2)

-Punctual with issuance of notice of debit	-	28.85	-	28.85	-	-	-	Grade (3)
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With valid IBAN and BIC SWIFT but beneficiary bank not adhering to the SEPA transfer service or other currencies not comparable to the Euro (5)

Normal	-	0.25%	25.00 / 100.00	0.15%	15.00 / 75.00	0.15%	15.00 / 75.00	-	-
Add 50% to pricing of transfers normal									
Urgent	-								
1.3. MB WAY transfers									
- Between Bankinter Portugal Accounts	Up to 750.00	-	-	-	Free	-	-	-	Grade (6) (7)
- Interbank	Up to 750.00	-	-	-	Free	-	-	-	Grade (6) (7)
1.4. Immediate Transfers									
- Interbank	Up to 100,000 -	-	-	-	0.50	-	0.50	-	Grade (8)
Stamp Tax Plus Tax (4%)									

Note (1): Currency of the transfer denominated in EUR (Euro) or any other currency traded by Bankinter, SA, Branch in Portugal.

Note (2): Currency of the transfer denominated in EUR (Euro) or SEK (Swedish Krona). The Bank does not have the RON (Romanian Leu) currency available.

Note (3): Only for the currency of the transfer denominated in EUR (Euro).

Note (4): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the published reference exchange rate table is applied by Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 1.5%.

Note (5): The list of Banks adhering to SEPA can be consulted at <https://www.europeanpaymentscouncil.eu/what-we-do/be-involved/register-participants-registers-participants-sepa-payment-schemes>

Note (6): MB WAY transfers are limited to a maximum amount, per transfer, of € 750.00 and a maximum monthly amount (from day 1 until the last day of the month) of € 2,500.00.

Note (7): The MB WAY service is free for debit and credit cards; It is available for Customers holding a BK debit card and / or credit card Business credit - see Section 11 of the Price List

Note (8): Only for EURO transfer currency and EURO current accounts and limited to a maximum transfer amount of € 100,000.00.

Available only on the online channel (Internet) - Bankinter Particulares, Mobile Device (Mobile) and Telephone

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor 1250-162 Lisbon.

13. TRANSFERS (OTHER CUSTOMERS)

[\(INDEX\)](#)

13.1. Transfer Orders (cont.)

Echelons (Euros)	Transfer order receipt channel					
	Online (Internet) and Mobile Device (Mobile)			Telephone		Other Conditions
	%	Euros (min / max)	%	Euros (min / max)	%	Euros (min / max)

2. Cross-border / International Transfers Issued

2.1. SEPA + credit transfers (SEPA countries and / or currencies comparable to the Euro and / or covered by European Regulation No. 924/2009 and No. 260/2012, including SEPA CT) (6) (7) (8) (11)

Normal

-With debit notice - - 3.00 - 0.50 - -

Urgent

-With debit notice - - - - 0.50 - -

Real Time (TARGET2)

- Punctual with the issuance of a warning debit - - 28.85 28.85 - -

With valid IBAN and BIC SWIFT but beneficiary bank not adhering to the SEPA transfer service (5)

Normal	-	0.25%	25.00 / 100.00	0.15%	15.00 / 75.00	0.15%	15.00 / 75.00
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Add 50% to

Urgent	-	pricing of transfers normal	-	-	-	-
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Not covered by EU Regulation No. 260/2012 (4) (9)

2.2. Non-SEPA + credit transfers (Non-SEPA countries, other currencies not comparable to the Euro)

Normal	-	0.25%	25.00 / 100.00	0.15%	15.00 / 75.00	0.15%	15.00 / 75.00	See note (10)
--------	---	-------	-------------------	-------	------------------	-------	------------------	---------------

Add 50% to

Urgent	-	pricing of transfers normal	-	-	-	-	-
--------	---	-----------------------------------	---	---	---	---	---

Real Time (TARGET2)

- - 28.85 - 28.85 - -

2.3. Transfers to USA or USD

Normal	-	0.25%	25.00 / 100.00	0.15%	15.00 / 75.00	0.15%	15.00 / 75.00	See note (10)
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Add 50% to

Urgent	-	pricing of transfers normal	-	-	-	-	-
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OUR Expenditure Regime Option

-	pricing of transfers normal and urgent	-	-	-	-	-	-
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Stamp Tax Plus Tax (4%)

Note (4): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the published reference exchange rate table is applied by Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 1.5%.

Note (5): The list of SEPA member banks can be found at <https://www.europeanpaymentscouncil.eu/what-we-do/be-involved/register-participants-registers-participants-sepa-payment-schemes>

Note (6): The countries that are part of SEPA are the following: Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Poland, Portugal, Czech Republic, United Kingdom, Romania, Sweden, Switzerland, San Marino, Vatican City State and Principado de Andorra.

Transfer under SEPA conditions: transfers in Euros, with valid IBAN and BIC SWIFT, to SEPA countries and banks adhering to the SEPA and with an exclusive regime of shared expenses (SHA).

Note (7): SEPA countries and European Regulations No. 924/2009 and No. 260/2012:

Cumulative requirements:

- Countries: Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Poland, Portugal, Czech Republic, United Kingdom, Romania, Sweden, Switzerland, San Marino, Vatican City State and Principality of Andorra;
- Indication of the IBAN of the beneficiary account
- Bank account debit
- Transfer in Euros, Swedish Krona and Roman Leu (not available)
- Transfer on an exclusive basis of shared expenses (SHARED)

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 9 BANKINTER, SA- Branch in Portugal

Entry into force: 05-February-2021

13. TRANSFERS (OTHER CUSTOMERS)

[\(INDEX\)](#)

13.1. Transfer Orders (cont.)

Note (8): Bankinter, SA, does not have the RON currency (Romanian Leu) available.

Note (9): Commissions from the Correspondent Bank are added, varying according to the Bank used.

Note (10): Includes National Interbank Transfers in foreign currency. The equivalent in EUR is carried out at the exchange rate of the day.

Note (11): In accordance with and for the purposes of Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 on information accompanying transfers of funds to third countries, transfers of funds to be made to countries outside the European Union in addition to the information relating to the payer's payment account number or unique transaction identifier will be Additional details regarding the name of the payer and, alternatively, his address, personal identification number, Customer identification or date / place of birth.

Subtitle

NIB - Bank Identification Number

IBAN - International Bank Identification Number (*International Bank Account Number*)

BIC - SWIFT Bank Identification Code (*Bank Identification Code*)

SEPA - Single Euro Payments Area

Typology of Bank Expenses between who sends and who receives the funds:

BEN - In charge of the Beneficiary: All bank charges are borne by the Beneficiary of the funds, that is, the Beneficiary receives the amount

sent less the expenses of the banks involved in the transfer;

SHA - Shared expenses: The expenses of the Bank of the Orderer are paid by the Orderer and the expenses of the Bank of the Beneficiary are paid by the Beneficiary;

OUR - In charge of the Orderer: All bank charges are borne by the Orderer, that is, the Beneficiary receives exactly the amount sent, with no discounted costs.

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions
	Values Without Tax		Value Yearly	VAT	Tax Amount		
	In %	Euros (min / max)		IS	Cont. Mad. B.C.	Cont. Mad. B.C.	
3. Domestic / National Transfers Received (4)							
3.1. From OIC	-	0.00	-	4%	-	0.00	-
4. Cross-border / International Transfers Received (4)							
4.1. By carton	-	15.00	-	4%	-	15.60	-
4.2. SEPA for Credit at Bankinter with IBAN and Valid BIC SWIFT	-	0.00	-	4%	-	0.00	-
4.3. SEPA for Credit at Bankinter without IBAN and / or valid BIC SWIFT or from other countries, or in foreign currency other than Euro, Leu Romanian and Swedish Krona	0.05%	5.00 / 30.00	-	4%	-	5.20 / 31.20	-
4.4. For Credit in ICO as instructed by the Ordering Bank in Foreign currency other than Euro, Leu Romanian and Swedish Krona	0.10%	5.00 / 100.00	-	4%	-	5.20 / 104.00	-

Note (4): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the published reference exchange rate table is applied by Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 1.5%.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Page 9 ~~SKINTER, SA- Branch in Portugal~~

Entry into force: 05-February-2021

13. TRANSFERS (OTHER CUSTOMERS)[\(INDEX\)](#)**13.2. Other Transfer Services**

Echelons (Euros)	Transfer order receipt channel					Other Conditions
	Counter		Online (Internet) and Mobile Device (Mobile)		Telephone	
	%	Euros (min / max)	%	Euros (min / max)	%	
1. Transfers by File / Batch						
1.1. Among Bankinter Customers						
Computer Support						
- By order	-	-	0.00	-	0.00	-
- Registration Fee	-	-	0.00	-	0.00	- See Note (1).
1.2. For OIC Clients						
Computer Support						
- By order	-	-	12.50	-	0.00	- See Note (2).
- Registration Fee	-	-	0.41	-	0.29	- See Note (3).

Stamp Tax Plus Tax (4%)

Note (1): In the Online Channel (Internet) the minimum value per file / batch, regardless of the number of records, is € 0.50.

Note (2): Processing cost subject to VAT and applicable only to files if they only contain transfers to the CIU

Note (3): The minimum value per file / batch, regardless of the number of records, is € 1.00.

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions		Plus Tax		Commissions	
Values Without Tax		VAT		Tax Amount	
In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.
					Other Conditions

1. Issued Payment Order Return Request

SEPA	-	5.00	-	4%	-	-	-	5.20	See Note (4)
Not SEPA	-	45.00	-	4%	-	-	-	46.80	-

2. Payment Order Issued and Received Investigation Request

SEPA and Non-SEPA	-	45.00	-	4%	-	-	-	46.80	See Note (4)
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Note (4): Transfer under SEPA conditions: transfers in Euros and Swedish Krona, with valid IBAN and BIC SWIFT, for SEPA countries and Banks adhering to SEPA and with an exclusive system of shared expenses (SHA).

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

14. CHARGES (OTHER CUSTOMERS)[\(INDEX\)](#)**14.1. Commercial Effects Collection - Letters of Collection**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions Values Without Tax			Plus Tax VAT		Commissions Tax Amount			Other Conditions	
In %	Euros (min / max)	Value Yearly	IS Cont. Mad. B.C.		Cont. Mad. B.C.	Tax Amount			

Letters to Collection

1. Collection Commission

- Households	0.65%	10.00 / 300.00	-	- 23% 22%	18%	-	-	-
- Non-domiciled	1.75%	20.00 / 400.00	-	- 23% 22%	18%	-	-	-
Commission of two Processing	-	1.00	-	- 23% 22%	18%	1.23	1.22	1.18

General Note: Effects Discount: See Subsection 10.3 Other credits

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor 1250-162 Lisbon.



Page 95 BANKINTER, SA- Branch in Portugal

Entry into force: 05-March-2019

14. CHARGES (OTHER CUSTOMERS)

[\(INDEX\)](#)

14.2. Issuance of Collection Instructions (creditor)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Others Conditions	
	Echelons	Values Without Tax In line (Internet)	VAT		Tax Amount			
			IS	Cont. Mad. B.C.	Cont. Mad.	B.C.		
Direct Debit / SEPA Direct Debit (1)								
1. The Bankinter's debtor client	-	0.25	-	23%	22% 18%	0.31	0.31	0.30
twoA Debtor from another institution	-	0.25	-	23%	22% 18%	0.31	0.31	0.30
3. Cancellation of collection to Bankinter's debtor Client	-	0.25	-	23%	22% 18%	0.31	0.31	0.30
4. Cancellation of the charge to a customer debtor of another institution	-	0.50	-	23%	22% 18%	0.62	0.61	0.59

Note (1): SEPA - Single Euro Payments Area

The countries that are part of SEPA are the following: Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, Netherlands, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Poland, Portugal, Czech Republic, United Kingdom, Romania, Sweden, Switzerland, San Marino, Vatican City State and Principality of Andorra.

Note (2): Applicable by billing instruction.

Note (3): Cancellation of charges is only available for SEPA Direct Debit.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor 1250-162 Lisbon.

Page 96 BANKINTER, SA- Branch in Portugal

Entry into force: 06-November-2018

14. CHARGES (OTHER CUSTOMERS) (INDEX)

14.3. Other Charged Services

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions	
	Values Without Tax		IS	VAT			Tax Amount				
	In %	Euros (min / max)		Value Yearly	Cont.	Mad.	B.C.				

Payment for ATM Services

Accession Committee:

- Custom	-	50,000.00	-	-	23% 22%	18%	61,500.00	61,000.00	59,000.00	-
1.	- Parameterizable	-	15,000.00	-	-	23% 22%	18%	18,450.00	18,300.00	17,700.00
	- Base	-	-	-	-	23% 22%	18%	-	-	-
Monthly payment										
two.	- Custom	-	3,500.00	-	-	23% 22%	18%	4,305.00	4,270.00	4,130.00
	- Parameterizable	-	1,200.00	-	-	23% 22%	18%	1,476.00	1,464.00	1,416.00
	- Base	-	120.00	-	-	23% 22%	18%	147.60	146.40	141.60
										Note 1)

3 Transactional Pricing

3.1	Variable commission per Transaction	0.85%	0.05 / 0.65	-	-	23% 22%	18%	-	-	-
3.2	Fixed Rate per Transaction:									
	- Without Real Time	-	0.19	-	-	23% 22%	18%	0.23	0.23	0.22
	- With Real Time	-	0.22	-	-	23% 22%	18%	0.27	0.27	0.26

4 Fixed Price

4.1 - Global Percentage Rate	2.00%	0.90	-	-	23% 22%	18%	-	-	-
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Note 2) 3)

- Base monthly fee	-	200.00	-	-	23% 22%	18%	246.00	244.00	236.00	
4.2 - Fixed Global Rate	-	1.50	-	-	23% 22%	18%	-	-	-	Note 2) 3)
- Base monthly fee	-	200.00	-	-	23% 22%	18%	246.00	244.00	236.00	
MB Charges - Simplified ATM Charges										
1. Monthly payment	-	15.00	-	-	23% 22% 18%		18.45	18.30	17.70	-
two, ATM reference - value unitary	-	0.80	-	-	23% 22%	18%	0.98	0.98	0.94	-
3. Reference Cancellation ATM	-	3.50	-	-	23% 22%	18%	4.31	4.27	4.13	-

1) In addition, the price indicated in 3. Transactional Price

2) Not applicable if the price indicated in: 3. Transactional Price is applied

3) Not applicable cumulatively, that is, the pricing indicated in 4.1 or 4.2 applies.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

15. PROVISION OF SERVICES (OTHER CLIENTS)[\(INDEX\)](#)**15.1. Buying and Selling Foreign Notes**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions	Plus Tax	Commissions
Values Without Tax	VAT	Tax Amount

In %	Euros (min / max)	Value Yearly	IS Cont. Mad. B.C. Cont. Mad. B.C.
------	----------------------	-----------------	---------------------------------------

Foreign Currency Purchase (1)

1. By Account:

- Deposit (if the account is in the same currency)	-	Free	-	-	-	-	-	-	Free	-
- Purchase (if the account is in a different currency)	-	5.00	-	4%	-	-	-	-	5.20	-

By Cash (available to Bankinter Customers at
two, worldwide):

- Purchase (maximum of € 1,500.00 per Customer per day)	-	10.00	-	4%	-	-	-	-	10.40	-
---	---	-------	---	----	---	---	---	---	-------	---

Foreign Currency Sale (1)

1. By Account:

- By Operation	-	7.00	-	4%	-	-	-	-	7.28	-
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By Cash (available to Bankinter Customers at
two, worldwide):

- Purchase (maximum of € 1,500.00 per Customer per day)	-	10.00	-	4%	-	-	-	-	10.40	-
---	---	-------	---	----	---	---	---	---	-------	---

Note (1): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the Exchange Rate Table for Notes in force is applied.

Exchange Rate Table for Notes, based on the reference exchange rate table published by Bankinter, SA, Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 2%.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

Bankinter, SA, Branch in Portugal

Other Services / Other Clients - Page 1/16

PAGE N° 98 **Bankinter, SA- Branch in Portugal**

Entry into force: 01-June-2017

15. PROVISION OF SERVICES (OTHER CLIENTS)[\(INDEX\)](#)**15.2. Guarantees Provided - Guarantees / Sureties and Bank Guarantees**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions			Plus Tax		Commissions		
Values Without Tax			VAT	Tax Amount	Other Conditions		
In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont. Mad. B.C.		

Signature Credit (Guarantees / Guarantees and Bank Guarantees)

1. Issuance Fee	-	100.00	-	4%	-	-	104.00	-
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twoGuarantee Commission

- Technical Guarantees	1.25% a 2.75%	125.00 / -	-	3%	-	-	-	Commission charged quarterly and in advance.
- Financial Guarantees	1.50% a 3.00%	150.00 / -	-	3%	-	-	-	

3. Recognition Committee Notarial	-	40.00	-	-	23% 22% 18%	49.20 48.80 47.20	-
Simple Change Commission							
4. (except for Value Increase or Deadline Extension)	-	175.00	-	4%	-	-	182.00
Change Commission by							
5. Increase in Value / Reduction in Amount or Deadline Extension	-	250.00	-	4%	-	-	260.00
6. Trigger Commission	-	250.00	-	4%	-	-	260.00

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Page 199 **BANKINTER, SA- Branch in Portugal**

Entry into force: 22-May-2018

15. PROVISION OF SERVICES (OTHER CLIENTS)

[\(INDEX\)](#)

15.3.1. Other Services - Assessments, Surveys, Distracts, Solicitor's Office and Statements

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C.	Cont.	Mad.	B.C.

Valuations and Surveys of Properties that are not Autonomous Fraction

(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans)

Buildings (Housing / Commerce / Services) or Set of Fractions / Fires (Housing / Commerce / Services)

1. Valuation: Property Area in m² (Gross Area)

Up to 499m ²	-	500.00	-	- 23% 22% 18%	615.00	610.00	590.00	-
500m ² to 999 m ²	-	700.00	-	- 23% 22% 18%	861.00	854.00	826.00	-
1,000m ² to 2,499m ²	-	1,000.00	-	- 23% 22% 18% 1,230.00		1,220.00	1,180.00	
2,500m ² to 4,999m ²	-	1,500.00	-	- 23% 22% 18% 1,845.00		1,830.00	1,770.00	
More than 5,000m ²	-	2,000.00	-	- 23% 22% 18% 2,460.00		2,440.00	2,360.00	

2. Revaluation: Property area in m² (Gross Area)

Up to 499m ²	-	400.00	-	- 23% 22% 18%	492.00	488.00	472.00	-
500m ² to 999 m ²	-	560.00	-	- 23% 22% 18%	688.80	683.20	660.80	-
1,000m ² to 2,499m ²	-	800.00	-	- 23% 22% 18%	984.00	976.00	944.00	
2,500m ² to 4,999m ²	-	1,200.00	-	- 23% 22% 18% 1,476.00		1,464.00	1,416.00	
More than 5,000m ²	-	1,600.00	-	- 23% 22% 18% 1,968.00		1,952.00	1,888.00	

3. Evaluation and Reassessment - Exterior: Property area in m² (Gross Area)

Up to 499m ²	-	325.00	-	- 23% 22% 18%	399.75	396.50	383.50	-
500m ² to 999 m ²	-	455.00	-	- 23% 22% 18%	559.65	555.10	536.90	
1,000m ² to 2,499m ²	-	650.00	-	- 23% 22% 18%	799.50	793.00	767.00	
2,500m ² to 4,999m ²	-	975.00	-	- 23% 22% 18% 1,199.25		1,189.50	1,150.50	
More than 5,000m ²	-	1,300.00	-	- 23% 22% 18% 1,599.00		1,586.00	1,534.00	

4. Evaluation and Reassessment - Desktop: Property area in m²

(Gross Area)

Up to 499m ²	-	250.00	-	- 23% 22% 18%	307.50	305.00	295.00	
500m ² to 999 m ²	-	350.00	-	- 23% 22% 18%	430.50	427.00	413.00	No visit to the property.
1,000m ² to 2,499m ²	-	500.00	-	- 23% 22% 18%	615.00	610.00	590.00	
2,500m ² to 4,999m ²	-	750.00	-	- 23% 22% 18%	922.50	915.00	885.00	
More than 5,000m ²	-	1,000.00	-	- 23% 22% 18%	1,230.00			1,220.00 1,180.00

5. Surveys: Property area in m²**(Gross Area)**

Up to 499m ²	-	250.00	-	- 23% 22% 18%	307.50	305.00	295.00	
500m ² to 999 m ²	-	350.00	-	- 23% 22% 18%	430.50	427.00	413.00	-
1,000m ² to 2,499m ²	-	500.00	-	- 23% 22% 18%	615.00	610.00	590.00	
2,500m ² to 4,999m ²	-	750.00	-	- 23% 22% 18%	922.50	915.00	885.00	
More than 5,000m ²	-	1,000.00	-	- 23% 22% 18%	1,230.00			1,220.00 1,180.00

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15. PROVISION OF SERVICES (OTHER CLIENTS)[\(INDEX\)](#)**15.3.1. Other Services - Assessments, Surveys, Distracts, Solicitor's Office and Declarations (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions			Plus Tax			Commissions			Other Conditions
Values Without Tax			VAT			Tax Amount			Other Conditions
In %	Euros	Value (min / max)	IS	Cont.	Mad.	B.C.	Cont.	Mad.	
Yearly				Cont.	Mad.	B.C.	Cont.	Mad.	

**Valuations and Surveys of Properties that are not Autonomous Fraction
(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans) (cont.)**

Warehouses, Industrial Pavilions and Manufacturing Units (Com./Serv./Ind.)

**1. Valuation: Property Area in
m² (Gross Area)**

Up to 499m ²	-	300.00	-	- 23% 22% 18%	369.00	366.00	354.00
500m ² to 999 m ²	-	500.00	-	- 23% 22% 18%	615.00	610.00	590.00
1,000m ² to 2,499m ²	-	700.00	-	- 23% 22% 18%	861.00	854.00	826.00
2,500m ² to 4,999m ²	-	900.00	-	- 23% 22% 18% 1,107.00		1,098.00	1,062.00
More than 5,000m ²	-	1,200.00	-	- 23% 22% 18% 1,476.00		1,464.00	1,416.00

**2. Revaluation: Property area in
m² (Gross Area)**

Up to 499m ²	-	240.00	-	- 23% 22% 18%	295.20	292.80	283.20
500m ² to 999 m ²	-	400.00	-	- 23% 22% 18%	492.00	488.00	472.00
1,000m ² to 2,499m ²	-	560.00	-	- 23% 22% 18%	688.80	683.20	660.80
2,500m ² to 4,999m ²	-	720.00	-	- 23% 22% 18%	885.60	878.40	849.60
More than 5,000m ²	-	960.00	-	- 23% 22% 18% 1,180.80		1,171.20	1,132.80

**3. Evaluation and Reassessment -
Exterior: Property area in m²
(Gross Area)**

Up to 499m ²	-	195.0	-	- 23% 22% 18%	239.85	237.90	230.10
500m ² to 999 m ²	-	325.0	-	- 23% 22% 18%	399.75	396.50	383.50
1,000m ² to 2,499m ²	-	455.0	-	- 23% 22% 18%	559.65	555.10	536.90
2,500m ² to 4,999m ²	-	585.0	-	- 23% 22% 18%	719.55	713.70	690.30
More than 5,000m ²	-	780.0	-	- 23% 22% 18%	959.40	951.60	920.40

**4. Evaluation and Reassessment -
Desktop: Property area in m²
(Gross Area)**

Up to 499m ²	-	150.0	-	- 23% 22% 18%	184.50	183.00	177.00	No visit to the property.
500m ² to 999 m ²	-	250.0	-	- 23% 22% 18%	307.50	305.00	295.00	
1,000m ² to 2,499m ²	-	350.0	-	- 23% 22% 18%	430.50	427.00	413.00	
2,500m ² to 4,999m ²	-	450.0	-	- 23% 22% 18%	553.50	549.00	531.00	
More than 5,000m ²	-	600.0	-	- 23% 22% 18%	738.00	732.00	708.00	

**5. Surveys: Property area in m²
(Gross Area)**

Up to 499m ²	-	150.0	-	- 23% 22% 18%	184.50	183.00	177.00
500m ² to 999 m ²	-	250.0	-	- 23% 22% 18%	307.50	305.00	295.00
1,000m ² to 2,499m ²	-	350.0	-	- 23% 22% 18%	430.50	427.00	413.00
2,500m ² to 4,999m ²	-	450.0	-	- 23% 22% 18%	553.50	549.00	531.00
More than 5,000m ²	-	600.0	-	- 23% 22% 18%	738.00	732.00	708.00

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~~Page~~ BANKINTER, SA- Branch in Portugal

Entry into force: 22-May-2018

15. PROVISION OF SERVICES (OTHER CLIENTS)

[\(INDEX\)](#)

15.3.1. Other Services - Assessments, Surveys, Distracts, Solicitor's Office and Declarations (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Values Without Tax In %	Commissions		Plus Tax			Commissions		Other Conditions	
			IS	VAT		Tax Amount Mad.			
	Euros (min / max)	Value Yearly		Cont.	Mad.	B.C.			

Valuations and Surveys of Properties that are not Autonomous Fraction

(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans) (cont.)

Rural Land Without Agricultural Exploration

1. Evaluation: Area in hectares

<10 Ha	-	300.00	-	- 23% 22% 18%	369.00	366.00	354.00	-
≥ 10 Ha and <50 Ha	-	500.00	-	- 23% 22% 18%	615.00	610.00	590.00	
≥ 50 Ha	-	700.00	-	- 23% 22% 18%	861.00	854.00	826.00	

2. Reassessment: Area in Hectares

<10 Ha	-	240.00	-	23% 22% 18%	295.20	292.80	283.20	-
≥ 10 Ha and <50 Ha	-	400.00	-	- 23% 22% 18%	492.00	488.00	472.00	
≥ 50 Ha	-	560.00	-	- 23% 22% 18%	688.80	683.20	660.80	

3. Evaluation and Reassessment - Outside: Area in hectares

<10 Ha	-	195.00	-	23% 22% 18%	239.85	237.90	230.10	-
≥ 10 Ha and <50 Ha	-	325.0	-	- 23% 22% 18%	399.75	396.50	383.50	
≥ 50 Ha	-	455.0	-	- 23% 22% 18%	559.65	555.10	536.90	

4. Evaluation and Reassessment -**Desktop: Hectares Area**

<10 Ha	-	150.00	-	- 23% 22% 18%	184.50	183.00	177.00	No visit to the property.
≥ 10 Ha and <50 Ha	-	250.00	-	- 23% 22% 18%	307.50	305.00	295.00	
≥ 50 Ha	-	350.00	-	- 23% 22% 18%	430.50	427.00	413.00	

Rural Land with Agricultural Exploration and Homesteads**1. Evaluation: Area in hectares**

<10 Ha	-	400.00	-	- 23% 22% 18%	492.00	488.00	472.00	
≥ 10 Ha and <50 Ha	-	700.00	-	- 23% 22% 18%	861.00	854.00	826.00	-
≥ 50 Ha and <100 Ha	-	1,100.00	-	23% 22% 18% 1,353.00	1,342.00	1,298.00		
≥ 100 Ha	-	1,500.00	-	- 23% 22% 18% 1,845.00	1,830.00	1,770.00		

2. Reassessment: Area in Hectares

<10 Ha	-	320.00	-	23% 22% 18%	393.60	390.40	377.60	
≥ 10 Ha and <50 Ha	-	560.00	-	- 23% 22% 18%	688.80	683.20	660.80	-
≥ 50 Ha and <100 Ha	-	880.00	-	23% 22% 18% 1,082.40	1,073.60	1,038.40		
≥ 100 Ha	-	1,200.00	-	- 23% 22% 18% 1,476.00	1,464.00	1,416.00		

3. Evaluation and Reassessment -**Outside: Area in hectares**

<10 Ha	-	260.00	-	23% 22% 18%	319.80	317.20	306.80	
≥ 10 Ha and <50 Ha	-	455.00	-	- 23% 22% 18%	559.65	555.10	536.90	-
≥ 50 Ha and <100 Ha	-	715.00	-	23% 22% 18%	879.45	872.30	843.70	
≥ 100 Ha	-	975.00	-	- 23% 22% 18% 1,199.25	1,189.50	1,150.50		

4. Evaluation and Reassessment -**Desktop: Hectares Area**

<10 Ha	-	200.00	-	- 23% 22% 18%	246.00	244.00	236.00	No visit to the property.
≥ 10 Ha and <50 Ha	-	350.00	-	- 23% 22% 18%	430.50	427.00	413.00	
≥ 50 Ha and <100 Ha	-	550.00	-	23% 22% 18%	676.50	671.00	649.00	
≥ 100 Ha	-	750.00	-	- 23% 22% 18%	922.50	915.00	885.00	

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

15. PROVISION OF SERVICES (OTHER CLIENTS)[\(INDEX\)](#)**15.3.1. Other Services - Assessments, Surveys, Distracts, Solicitor's Office and Declarations (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions	
	Values Without Tax		VAT		Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS Cont. Mad. B.C. Cont.	Mad.	B.C.		

Valuations and Surveys of Properties that are not Autonomous Fraction

(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans) (cont.)

Building land with construction potential

1. Evaluation: Gross Area of Construction in m²

Lot for housing construction							
unlimited ABC and Warehouse up to	-	300.00	-	- 23% 22% 18%	369.00	366.00	354.00
500 m ² ABC							
500 m ² to 999 m ²	-	500.00	-	- 23% 22% 18%	615.00	610.00	590.00
1,000 m ² to 2,499 m ²	-	700.00	-	- 23% 22% 18%	861.00	854.00	826.00
2,500 m ² to 4,999 m ²	-	1,000.00	-	- 23% 22% 18% 1,230.00		1,220.00	1,180.00
5,000 m ² to 9,999 m ²	-	1,500.00	-	- 23% 22% 18% 1,845.00		1,830.00	1,770.00
More than 10,000 m ²	-	2,000.00	-	- 23% 22% 18% 2,460.00		2,440.00	2,360.00

2. Revaluation: Gross Area of Construction in m²

Lot for housing construction							
unlimited ABC and Warehouse up to	-	240.00	-	- 23% 22% 18%	295.20	292.80	283.20
500 m ² ABC							
500 m ² to 999 m ²	-	400.00	-	- 23% 22% 18%	492.00	488.00	472.00
1,000 m ² to 2,499 m ²	-	560.00	-	- 23% 22% 18%	688.80	683.20	660.80
2,500 m ² to 4,999 m ²	-	800.00	-	- 23% 22% 18%	984.00	976.00	944.00
5,000 m ² to 9,999 m ²	-	1,200.00	-	- 23% 22% 18% 1,476.00		1,464.00	1,416.00
More than 10,000 m ²	-	1,600.00	-	- 23% 22% 18% 1,968.00		1,952.00	1,888.00

3. Evaluation and Reassessment - Exterior: Gross Area of Construction in m²

Lot for housing construction							
unlimited ABC and Warehouse up to	-	195.00	-	- 23% 22% 18%	239.85	237.90	230.10
500 m ² ABC							
500 m ² to 999 m ²	-	325.00	-	- 23% 22% 18%	399.75	396.50	383.50

1,000 m ² to 2,499 m ²	-	455.00	-	- 23% 22% 18%	559.65	555.10	536.90
2,500 m ² to 4,999 m ²	-	650.00	-	- 23% 22% 18%	799.50	793.00	767.00
5,000 m ² to 9,999 m ²	-	975.00	-	- 23% 22% 18% 1,199.25		1,189.50	1,150.50
More than 10,000 m ²	-	1,300.00	-	- 23% 22% 18% 1,599.00		1,586.00	1,534.00

4. Evaluation and Reassessment -**Desktop: Gross Area****Construction in m²**

Lot for housing construction

unlimited ABC and Warehouse up to 500 m ² ABC	-	150.00	-	- 23% 22% 18%	184.50	183.00	177.00	ABC is always above ground and includes Gross Private Areas + Dependent Gross Areas
500 m ² to 999 m ²	-	250.00	-	- 23% 22% 18%	307.50	305.00	295.00	
1,000 m ² to 2,499 m ²	-	350.00	-	- 23% 22% 18%	430.50	427.00	413.00	
2,500 m ² to 4,999 m ²	-	500.00	-	- 23% 22% 18%	615.00	610.00	590.00	
5,000 m ² to 9,999 m ²	-	750.00	-	- 23% 22% 18%	922.50	915.00	885.00	
More than 10,000 m ²	-	1,000.00	-	- 23% 22% 18% 1,230.00		1,220.00	1,180.00	

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone

800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13,
2nd floor, 1250-162 Lisbon.**15. PROVISION OF SERVICES (OTHER CLIENTS)**[\(INDEX\)](#)**15.3.1. Other Services - Assessments, Surveys, Distracts, Solicitor's Office and Declarations (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

Commissions			Plus Tax			Commissions			Other Conditions
Values Without Tax			VAT			Tax Amount			Other Conditions
In %	Euros	Value	IS	Cont.	Mad.	B.C.	Cont.	Mad.	
		Yearly		Cont.	Mad.	B.C.	Cont.	Mad.	

Valuations and Surveys of Properties that are not Autonomous Fraction

(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans) (cont.)

Properties for Tourism

1. Evaluation: No. of Rooms

<10	-	700.00	-	- 23% 22% 18%	861.00	854.00	826.00	
≥ 10 and <25	-	1,000.00	-	- 23% 22% 18% 1,230.00		1,220.00	1,180.00	
≥ 25 and <50	-	1,500.00	-	- 23% 22% 18% 1,845.00		1,830.00	1,770.00	
≥ 50 and <100	-	2,000.00	-	- 23% 22% 18% 2,460.00		2,440.00	2,360.00	
≥ 100	-	3,000.00	-	- 23% 22% 18% 3,690.00		3,660.00	3,540.00	

2. Revaluation: No. of Rooms

<10	-	560.00	-	- 23% 22% 18%	688.80	683.20	660.80	
≥ 10 and <25	-	800.00	-	- 23% 22% 18%	984.00	976.00	944.00	
≥ 25 and <50	-	1,200.00	-	- 23% 22% 18% 1,476.00		1,464.00	1,416.00	
≥ 50 and <100	-	1,600.00	-	- 23% 22% 18% 1,968.00		1,952.00	1,888.00	
≥ 100	-	2,400.00	-	- 23% 22% 18% 2,952.00		2,928.00	2,832.00	

3. Evaluation and Reassessment -

Exterior: No. of Rooms

<10	-	455.00	-	- 23% 22% 18%	559.65	555.10	536.90	
≥ 10 and <25	-	650.00	-	- 23% 22% 18%	799.50	793.00	767.00	
≥ 25 and <50	-	975.00	-	- 23% 22% 18% 1,199.25		1,189.50	1,150.50	
≥ 50 and <100	-	1,300.00	-	- 23% 22% 18% 1,599.00		1,586.00	1,534.00	
≥ 100	-	1,950.00	-	- 23% 22% 18% 2,398.50		2,379.00	2,301.00	

4. Evaluation and Reassessment -

Desktop: No. of Rooms

<10	-	350.00	-	- 23% 22% 18%	430.50	427.00	413.00	
≥ 10 and <25	-	500.00	-	- 23% 22% 18%	615.00	610.00	590.00	No visit to the property.
≥ 25 and <50	-	750.00	-	- 23% 22% 18%	922.50	915.00	885.00	
≥ 50 and <100	-	1,000.00	-	- 23% 22% 18% 1,230.00		1,220.00	1,180.00	
≥ 100	-	1,500.00	-	- 23% 22% 18% 1,845.00		1,830.00	1,770.00	

5. Surveys: No. of Rooms

<10	-	350.00	-	- 23% 22% 18%	430.50	427.00	413.00	
≥ 10 and <25	-	500.00	-	- 23% 22% 18%	615.00	610.00	590.00	
≥ 25 and <50	-	750.00	-	- 23% 22% 18%	922.50	915.00	885.00	
≥ 50 and <100	-	1,000.00	-	- 23% 22% 18% 1,230.00		1,220.00	1,180.00	
≥ 100	-	1,500.00	-	- 23% 22% 18% 1,845.00		1,830.00	1,770.00	

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone

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2nd floor, 1250-162 Lisbon.

Page 104 **BANKINTER, SA- Branch in Portugal**

Entry into force: 22-May-2018

15. PROVISION OF SERVICES (OTHER CLIENTS)[\(INDEX\)](#)**15.3.1. Other Services - Assessments, Surveys, Distracts, Solicitor's Office and Declarations (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax		Commissions		Other Conditions
	Values Without Tax		VAT		Tax Amount		
	In %	Euros (min / max)	Value Yearly	IS	Cont. Mad. B.C. Cont.	Mad.	B.C.

Valuations and Surveys of Properties that are not Autonomous Fraction

(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans) (cont.)

Other Special Properties

1. Evaluation

Gas station	-	1,200.00	-	- 23% 22% 18% 1,476.00	1,464.00	1,416.00	
Homes, Day Care Centers, Nurseries and Nurseries	-	1,500.00	-	- 23% 22% 18% 1,845.00	1,830.00	1,770.00	-
Golf Courses, Quarries and Mines	-	2,000.00	-	- 23% 22% 18% 2,460.00	2,440.00	2,360.00	
Hospitals	-	3,000.00	-	- 23% 22% 18% 3,690.00	3,660.00	3,540.00	

2. Reassessment

Gas station	-	960.00	-	- 23% 22% 18% 1,180.80	1,171.20	1,132.80	
Homes, Day Care Centers, Nurseries and Nurseries	-	1,200.00	-	- 23% 22% 18% 1,476.00	1,464.00	1,416.00	-
Golf Courses, Quarries and Mines	-	1,600.00	-	- 23% 22% 18% 1,968.00	1,952.00	1,888.00	
Hospitals	-	2,400.00	-	- 23% 22% 18% 2,952.00	2,928.00	2,832.00	

**3. Evaluation and Reassessment -
Outdoor**

Gas station	-	780.00	-	- 23% 22% 18%	959.40	951.60	920.40	
Homes, Day Care Centers, Nurseries and Nurseries	-	975.00	-	- 23% 22% 18% 1,199.25		1,189.50	1,150.50	-
Golf Courses, Quarries and Mines	-	1,300.00	-	- 23% 22% 18% 1,599.00		1,586.00	1,534.00	
Hospitals	-	1,950.00	-	- 23% 22% 18% 2,398.50		2,379.00	2,301.00	

4. Evaluation and Reassessment -**Desktop**

Gas station	-	600.00	-	- 23% 22% 18%	738.00	732.00	708.00	
Homes, Day Care Centers, Nurseries and Nurseries	-	750.00	-	- 23% 22% 18%	922.50	915.00	885.00	No visit to the property.
Golf Courses, Quarries and Mines	-	1,000.00	-	- 23% 22% 18% 1,230.00		1,220.00	1,180.00	
Hospitals	-	1,500.00	-	- 23% 22% 18% 1,845.00		1,830.00	1,770.00	

5. Surveys

Gas station	-	600.00	-	- 23% 22% 18%	738.00	732.00	708.00	
Homes, Day Care Centers, Nurseries and Nurseries	-	750.00	-	- 23% 22% 18%	922.50	915.00	885.00	-
Golf Courses, Quarries and Mines	-	1,000.00	-	- 23% 22% 18% 1,230.00		1,220.00	1,180.00	
Hospitals	-	1,500.00	-	- 23% 22% 18% 1,845.00		1,830.00	1,770.00	

Property Rentals that are not an Autonomous Fraction

(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans)

1. Mortgage Distrat	-	250.00	-	- 23% 22% 18%	307.50	305.00	295.00	-
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two,Urgency Committee	-	125.00	-	- 23% 22% 18%	153.75	152.50	147.50	
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In situations of amortization anticipated (partial / total), the Customer's request without observance of conditions contractually established, and according to Bank availability.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

15. PROVISION OF SERVICES (OTHER CLIENTS)

15.3.1. Other Services - Assessments, Surveys, Solicitors

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax			Commissions			Other Conditions	
	Values Without Tax		IS	VAT		Tax Amount				
	In %	Euros (min / max)		Value Yearly		Cont.	Mad.	B.C.		

Monitoring and Surveys of Properties that are not Autonomous Fraction

(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans)

1. Monitoring and Inspection -

Initial: Number of Fractions

<6	-	1,170.00	-	- 23% 22% 18%	1,439.10	1,427.40	1,380.60	
≥ 6 and <11	-	1,380.60	-	- 23% 22% 18%	1,698.14	1,684.33	1,629.11	
≥ 11 and <21	-	1,839.50	-	- 23% 22% 18%	2,262.59	2,244.19	2,170.61	
≥ 21 and <41	-	2,496.13	-	- 23% 22% 18%	3,070.24	3,045.28	2,945.43	
≥ 41 and <61	-	3,160.43	-	- 23% 22% 18%	3,887.33	3,855.72	3,729.31	
≥ 61 and <81	-	3,699.15	-	- 23% 22% 18%	4,549.95	4,512.96	4,365.00	
≥ 81 and <101	-	4,164.29	-	- 23% 22% 18%	5,122.08	5,080.43	4,913.86	
≥ 101 and <121	-	4,580.68	-	- 23% 22% 18%	5,634.24	5,588.43	5,405.20	
≥ 121 and <135	-	4,906.20	-	- 23% 22% 18%	6,034.63	5,985.56	5,789.32	

2. Monitoring and Inspection -

Intermediate: Number of Fractions

<6	-	585.00	-	- 23% 22% 18%	719.55	713.70	690.30	
≥ 6 and <11	-	690.30	-	- 23% 22% 18%	849.07	842.17	814.55	
≥ 11 and <21	-	919.75	-	- 23% 22% 18%	1,131.29	1,122.10	1,085.31	
≥ 21 and <41	-	1,248.07	-	- 23% 22% 18%	1,535.12	1,522.64	1,472.72	
≥ 41 and <61	-	1,580.22	-	- 23% 22% 18%	1,943.66	1,927.86	1,864.65	
≥ 61 and <81	-	1,849.58	-	- 23% 22% 18%	2,274.98	2,256.48	2,182.50	
≥ 81 and <101	-	2,082.15	-	- 23% 22% 18%	2,561.04	2,540.22	2,456.93	
≥ 101 and <121	-	2,290.34	-	- 23% 22% 18%	2,817.12	2,794.21	2,702.60	
≥ 121 and <135	-	2,453.10	-	- 23% 22% 18%	3,017.31	2,992.78	2,894.66	

3. Monitoring and Inspection -

Final: Number of Fractions

<6	-	702.00	-	- 23% 22% 18%	863.46	856.44	828.36	
≥ 6 and <11	-	828.36	-	- 23% 22% 18%	1,018.88	1,010.60	977.46	
≥ 11 and <21	-	1,103.70	-	- 23% 22% 18%	1,357.55	1,346.51	1,302.37	
≥ 21 and <41	-	1,497.65	-	- 23% 22% 18%	1,842.11	1,827.14	1,767.23	
≥ 41 and <61	-	1,896.26	-	- 23% 22% 18%	2,332.40	2,313.43	2,237.58	
≥ 61 and <81	-	2,219.49	-	- 23% 22% 18%	2,729.97	2,707.78	2,619.00	
≥ 81 and <101	-	2,498.57	-	- 23% 22% 18%	3,073.25	3,048.26	2,948.32	
≥ 101 and <121	-	2,748.41	-	- 23% 22% 18%	3,380.54	3,353.06	3,243.12	
	-	2,943.72	-	- 23% 22% 18%	3,620.78	3,591.34	3,473.59	

^{≥ 121 and <135}
Valuations, Surveys and Distractions of Buildings of Autonomous Fractions

(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans)

1. Assessments	-	250.00	-	- 23% 22% 18%	307.50	305.00	295.00	-
two, Surveys	-	150.00	-	- 23% 22% 18%	184.50	183.00	177.00	-
3. Mortgage Distrat	-	150.00	-	- 23% 22% 18%	184.50	183.00	177.00	-
4. Urgency Committee	-	125.00	-	- 23% 22% 18%	153.75	152.50	147.50	In situations of amortization anticipated (partial / total), the Customer's request without observance of conditions contractually established, and according to Bank availability.

Rustic Property Assessments without request for construction feasibility

1. Assessments	-	1,050.00	-	- 23% 22% 18% 1,291.50	1,281.00	1,239.00	-
two, Urgency Committee	-	125.00	-	- 23% 22% 18%	153.75	152.50	147.50

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

15. PROVISION OF SERVICES (OTHER CLIENTS)

[\(INDEX\)](#)

15.3.1. Other Services - Assessments, Surveys, Solicitor's Office (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

In %	Commissions			Plus Tax			Commissions			Other Conditions	
	Values Without Tax			VAT			Tax Amount				
	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.		

Solicitor Service - Mortgage Credit Operations

(Applicable to Mortgage Guarantee Operations, of a Different Nature from Mortgage Loans)

1. Solicitor Service	-	450.00	-	- 23% 22% 18%	553.50	549.00	531.00	-
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Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

BankINTER, SA- Branch in Portugal

Entry into force: 22-May-2018

15. PROVISION OF SERVICES (OTHER CLIENTS)[\(INDEX\)](#)**15.3.2. Other Services - Extracts and Documents**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions	
	Values Without Tax			VAT			Tax Amount				
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.	
1. Issuance of Monthly Statement	Free	Free	Free	-	23%	22%	18%	-	-	-	See Note (1)
two Extracts printed at the Agency (each extract):											
- Up to 2 pages	-	10.00	-	-	23%	22%	18%	12.30	12.20	11.80	-
- More than 2 pages	-	12.50	-	-	23%	22%	18%	15.38	15.25	14.75	-
3. Second copy of Paper Extract (by extract)	-	15.00	-	-	23%	22%	18%	18.45	18.30	17.70	-
4. Second copy of Digital Statement (for extract)	-	5.00	-	-	23%	22%	18%	6.15	6.10	5.90	See Note (2)
Declaration for the purpose of 5. VAT refund (Operations Domestic and Abroad)	-	100.00	-	-	23%	22%	18%	123.00	122.00	118.00	-
6. Declaration of Suitability and Financial capacity	-	150.00	-	-	23%	22%	18%	184.50	183.00	177.00	-
7. Miscellaneous Statements	-	100.00	-	-	23%	22%	18%	123.00	122.00	118.00	-

8. Miscellaneous Declarations in Language Foreign	-	200.00	-	-	23% 22%	18%	246.00	244.00	236.00	-
9. Copy of Documents	-	5.00	-	-	23% 22%	18%	6.15	6.10	5.90	-
10. Photocopies of Documents:										
- First Document	-	10.00	-	-	23% 22%	18%	12.30	12.20	11.80	-
- Other Documents	-	6.00	-	-	23% 22%	18%	7.38	7.32	7.08	-

Note (1): Applicable according to the General Conditions for Opening the Current Deposit Account

Note (2): Digital statement requested via Bankinter Empresas as long as the desired date is less than a period of 12 months from the date of the request.

Any complaint related to the information contained in this table (s) can be addressed to the Customer Ombudsman by telephone 800 261 820, fax 211 158 022, email address provedoria.cliente.pt@bankinter.com or by letter to Praça Marquês de Pombal, nº13, 2nd floor, 1250-162 Lisbon.

15.3.3. Other Services - Miscellaneous

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax				Commissions		Other Conditions	
	Values Without Tax		Value Yearly	IS	VAT		Tax Amount			
	In %	Euros (min / max)			Cont.	Mad.	B.C.	Cont.		
Integrated Solutions										
1. Business Solutions	-	13.50 / month	162.00	4%	-	-	-	14.04 / month		See Note (3).
twoBusiness Solution Light 300	-	12.50 / month	150.00	4%	-	-	-	13.00 / month		See Note (10).
3. Business Solution Light 600	-	20.50 / month	246.00	4%	-	-	-	21.32 / month		See Note (10).
4. Business Solution Light 1200	-	37.00 / month	444.00	4%	-	-	-	38.48 / month		See Note (10).
5. Business Solution Plus	-	83.34 / month	1,000.00	4%	-	-	-	86.67 / month		See Note (10).
6. Business Solutions Basic	-	9.00 / month	108.00	4%	-	-	-	9.36 / month		See Note (1), (7) and (10).
7. Business Solutions Classic	-	13.50 / month	162.00	4%	-	-	-	14.04 / month		See Note (1), (8) and (10).
8. Business Solutions Premium	-	28.50 / month	342.00	4%	-	-	-	29.64 / month		See Note (9) and (10)
9. Business Solutions Start Up	-	192.50 / year	192.50	4%	-	-	-	200.20 / year		See Note (2).
10. Health Business Solutions	-	31.50 / month	-	- 23%	22%	18%	38.75	38.43	37.17	See Note (5) and (10).
11. Business Solutions Services	-	31.50 / month	-	- 23%	22%	18%	38.75	38.43	37.17	See Note (5) and (10).
12. Business Solutions 2009	-	11.50 / month	138.00	4%	-	-	-	11.96 / month		See Note (4).
13. Business Solutions Basic +	-	9.00 / month	-	4%	-	-	-	9.36 / month		See Note (6) and (10).
14. Integrated Business Solution	-	15.00 / month	-	- 23%	22%	18%	18.45	18.30	17.70	See Note (11).
15. Flexible BK Solution 5	-	157.50 / year	157.50	4%	-	-	-	163.80 / year		
16. Flexible BK Solution 10	-	262.50 / year	262.50	4%	-	-	-	273.00 / year		
17. Flexible BK Solution 15	-	315.00 / year	315.00	4%	-	-	-	327.60 / year		

Note (1): Offer of the first 3 (three) monthly fees.

Note (2): Offer discontinued as of December 31, 2012.

Note (3): Offer discontinued as of July 31, 2011.

Note (4): Offer discontinued as of November 9, 2009.

Note (5): The Client may benefit from the exemption from the monthly fee if he has an Average Monthly Balance $\geq \text{€} 10,000.00$ in the Deposit Account

Order associated with the Business Solutions contract.

Note (6): The Client may benefit from the exemption from the monthly fee if he makes a payment of wages via Bankinter Empresas in the previous month.

Note (7): The commission can also be paid quarterly (27 €) or semiannually (54 €)

Note (8): The commission can also be paid quarterly (€ 40.50) or semiannually (€ 81)

Note (9): The commission can also be paid quarterly (€ 85.50) or semiannually (€ 171)

Note (10): Offer discontinued as of October 7, 2015.

Note (11): Offer of the first 3 (three) monthly fees.

Resulting from the individualized negotiation process within the scope of Professional Protocols and for targeted groups of potential Clients / Clients there may be conditions other than those reflected in the Price List.

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Bankinter, SA, Branch in Portugal

Other Services / Other Clients - Page 12/16

~~Page~~ 109 INTER, SA- Branch in Portugal

Entry into force: 27-July-2020

15. PROVISION OF SERVICES (OTHER CLIENTS)

[\(INDEX\)](#)

15.3.3. Other Services - Miscellaneous (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

IS	Commissions			Plus Tax			Commissions			Other Conditions	
	Values Without Tax			VAT			Tax Amount				
	In %	Euros (min / max)	Value Yearly	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.		
Cash Services											

1. Weekly Periodicity: Number of Pickups / Deliveries by Location

- 1 X per week	-	185.00 / month	-	- 23%	-	-	227.55 / month	-
- 2 X per week	-	290.00 / month	-	- 23%	-	-	356.70 / month	-
- 3 X per week	-	435.00 / month	-	- 23%	-	-	535.05 / month	-
- 4 X per week	-	575.00 / month	-	- 23%	-	-	707.25 / month	-
- 5 X per week	-	720.00 / month	-	- 23%	-	-	885.60 / month	-
- 6 X per week	-	865.00 / month	-	- 23%	-	-	1,063.95 / month	-
- 7 X per week	-	1,000.00 / month	-	- 23%	-	-	1,230.00 / month	-

Monthly Frequency:

two Collections / Deliveries by Service and Place	-	40.00 / service	-	- 23%	-	-	49.20 / service	-
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Cash Services Express

1. Delivery Request	-	50.00	-	- 23%	-	-	61.50	-
two Collection Request	-	50.00	-	- 23%	-	-	61.50	-

Rental Safes

1. Type 0	-	-	60.00	- 23%	22%	18%	73.80	73.20	70.80	-
two Type 1	-	-	90.00	- 23%	22%	18%	110.70	109.80	106.20	-
3. Type 2	-	-	120.00	- 23%	22%	18%	147.60	146.40	141.60	-
4. Type 3	-	-	150.00	- 23%	22%	18%	184.50	183.00	177.00	-
5. Type 4	-	-	210.00	- 23%	22%	18%	258.30	256.20	247.80	-

Night Safes

1. ATM deposit	-	Free	-	-	-	-	Free	-
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Metallic Currency Deposit

1.	Commission Deposit of Coin metallic	Up to 50 €	-	2.50	-	- 23%	22%	18%	3.08	3.05	2.95	-
		> 50 €	-	5.00	-	- 23%	22%	18%	6.15	6.10	5.90	-

BK Deposit

1.	Usage Fee	-	10.00 / month	-	- 23%	22%	18%	12.30	12.20	11.80	
two	Check Collection Commission (per collection)	-	5.75	-	- 23%	22%	18%	7.07	7.02	6.79	Commission applied by collection
3.	Maintenance Committee Equipment	-	45.00	-	- 23%	22%	18%	55.35	54.90	53.10	Commission applied by maintenance on request of the customer

Resulting from the individualized negotiation process within the scope of Professional Protocols and for targeted groups of potential Clients / Clients there may be conditions other than those reflected in the Price List.

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Page 110 **BANKINTER, SA- Branch in Portugal**

Entry into force: 27-July-2020

15. PROVISION OF SERVICES (OTHER CLIENTS)[\(INDEX\)](#)**15.3.3. Other Services - Miscellaneous (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions	
	Values Without Tax		Value Yearly	VAT			Tax Amount				
	In %	Euros (min / max)		IS	Cont.	Mad.	B.C.	Mad.	B.C.		
Fixed TPA Customer Property											
1. Acquisition	-	311.75	-	- 23%	22%	18%	383.45	380.34	367.87	-	
twoInstallation	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	-	
3. Monthly Tariff without Maintenance	-	7.50	-	- 23%	22%	18%	9.23	9.15	8.85	See Note (6).	
4. Monthly Tariff w / Maintenance	-	12.00	-	- 23%	22%	18%	14.76	14.64	14.16	See Note (6).	
5. Rate "5k"	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	See Note (11).	
Bank Fixed Property TPA											
6. Installation	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	-	
7. Monthly Rate	-	20.00	-	- 23%	22%	18%	24.60	24.40	23.60	See Notes (1) and (6).	
8. Rate "5k"	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	See Note (11).	
Client-Owned Mobile TPA											
9. Acquisition	-	718.85	-	- 23%	22%	18%	884.19	877.00	848.24	-	
10. Installation	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	-	
11. Monthly Tariff without Maintenance	-	7.50	-	- 23%	22%	18%	9.23	9.15	8.85	See Note (6).	
12. Monthly Tariff w / Maintenance	-	12.00	-	- 23%	22%	18%	14.76	14.64	14.16	See Note (6).	
13. Rate "5k"	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	See Note (11).	
Bank owned TPA Mobile											
14. Installation	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	-	

15. Monthly Rate	-	29.95	-	- 23%	22%	18%	36.84	36.54	35.34	See Notes (2) and (6).
16. Rate "5k"	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	See Note (11).

Pronto TPA - Mobile TPA Pre-Installed Bank Property

17. Installation	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	-
18. Monthly Rate	-	29.95	-	- 23%	22%	18%	36.84	36.54	35.34	See Note (2) and (6).
19. Rate "5k"	-	0.00	-	- 23%	22%	18%	0.00	0.00	0.00	See Note (2), (11).

Ready TPA Contactless

20. Monthly Rate - 34.95 - - 23% 22% 18% 42.99 42.64 41.24 See Note (2), (6) and (15).

TPA - Other Commissions

21	Merchant Service Fee	0.90%	0.06 / -	-	-	-	-	-	-	See Note (3).
22	Merchant Service Fee "5k"	1.25%	0.06 / -	-	-	-	-	-	-	See Note (3), (13)
23	Transaction Cost	-	0.07	-	- 23%	22%	18%	0.09	0.09	0.08
24	Cancellation of Service	-	148.00	-	- 23%	22%	18% 182.04	180.56 174.64		See Note (4).
25	Temporary Placement	-	50.00	-	- 23%	22%	18% 61.50	61.00 59.00		See Note (5).

TPA - Communications Line DOV ("Data Over Voice")

1. Line Installation	-	150.00	-	- 23%	22%	18%	184.50	183.00	177.00	-
twoLine Subscription	-	17.00	-	- 23%	22%	18%	20.91	20.74	20.06	-
3. Uninstalling the Line	-	63.00	-	- 23%	22%	18%	77.49	76.86	74.34	-
4. Number Change	-	124.70	-	- 23%	22%	18%	153.38	152.13	147.15	-

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15.3.3. Other Services - Miscellaneous (cont.)

Note (1): The Monthly Fixed TPA Tariff owned by the Bank includes Equipment Maintenance.

Note (2): The Bank's Monthly Mobile TPA Tariff includes Equipment Maintenance and Communications.

Note (3): The Merchant Service Fee is applied, per transaction, on the value of debit purchases.

Note (4): The Service Cancellation Fee is applied only for contracts equal to or less than 12 (twelve) months.

Note (5): The Temporary Placement Fee applies to TPA Equipment installations for a period of less than 6 months.

Note (6): The Client may benefit from the total or partial exemption on the Monthly Tariff depending on the cross selling conditions described in the table below (applicable to the standard pricing):

Product	Average Monthly Balance Minimum (Euros)	TPA (7) and (8)	
		Fixed TPA	Mobile TPA
Demand Deposits (10)	for each 5,000.00	20.00%	15.00%
Business Solutions	-	25.00%	20.00%
Secured Current Account (12)	5,000.00	20.00%	15.00%
Medium / Long Term Financing	5,000.00	20.00%	15.00%
Leasing	5,000.00	20.00%	15.00%

Note (7): Maximum bonus of 100% per TPA.

Note (8): Bonuses are apportioned according to the number of TPA.

Note (9): Offer of the first monthly payment.

Note (10): The Average Monthly Balance at the Order corresponds to the sum of the average balances of the Deposit Accounts at the Client's Order.

Note (11): Exclusive price for Customers with monthly billing at TPA less than € 5,000.00.

Note (12): The calculation of the Average Minimum Monthly Balance corresponds to the average balance used in the Collateralized Current Account.

Note (13): Offer of the first 6 monthly payments.

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Bankinter, SA, Branch in Portugal

Other Services / Other Clients - Page 15/16

Page 112 **Bankinter, SA- Branch in Portugal**

Entry into force: 27-July-2020

15. PROVISION OF SERVICES (OTHER CLIENTS)[\(INDEX\)](#)**15.3.3. Other Services - Miscellaneous (cont.)**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions
	Values Without Tax			VAT			Tax Amount			
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.	B.C.
Swift Messaging										
1. Accession Commission	-	15.00	-	- 23%	22%	18%	18.45	18.30	17.70	-
twoEmission of MT101	-	1.65	-	- 23%	22%	18%	2.03	2.01	1.95	-
3. MT940 reception	-	1.15	-	- 23%	22%	18%	1.41	1.40	1.36	-
4. MT942 reception	-	1.15	-	- 23%	22%	18%	1.41	1.40	1.36	-
5. Issuance of MT920	-	1.15	-	- 23%	22%	18%	1.41	1.40	1.36	-
6. Issuance of MT942	-	2.50	-	- 23%	22%	18%	3.08	3.05	2.95	-

7. MT940 Monthly Commission	-	35.00	-	- 23%	22%	18%	43.05	42.70	41.30	-
Cash Pooling										
1. Accession Commission										
- from 1 to 5 accounts	-	50.00	-	- 23%	22%	18%	61.50	61.00	59.00	-
- from 6 to 10 accounts	-	150.00	-	- 23%	22%	18%	184.50	183.00	177.00	-
- more than 10 accounts	-	375.00	-	- 23%	22%	18%	461.25	457.50	442.50	-
twoChange Commission	-	75.00	-	- 23%	22%	18%	92.25	91.50	88.50	-
3. Cancellation Commission Contract (1st year)										
4. Fixed monthly commission without contract notices	-	30.00	-	- 23%	22%	18%	36.90	36.60	35.40	-
5. Fixed monthly fee with contract notices	-	45.00	-	- 23%	22%	18%	55.35	54.90	53.10	-
6. Transactional Monthly Commission without Warnings										
- 0 to 30 movements	-	10.50	-	- 23%	22%	18%	12.92	12.81	12.39	-
- 31 to 100 movements	-	35.00	-	- 23%	22%	18%	43.05	42.70	41.30	-
- more than 100 movements	-	70.00	-	- 23%	22%	18%	86.10	85.40	82.60	-
7. Transactional Monthly Commission with Notices										
- 0 to 30 movements	-	22.50	-	- 23%	22%	18%	27.68	27.45	26.55	-
- 31 to 100 movements	-	60.00	-	- 23%	22%	18%	73.80	73.20	70.80	-
- more than 100 movements	-	120.00	-	- 23%	22%	18%	147.60	146.40	141.60	-
Host-to-Host - Multibank Channel										
1. Monthly Commission	-	22.00	-	- 23%	22%	18%	27.06	26.84	25.96	-
Muda Fácil - Direct Debit Transfer Service										
1. Service Fee Direct Debit Transfer	-	Free	-	-	-	-	-	Free	-	-
Account Change Service										
1. Service Commission Account Change	-	Free	-	-	-	-	-	Free	-	-
LEI Code Service										
1. Obtaining LEI Code	-	90.00	-	- 23%	22%	18%	110.70	109.80	106.20	-

twoAnnual LEI Code Renewal	-	70.00	-	- 23%	22%	18%	86.10	85.40	82.60	-
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Bankinter, SA, Branch in Portugal

Other Services / Other Clients - Page 16/16

Page BANKINTER, SA- Branch in Portugal

Entry into force: 01-August-2020

16. OPERATIONS WITH THE FOREIGNER (OTHER CUSTOMERS)[\(INDEX\)](#)**16.1. Documentary Shipments**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions	
	Values Without Tax			VAT			Tax Amount				
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.		

Export Shipments (Customers) (1)

1. Collection Commission	0.25%	60.00 / 220.00	-	- 23%	22%	18%	-	-	-	-
twoProcessing Commission	-	30.00	-	- 23%	22%	18%	36.90	36.60	35.40	Commission charged for Remittance. In addition, the Collection Commission.
3. Courier shipping supplement	-	50.00	-	- 23%	22%	18%	61.50	61.00	59.00	In addition, the Collection Commission.
4. Amendments	-	40.00	-	- 23%	22%	18%	49.20	48.80	47.20	-
5. Situation Request (Tracer) a customer request	-	20.00	-	- 23%	22%	18%	24.60	24.40	23.60	-
6. Maintenance Fee (for month) and after reconciliation	-	20.00	-	- 23%	22%	18%	24.60	24.40	23.60	-
7. Cancellation by Return of Uncharged Shipping	0.125%	60.00 / 220.00	-	- 23%	22%	18%	-	-	-	-

Import Shipments (Customers and Non-Customers) (1)

1. Against Payment	0.25%	60.00 / 300.00	-	4%	-	-	-	-	-	-
twoAgainst Acceptance and Return	0.25%	60.00 / 300.00	-	4%	-	-	-	-	-	-
3. Against Acceptance and Payment	0.35%	60.00 / 300.00	-	4%	-	-	-	-	-	-

4. Payment Franc	0.25%	60.00 / 300.00	-	4%	-	-	-	-	-	-
5. Situation Request (Tracer) a customer request	-	20.00	-	-	23%	22%	18%	24.60	24.40	23.60
6. Return of Documents to request of the Cedente Bank	0.10%	50.00 / 220.00	-	-	23%	22%	18%		-	Charged per operation.
7. Payment Commission, Change or Return	-	40.00	-	4%	-	-	-	41.60	41.60	Charged per operation.
8. Maintenance fee After Maturity	-	15.00	-	4%	-	-	-	15.60	15.60	Charged for each month.
9. Protest:										
- Protest Committee	-	110.00	-	-	23%	22%	18%	135.30	134.20	129.80
10. Transport documents consigned to Bankinter	0.05%	45.00 / -	-	-	23%	22%	18%		-	-
11. Telecommunications	-	20.00	-	-	23%	22%	18%	24.60	24.40	23.60
12. Shipping:										
- Europe	-	50.00	-	-	23%	22%	18%	61.50	61.00	59.00
- Rest of the world	-	50.00	-	-	23%	22%	18%	61.50	61.00	59.00

Note (1): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the published reference exchange rate table is applied by Bankinter, SA - Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 1.5%.

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16. OPERATIONS WITH THE FOREIGNER (OTHER CUSTOMERS)

[\(INDEX\)](#)

16.2. Documentary Credits

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions		Plus Tax			Commissions		Other Conditions
	Values Without Tax		IS Value Yearly	VAT		Tax Amount		
	In %	Euros (min / max)		Cont.	Mad.	B.C.		
Export Documentary Credits (Clients and Non Clients) (1)								
1. Notice Notice	-	60.00	-	4%	-	-	62.40	-
twoNotification Committee	-	60.00	-	4%	-	-	62.40	-
3. Confirmation (by Quarter or Fraction)	0.3% to 3%	150.00 / -	-	4%	-	-	-	Casuistic analysis, carried out in case case by case and at every moment, according to the risk of the country and the Emitting bank.
4. Credit Domiciliation No Confirmed	0.20%	60.00 / -	-	4%	-	-	-	Commission charged by quarter or fraction.
5. Amount of Amount and Term (Confirmed credits)	0.3% to 3%	150.00 / -	-	4%	-	-	-	Casuistic analysis, carried out in case case by case and at every moment, according to the risk of the country and the Emitting bank.
6. Other Changes	-	60.00	-	4%	-	-	62.40	-
7. Payment / Negotiation	0.25%	95.00 / -	-	4%	-	-	-	-
8. Processing Commission	-	50.00	-	4%	-	-	52.00	Plus the Payment Commission / Negotiation.
9. Transfer Commission Credit	0.125%	125.00 / -	-	4%	-	-	-	-
10. Commission for the Assignment of Funds	-	150.00	-	4%	-	-	156.00	-
11. Documents with Differences	-	75.00	-	4%	-	-	78.00	Per game.
Expiry Fee Without Utilization (confirmed credits or domiciled)	-	85.00	-	4%	-	-	88.40	-
15. Statements for the purpose of VAT refund	-	100.00	-	- 23%	22%	18%	123.00 122.00 118.00	Applicable to National Operations and abroad.
16. Declarations of Suitability and Financial capacity	-	150.00	-	- 23%	22%	18%	184.50 183.00 177.00	Applicable to National Operations and abroad.

17. Telecommunications	-	20.00	-	- 23% 22% 18% 24.60	24.40	23.60	Charged for each message SWIFT.
18. Shipping:							
- Europe	-	50.00	-	- 23% 22% 18% 61.50	61.00	59.00	-

Note (1): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the published reference exchange rate table is applied by Bankinter, SA - Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 1.5%.

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BankINTER, SA- Branch in Portugal

Entry into force: 01-August-2020

16. OPERATIONS WITH THE FOREIGNER (OTHER CUSTOMERS)

[\(INDEX\)](#)

16.2. Documentary Credits (cont.)

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

In %	Commissions		Plus Tax		Commissions		Other Conditions
	Values Without Tax		IS	VAT	Tax Amount		
	Euros (min / max)	Value Yearly		Cont. Mad. B.C. Cont. Mad.	B.C.		

Import Documentary Credits (Clients) (1)

1. Notice Notice	-	50.00	-	4%	-	-	52.00	-
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Opening Fee (Charged
twoat the Opening on the Amount
Total)

- 1st quarter or fraction	0.90%	85.00 / -	-	4%	-	-	-	-
- Next months								

(per month or Fraction)	0.30%	50.00 / -	-	4%	-	-	-	-	-
3. Amendments									
- With increased value	0.90%	85.00 / -	-	4%	-	-	-	-	-
- Deadline extension (per month or fraction)	0.25%	50.00 / -	-	4%	-	-	-	-	-
- Multiple Changes	0.90%	85.00 / -	-	4%	-	-	-	-	-
- Other Changes	-	70.00	-	4%	-	-	-	72.80	-
4. Acceptance or Deferral of Term									
(per month or Fraction)	0.35%	80.00 / -	-	4%	-	-	-	-	Commission due on credits to deadline from the date of acceptance / start deferral until maturity.
5. Payment	0.125%	95.00 / 270.00	-	4%	-	-	-	-	For each use.
6. Processing Commission	-	50.00	-	4%	-	-	-	52.00	In addition to the Payment.
7. Cancellation Commission / Expiry	-	50.00	-	4%	-	-	-	52.00	-
8. Documentation with Differences	-	75.00	-	4%	-	-	-	78.00	Per game.
9. Telecommunications	-	20.00	-	- 23% 22% 18% 24.60			24.40	23.60	Charged for each message SWIFT.
10. Shipping:									
- Europe	-	50.00	-	- 23% 22% 18% 61.50			61.00	59.00	-
- Rest of the world	-	50.00	-	- 23% 22% 18% 61.50			61.00	59.00	-

Note (1): Whenever there is a foreign exchange transaction, the exchange rate corresponding to the published reference exchange rate table is applied by Bankinter, SA - Branch in Portugal, at www.bankinter.pt/particulares and www.bankinter.pt/web/portugal/empresas, increased by 1.5%.

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**Page 100
BANKINTER, SA- Branch in Portugal**

Entry into force: 01-August-2020

16. OPERATIONS WITH THE FOREIGNER (OTHER CUSTOMERS)[\(INDEX\)](#)**16.4. Other Foreign Operations**

Caption: Cont. = Continent; Mad. = Wood; B.C. = Azores.

	Commissions			Plus Tax			Commissions			Other Conditions	
	Values Without Tax			VAT			Tax Amount				
	In %	Euros (min / max)	Value Yearly	IS	Cont.	Mad.	B.C.	Cont.	Mad.		
International Business Financing											

1. Opening Committee	0.2% The 0.6%	250.00 / -	-	4%	-	-	-	-	-	Commission charged for each request Financing.
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twoProcess Committee	-	30.00	-	4%	-	-	-	-	31.20	In addition, the Opening Commission.
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3. Extension Commission	-	200.00	-	4%	-	-	-	-	208.00	-
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Advances on Export Documentary Credits

1. Process Committee	0.50%	-	-	4%	-	-	-	-	-	Commission applied on the limit of advance.
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twoOpening Committee	3% a 5%	-	-	4%	-	-	-	-	-	Commission on the amount advance, for the period between the date of anticipation and the date of payment.
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Advances on Import Documentary CreditsCommission on the amount
advance, for the period between the date

1. Opening Committee **4.95%**^a - - 4% - - -
of anticipation and the date of payment, where applicable to the Importer.

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Bankinter, SA, Branch in Portugal

Foreign Operations / Other Clients - Page 4/4