

Entry into force: 22-Mar-2021

## Precarious

### ABANCA CORPORACIÓN BANCARIA, SA - SUCURSAL IN PORTUGAL

Credit Institution branch headquartered abroad (authorized in another state  
member of the European Community)

See the [COMMISSION AND EXPENDITURE LEAFLET](#)

Consult the [INTEREST RATES LEAFLET](#)

**Effective Date: 22-Mar-2021**

The complete Price List of ABANCA CORPORACIÓN BANCARIA, SA SUCURSAL IN PORTUGAL, contains the Commission and Expenses Leaflet (which incorporates the maximum values of all commissions as well as the indicative of the main expenses) and the Interest Rate Booklet (which contains information on interest rates representative).

The Price List can be consulted at the ABANCA CORPORACIÓN counters and customer service locations BANCARIA, SA - SUCURSAL IN PORTUGAL and at [www.abanca.pt](http://www.abanca.pt).

The Commissions and Expenses Brochure can also be consulted on the Banking Customer Portal, at [www.clientebancario.bportugal.pt](http://www.clientebancario.bportugal.pt)

Price list prepared in compliance with the provisions of Banco de Portugal Notice no. 8/2009, of 12 October.

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

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Claims

For the receipt and resolution of complaints, contact:

Direction ABANCA CORPORACION BANCARIA SA - SUCURSAL EM PORTUGAL

Rua Castilho, nº 20, 1250-069 Lisboa

Phone: 707 200 666 or (+351) 213 306 324

E-mail: abancaportugal@abanca.com

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

Portugal's bank

Post Office 2240

1106 - 001 LISBON

[www.clientebancario.bportugal.pt](http://www.clientebancario.bportugal.pt)

#### Deposit Guarantee Fund

Deposits made at ABANCA CORPORACIÓN BANCARIA, SA, SUCURSAL IN PORTUGAL benefit from the guarantee of repayment provided by the *Fund for Guarantee of Deposits of Credit Entities*, whenever the unavailability of deposits for reasons directly related to your financial situation.

The *Fund for the Deposit Guarantee of Credit Entities* guarantees reimbursement up to a maximum value of 100,000 euros or its equivalent in another currency, for each depositor, whether the depositors are resident or not in Portugal and the deposits expressed in national or foreign currency.

When calculating the value of deposits for each depositor, the value of the set of deposit accounts on the date where ABANCA CORPORACIÓN BANCARIA SA was not available for payment; the balance foreign currency deposits is converted into euros for that purpose at the corresponding exchange rate.

Reimbursement must take place within a maximum period of twenty working days from the date on which the judicial authority determines the insolvency of ABANCA CORPORACIÓN BANCARIA SA or in any other situation that Banco de Spain so determines, subject to possible extension for an additional period of ten working days in situations duly justified and authorized by the Bank of Spain.

For additional information, consult the addresses and or DEPOSIT GUARANTEE FUND, with Ortega y Gasset, 22-5th floor, Madrid - Spain.

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**ADDITIONAL INFORMATION**[INDEX](#)**Dates - Amount****Banking Operations****Deposits (See Note 1)**

Cash

Counter

D

Immediate

ATM with automatic conference

- on business day

at

at

- on non-working day

at

at

Checks and  
other values

Counter

- about the institution itself

D

Immediate

- about another Institution (Target)

D

Immediate

- about another institution

D + 1

2nd business day

ATM with automatic conference

at

at

**Deposit deliveries (See notes 1 and 2)**

Cash

Counter

D

Next business day

ATM without automatic conference

at

at

Checks and  
other values

- about the institution itself

D

Immediate

- about another Institution (Target)

D

Immediate

- about another institution

D + 1

2nd business day

ATM without automatic conference

at

at

**Payment transactions (including transfers, direct debits and payment instruments)**

Intrabank (between accounts of the same Institution)

D

Immediate

National interbank

- urgent (Note 3)

D

Immediate

- normal

Grade (4)

Grade (4)

SEPA + (See Note 6)

D

Immediate

Not SEPA +

- without currency exchange

D

Next business day

- with foreign exchange operation

D + 2

2nd business day

**Movement of deposit accounts (See note 5)**

Time Deposits Constitution / Reinforcement

D

Immediate

and Early mobilization

D

Immediate

Savings Accounts Reimbursement at Maturity

D

Immediate

Payment of remunerative interest

D

Immediate

**Discount operations**

Effects Discount

D

Immediate

Day when the  
interest count**Subtitle:****D** : Operation day / **D + 1**: Next business day / **D + 2**: 2nd next business day **ATM** : Automatic terminals /  
**n / a** : Not applicable**Grade (1)**

Bank deposits are not considered as deposits of cash over the counter at automatic terminals that do not have the possibility of immediate conference, or in night or day safes, with waiver, on the part of who delivers these values, to the immediate check by the depositary, and also the collection of values from customers and other deliveries in which there is no immediate verification by the depositary. In these cases, deliveries or collection of values are considered to be deposits after checking and certification by the IC, and this must be check and certify deliveries or collection of values in the shortest period of time, not exceeding twenty-four hours, except in exceptional situations;

**Grade (2)**

Deliveries after 3 pm each day are considered effective deposits on the next business day;

**Grade (3)**

Ordered until 1:30 pm;

**Grade (4)**

The value date and the availability date is the day on which the funds are credited to ABANCA, no later than the day next business day after the debit. If the operation is carried out at ATM until 3 pm on a business day: credit until the first following business day; If it is after 3 pm or on a non-working day: credit until the 2nd following working day;

**Grade (5)**

All current demand deposit accounts with ABANCA, Branch in Portugal are included;

**Grade (6)**

See Note 2 and Legend in sections 5.1 or 13.1 - Transfer orders.

**Duty of Information**

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

**Date - value** : the date from which the transfer or deposit becomes effective, which can be moved by the beneficiary and the possible counting of interest arising from the credit or debit balances of the deposit accounts begins.**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.**Business day** : the period of the day when ABANCA is open to the public during normal hours of operation (between 8:30 am and 3:00 pm).

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Entry into force: 20-Nov-2020

**1. DEPOSIT ACCOUNTS (PRIVATE)**[INDEX](#)**1.1 Demand deposits**

	Commissions Euros (Min / Max)	Annual amount	In addition Tax	Others conditions
Products: Out of commercialization: <b>Individual Account ; Ordered Account ; Standard Account ; Future Account ; Account Kids ; Global Account</b>				
In commercialization: <b>Base Account; Private Account; Value Account; Smart Account; Futuro Account; Minimum Services Account Banking, Foreign Currency Account and ABANCA International Account.</b>				
The fees listed below occur at the time the transaction takes place and apply to the accounts identified above, unless in cases where it is expressly excluded.				
<b>1. Issue of extract</b>				
1.1 Monthly (sent at home)	Free			
1.2 Others, in addition to that indicated in 1.1	2.00 per extract	at	VAT - 23%	
1.3 2nd Copy	7.50			
<b>2. Photocopies of duplicate deposit slips</b>	5.00 per document	at	VAT - 23%	
<b>3. Account maintenance</b>				
<b>3.1 Individual Account</b> (Note 2)				
- Average balance up to € 1,000	15.00 Quarterly	60.00		
- Average balance between € 1,001 and € 2,500	10.00 Quarterly	40.00		
- Average balance over € 2,500	Free	at		
<b>3.2 Payroll Account</b> (Note 1 and Note 16)	Free	at		
<b>3.3 Standard Account</b> (does not admit new hires)	Free	at		
<b>3.4 Future Account</b> (Note 3)	Free	at		
<b>3.5 Kids Account</b> (Note 4)	Free	at		
<b>3.6 Global Account</b> (Note 5)	6.53 / 7.23 Monthly	85.14	IS - 4%	
<b>3.7 Base Account</b> (Note 6)	10.00 Monthly	120.00		
<b>3.8 Private Account</b> (Note 7)	8.00 Monthly	96.00		
<b>3.9 Value Account</b> (Note 8)	5.00 Monthly	60.00		
<b>3.10 Smart Account</b> (Note 9)	5.00 Monthly	60.00		
<b>3.11 Future Account</b> (Note 10)	Free	at		
<b>3.12 Minimum Banking Services Account</b> (Note 11)	2.00 Semiannual	4.00		
<b>3.13 Foreign Currency Account</b> (Note 12)	5.00 Monthly	60.00		
<b>3.14 ABANCA International Account</b> (Note 17)	Free	at		
<b>4. Cash withdrawal</b>				
4.1 At the counter, with presentation of check	Free	at	IS - 4%	Grade (13)
4.2 At the counter, without presenting a check	3.50			
<b>5. Adherence to the distance banking service</b>	Free	at	at	
<b>6. Deposit of metallic coins</b> (equal to or greater than 100 coins per day and per account)	3.50	at	IS - 4%	Banknotes (13) (14)



**7. Change of holders**

5.00

at

IS - 4%

Banknotes (13)

**8. Bank overdraft fee**See Section [2.5 Bank overdrafts](#)

**Note (1)** Does not admit new hires. Maintenance requirements: Employees or retirees who are domiciled in the wage / pension with a minimum value of € 500; have an active Visa Electron debit card; maintain domicile of at least 2 regular payments and adhesion to the distance banking service;

**Note (2)** Does not admit new hires. It applies only to accounts that are more than 6 months old and whose sum of the average balance quarterly financial assets (current account + term deposits + savings) is less than or equal to 2,500.00 euros. The debit of this commission is made in the months of January, April, July and October, referring to the previous quarter. Minors' accounts and accounts associated with credit operations in force at ABANCA at the time the commission is debited;

**Note (3)** Does not admit new hires. Account for customers from 18 to 28 years old. Products and services associated with the account: Availability debit card for the 1st holder;

**Note (4)** Does not admit new hires. Account for customers from 0 to 17 years old. The minor is the sole holder with the participation of Parents or Guardians As Legal Representatives in the account. This account does not support checks or credit cards. The debit card can be assigned from the age of 12 with express authorization from the Legal Representatives.

**Note (5)** Does not admit new hires. Products and services associated with the account, upon payment of a monthly fee:

Debit card availability (1st and 2nd holder): Classic credit card (1st holder) or gold card (1st holder) available for customers with a credit limit of € 2,500 or more; custody and health insurance commission. Calculated commission based on € 0.23 for each day. Minimum value presented for months of 28 days and maximum value for months of 31 days. Calculated annual amount for a 365-day year;

**Note (6)** Minimum opening amount: EUR 250 . Account that allows access to the following products and services, upon payment of a fixed monthly fee: constitution, maintenance, management and ownership of the demand deposit account; availability of two credit cards debt; 3 cash withdrawals from the counter; national intra-bank credit transfers; SEPA + credit transfers made for Homebanking and metallic coin deposits. The commission is charged on the 1st day of the following month;

**Note (7)** Minimum opening amount: 250 EUR . Opening subject to prior bank approval. This account allows access to the following products and services, upon payment of a fixed monthly fee: constitution, maintenance, management and ownership of the deposit account to order; provision of a debit card for each holder; availability of a credit card for the 1st and 2nd holder; transfers national intrabank credit and SEPA + credit transfers made by Homebanking; Quarterly securities custody fee; 1st holder health care insurance. The commission is charged on the 1st day of the following month;

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Deposit / Private Accounts - Page 1/2

**1. DEPOSIT ACCOUNTS (PRIVATE)**[INDEX](#)**1.1 Demand deposits (cont.)**

**Note (8)** Minimum opening amount: 250 EUR . Account for customers with financial investments (except Time Deposits) at ABANCA of EUR 10,000 or more, which allows access to the following products and services, upon payment of a monthly fee fixed: Constitution, maintenance, management and ownership of the current deposit account; availability of a debit card for the 1st and 2nd holder; availability of a credit card for the 1st holder; national intra-bank credit transfers; credit transfers SEPA + carried out by Homebanking and cash withdrawals at the counter; Quarterly securities custody fee; Assistance insurance medical 1st holder. The commission is charged on the 1st day of the following month;

**Note (9)** Minimum opening amount: 250 EUR. Account for customers without credit at ABANCA and with financial investments of lesser value to EUR 10,000, which allows access to the following products and services, upon payment of a fixed monthly fee: Constitution, maintenance, management and ownership of the current deposit account and provision of a debit card for the 1st holder. The commission is charged on the 1st day of the following month;

**Note (10)** Account for customers from 0 to 28 years old. Minimum opening amount: None. Products and services associated with the account: Constitution, maintenance, management and ownership of the demand deposit account; availability of a debit card (cardholders from 12 years of age); national intra-bank credit transfers; SEPA + credit transfers made by Homebanking and withdrawals in cash at the counter for accounts held by minors;

**Note (11)** Account regulated by Decree-Law no. 27 C / 2000, of 10 March, with subsequent changes. This commission is charged in the months of January and July, referring to the semester in question and only applies to accounts that have been opened / converted at least 6 months. **Access conditions** : Be a natural person, covering any consumer who has the right to reside in a Member State under European Union or national law, which includes consumers without a fixed address, asylum seekers and consumers who are not granted a residence permit, but whose expulsion is impossible for reasons of fact or holder of demand deposit accounts, except co-ownership of another minimum banking services account with people over 65 or with a degree of permanent disability equal to or greater than 60%, or hold a single current deposit account that can be converted into minimum banking services account. However, if one of the holders fulfills this condition and is over 65 years old or is dependent on third parties (degree of permanent disability equal to or greater than 60%), the account may be co-titled by natural persons demand deposit accounts or holders of a minimum banking services account. **Maintenance conditions** : (i) comply with the access conditions indicated above; (ii) carry out any banking transaction indicated below for at least 24 consecutive months and ( iii ) be a legal resident in the European Union, as indicated in the access conditions above. Note: In case of non-compliance with the conditions (i) and (iii) above, ABANCA may terminate the contract and demand from the customer, if applicable, the payment of the difference between the commissions, expenses or other charges associated with the provision of services provided in the meantime, and commissions, expenses or other charges borne by the customer for the services meanwhile made available. **Services available (without additional charges):** Constitution, maintenance, management and ownership of the demand deposit account; provision of a debit card; account movement through automatic teller machines within the European Union, *homebanking* and at ABANCA counters and carrying out the following operations banking: cash withdrawals and deposits, payments for goods and services, direct debits, intra-bank credit transfers, transfers made through ATM's and 24 SEPA + credit transfers annually (calendar year), made through *homebanking*, including SEPA + standing orders, and 5 transfers, per month, with a limit of 30 euros per operation, carried out through payment applications operated by third parties. For services not included in the Minimum Banking Services account, the price list applies general;

**Note (12)** Account that allows access to the following products and services, upon payment of a fixed monthly fee: Constitution, account maintenance, management and ownership. The commission is charged on the 1st day of the following month;

**Note (13)** Exempt in the Minimum Banking Services account; Base Account (3 withdrawals per month); Value Account and Future Account;

**Note (14)** In cases where more than one deposit is made, the cumulative number of coins is considered;

**Note (15)** Commission payable by each holder. Exempt if the reason is one of the following: death; holder / authorized removal and changes arising from adulthood. Authorized means any person with powers to operate the account;

**Note (16)** The Salary Account has been replaced by Salary Overdraft, which can be associated with any type of account (new hires);

**Note (17)** The account has no minimum opening amount . Account for older customers, who are already ABANCA customers

CORPORACIÓN.BANCARIA, SA in Spain (or other jurisdiction in which it has representation, EXCLUDING Portugal).  
 Products and services associated with the account: Creation, maintenance, management and ownership of the demand deposit account; provision of a debit card; provision of a classic credit card; national intra-bank credit transfers and credit transfers  
 SEPA + carried out by Homebanking.

## 1.2 Other deposit methods

Commissions	Annual amount	In addition	Others
Euros (Min / Max)		Tax	conditions

Products: **Time Deposits and other modalities**

**Second copies of depository receipts and documents**

See Table 1.1 Demand deposits - point 2

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Deposit / Private Accounts - Page 2/2

Entry into force: 21-Dec-2020

## 2. CREDIT OPERATIONS (PRIVATE)

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### 2.1 Mortgage loans and other mortgage loans

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Initial commissions</b>					
<b>1. Reanalysis</b>	at	250.00	at	VAT - 23%	Grade 10)
<b>2. Formalization commission</b>	at	500.00	at	IS - 4%	Exempt in the Regime Disabled
<b>3. Evaluation</b>					Amount due
3.1 Residential property	at	275.00	at	VAT - 23%	regardless of
3.2 Garages and storage rooms not attached to the	at	130.00	at		hiring

residential property  
**4. Commissions associated with acts**

**administrative**

	at	10.00	at	VAT - 23%	See note (15)
4.1 Failure to perform the deed					
4.2 Alteration of the deed location		50.00			

**Commissions during the term of the contract**

**5. Partial early repayment fee**

5.1 Flat rate	2.00%	at	at	IS - 4%	7 working days notice
5.2 Variable rate	0.50%	at	at		See note (2)

**6. Securities recovery commission in debt**

6.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	See note (12)
6.2 Installment > 50,000 €	0.50%	at	at		

**7. Commissions associated with The acts**

**administrative**

7.1 Debt statements	at	50.00	at	VAT - 23%	See note (4)
7.2 Change of credit regime	at	0.00	at	at	

**8. Surveys (progress of works)**

It only applies if the purpose is for construction or carrying out works.	at	210.00	at	VAT - 23%	Amount due regardless of hiring
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**Commissions at the end of the contract**

**9. Full early repayment fee**

9.1 Flat fee	2.00%	at	at	IS - 4%	10 working days notice
9.2 Variable rate	0.50%	at	at		See note (3)

**10. Issuance of bank account statements liquidated loans**

at	100.00	at	VAT - 23%	See note (13)
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**11. Commissions associated with The acts**

**administrative**

11.1 Debt statements	at	50.00	at	VAT - 23%	See note (4)
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**12. Displacement fee**

12.1 Up to 100 km		175.00			
12.2 101 to 250 Kms	at	350.00	at	VAT - 23%	See note (1)
12.3 > 250 Kms		500.00			

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**Entry into force: 21-Dec-2020****2 . CREDIT OPERATIONS (PRIVATE)**[INDEX](#)**2.1 Mortgage loans and other loans  
mortgage (cont.)**

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Product: Multioptions Credit</b>					
Characterization of the product: Mortgage credit whose purpose is not included in the mortgage loan or in which the loan is not defined purpose of the borrowed amount.					
<b>Initial commissions</b>					
<b>1. Formalization commission</b>	at	500.00	at	IS - 4%	
<b>2. Reanalysis</b>	at	250.00	at	VAT - 23%	Grade 10)
<b>3. Evaluation</b>					
3.1 Residential Property	at	275.00	at	VAT - 23%	Grade (14)
3.2 Garages and storage rooms not attached to the residential property	at	130.00	at		
<b>4. Commissions associated with acts administrative</b>					
4.1 Failure to perform the deed	at	10.00	at	VAT - 23%	See Note (15)
4.2 Alteration of the deed location		50.00			
<b>Commissions during the term of the contract</b>					
<b>5. Partial early repayment fee</b>					
5.1 Fixed Rate	2.00%	at	at	IS - 4%	7 working days notice
5.2 Variable Rate	0.50%				See note (2)
<b>6. Securities recovery commission in debt</b>					
6.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	See note (12)
6.2 Installment > 50,000 €	0.50%	at	at		
<b>7. Commissions associated with acts administrative - debt statements</b>	at	50.00	at	VAT - 23%	See note (4)
<b>8. Surveys</b>	at	See note (14)	at	VAT - 23%	
<b>Commissions at the end of the contract</b>					

**9. Full early repayment fee**

9.1 Fixed Rate	2.00%	at	at	IS - 4%	10 working days notice
9.2 Variable Rate	0.50%				See note (3)

**10. Issuance of bank account statements liquidated loans**

at	100.00	at	VAT - 23%	See note (13)
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**11. Commissions associated with acts administrative**

11.1 Debt statements	at	50.00	at	VAT - 23	See note (4)
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**12. Travel commissions**

12.1 Up to 100 km		175.00			
12.2 101 to 250 Kms	at	350.00	at	VAT - 23%	See note (1)
12.3 > 250 Kms		500.00			

**Other associated expenses****Stamp duty on credit granting (TGIS grant 17.1)**

(Note 5)	at	at	at	
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**Land registration fees**

(Grades 6 and 9)	at	at	at	
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**Notary fees**

(Grades 7 and 9)	at	at	VAT - 23%	
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**“Casa Pronta” fee (see Note 9)**

These fees  
apply only to  
products with warranty  
mortgage

- Formalization (see Note 8)	at	700.00	at	at	
- Permanent online certificate	at	20.00	at	at	
- Withdrawal or non-completion of the process by reasons attributable to the client	at	(Note 11)	at	at	

**2 . CREDIT OPERATIONS (PRIVATE)**[INDEX](#)**2.1 Mortgage loans and other loans****mortgage (cont.)**Product: **Housing Leasing** (off-market)

Product characterization: Real estate leasing

Mandatory insurance is the same as for Mortgage Credit (not applicable to legal entities), assuming that there was no waiver

VAT exemption

**Commissions****In addition  
Tax****Other conditions****Commissions during the term of the contract****1. Anticipation fee (7 days notice)**

Flat rate	2.00%	at	at	VAT 23%
Variable Rate	0.50%	at	at	

**2. Commission for the recovery of securities in debt**

4.00% (12.00 / 150.00)	at	VAT 23%	Grade (12)
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**3. Commissions associated with administrative acts**

- Request for 2nd copy of Caderneta Predial	at	25.00		At the initiative of the client
- Issuance of non-mandatory declarations by law	at	50.00		-
- Issuance of 2nd copy of Declaration for IRS effects - Urgent	at	40.00	at	VAT 23%
- Issuance of 2nd Declaration copies for IRS effects	at	25.00		At the initiative of the client (response within 24h after receipt of the request)
- Issuance of 2nd copies of invoices	at	15.00		At the initiative of the client
	at	150.00	at	VAT 23%
				At the initiative of the client

**4. Termination of the contractual position****Commissions at the end of the contract****5. Advance purchase fee (10 days notice)**

Flat rate	2.00%	at	at	VAT 23%
Variable Rate	0.50%	at	at	

**Note (1)** Only applies when traveling for the delivery of cancellations in districts of the Continental Territory where there are no ABANCA's counter and when it occurs after the natural term of the contract, when there is no early repayment fee. THE Kms counting is done from the nearest counter to the place of delivery of the distrate. If more than one delivery is made cancel on the same day, only one commission applies. For the autonomous regions it needs a prior budget;

**Note (2)** It is levied on the reimbursed amount and is due on the maturity date of any installment. Exempt when the reason for the refund is death, unemployment or professional displacement;

**Note (3)** Taxes on the refunded amount. Exempt if the reason is death, unemployment or professional displacement;

**Note (4)** Exempt in the case of early repayment or when the purpose is to fulfill obligations to access support or benefits services and public services, up to a limit of six declarations per year;

**Note (5)** Amount due at the time the credit is used, according to the term of the loan and which affects the amount of the loan: term less than one year: 0.04% for each month or fraction; term equal to or greater than one year: 0.5% and term equal to or greater than five years: 0.6%;

**Note (6)** Acquisition, namely based on a purchase and sale contract, and mortgages: 500.00 euros; Mortgage only: 250.00 euros. Charges payable by the Land Registry Office at the time of submission;

**Note (7)** Mortgage or guarantee: 122.00 euros and loan or credit facility: 142.00 euros. Charges due by the Notary at the time of the deed. Values for deeds in Public Notaries. If the deed is carried out in Private Notaries, the respective tables apply;

**Note (8)** Single cost referring to mortgage loans, to be settled at the “Casa Pronta” counter at the time of formalization and covering more than a registration (eg purchase and sale with bank financing), thus exempting notary and land registration fees.

In cases where there is only one registration (for example, only bank financing) the cost is 375.00 euros;

**Note (9)** Values in accordance with the Registration and Notary Fees Regulation. Other amounts defined in the said Regulation, as well as they may be subject to updates by the competent sovereign bodies;

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## 2 . CREDIT OPERATIONS (PRIVATE)

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### 2.1 Mortgage loans and other mortgage loans (cont.)

**Note (10)** Commission for the review of credit operations not contracted in the 4 months following approval. Amount due independently hiring. Exempt whenever the renegotiation of the credit operation has been motivated by situations of risk of default or for arrears of obligations arising from the credit agreement;

**Note (11)** One third of the expected fee is due;



**Note (12)** Commission payable only once for each installment past due and not paid and which is levied on its value. Add the respective default interest. The expenses that ABANCA has incurred vis-à-vis third parties may also be charged to the customer, through the respective documentary evidence;

**Note (13)** This commission does not apply at the natural term of the contract or in case of early repayments, but only when the customer, in other situations, promptly request the issuance of a statement of credits already paid;

**Note (14)** The price list indicated refers to residential developments. For other purposes, the cost is levied on the area of the property, according to the table below:

Property Type	Type of evaluation	Area (m2)	Cost
Commercial premises or offices	Assessment	0 to 350	€ 215.00
		351 to 750	€ 355.00
		> 750	(Note 14.1)
	Survey	0 to 350	€ 105.00
		351 to 750	€ 170.00
		> 750	(Note 14.1)
	Revaluation without visit	0 to 350	€ 95.00
		351 to 750	€ 130.00
		> 750	(Note 14.1)
Garages and storage rooms	Assessment	at	€ 130.00
	Survey	at	€ 75.00
	Revaluation without visit	at	€ 65.00
Plot of land (for 1 unit)	Assessment	1 to 2 UC	€ 280.00
		≥ 3 UC	€ 480.00
	Survey	1 to 2 UC	€ 205.00
		≥ 3 UC	€ 280.00
	Revaluation without visit	1 to 2 UC	€ 150.00
		≥ 3 UC	€ 205.00
		≤ 750	€ 295.00
	Assessment	> 750 and ≤ 2000	€ 390.00
		> 2000 and ≤ 5000	€ 555.00
Storage	Survey	≤ 750	€ 150.00
		> 750 and ≤ 2000	€ 185.00
		> 2000 and ≤ 5000	€ 280.00
	Revaluation without visit	≤ 750	€ 130.00
		> 750 and ≤ 2000	€ 170.00
		> 2000 and ≤ 5000	€ 185.00

The amounts presented are due regardless of the contract and are for each evaluation made to the same property;

**Note (14.1)** For other purposes or requests that do not fit the characteristics of Note (14), it needs its own budget to request at any ABANCA branch;

**Note (15)** Amount due when the reason for not performing or changing the deed location is outside the bank. Commission charged a only once for each act, regardless of the number of deeds carried out on the same day and in the same place.

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	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Personal credit</b>					
<b>Personal Credit: all purposes except education and health</b>					
Credit with personal guarantee					
<b>Initial commissions</b>					
<b>1. Opening commission</b>	2.50%	(50.00 / 350.00)	at	IS - 4%	It focuses on the value of financing
<b>Commissions during the term of the contract</b>					
<b>2. Partial early repayment fee</b>					
(Decree-Law No. 133/2009 - contracts formalized after 7/1/2009)					
2.1 - Fixed Rate					30-day notice
2.1.1 - If term to term of the contract over 1 year	0.50%	at	at		Grade (1)
2.1.2 - If the same term until the end of the contract or less than 1 year	0.25%	at	at		
2.2 - Variable Rate	Free	at	at	IS - 4%	
(Decree-Law No. 359/91 - formalized contracts until June 30, 2009)					
2.3 - Fixed and Variable Rate	3.00%	(- / Note 2)	at		5 working days notice
<b>3. Securities recovery commission in debt</b>					
3.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	Grade (3)
3.2 Installment > 50,000 €	0.50%	at	at		

<b>4. Debt statements</b>	at	50.00	at	VAT - 23%	Grade (5)
<b>Commissions at the end of the contract</b>					
<b>5. Full early repayment fee</b>					
(Decree-Law No. 133/2009 - contracts formalized after 7/1/2009)					
5.1 - Fixed Rate					30-day notice
5.1.1 - If term to term of the contract over 1 year	0.50%	at	at		Grade (1)
5.1.2 - If the term until the end of the contract is the same or less than 1 year	0.25%	at	at	IS - 4%	
5.2 - Variable Rate	Free	at	at		
(Decree-Law No. 359/91 - formalized contracts until June 30, 2009)					5 working days notice
5.3 - Fixed and Variable Rate	3.00%	(- / Note 2)	at		
<b>6. Issuing Loan Account Statements settled</b>	at	90.00	at	VAT - 23%	Grade (4)

**Other associated expenses**

Stamp duty for the use of credit due to the granting of financing (grant 17.2 of TGIS) due at the time of use of the credit and calculated on the financing amount: Credit with a term of less than one year: 0.2115% for each month or fraction; equal term or more than one year: 2.64% and a term equal to or greater than five years: 2.64%.

- Grade (1)** It is levied on the repaid capital. In any case, the amount of the early repayment commission may not be higher than the value of interest due;
- Grade (2)** Up to the legal limit defined in DL 359/91. The value is calculated based on a discount rate that corresponds to a minimum percentage of 90% of the interest rate in force at the time of repayment;
- Grade (3)** Commission payable only once for each installment past due and not paid and which affects its value. Add the respective default interest. The expenses incurred by ABANCA before third parties may also be charged to the customer, by means of the respective documentary evidence;
- Grade (4)** This commission does not apply at the natural term of the contract or in case of early repayments, but only when the client, in other situations, promptly request the issuance of the credits already paid.
- Grade (5)** Exempt when it has the purpose of fulfilling obligations to access support or social benefits and public services until the an annual limit of six declarations per year.

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**2 . CREDIT OPERATIONS (PRIVATE)**[INDEX](#)**2.2 Personal Credit (cont.)**

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Loan Account</b>					
<b>Personal Credit: all purposes except education and health</b>					
Credit with financial guarantee					
<b>Initial commissions</b>					
<b>1. Opening commission</b>	1.75%	(100.00 / -)	at	IS - 4%	It focuses on the value of financing
<b>Commissions during the term of the contract</b>					
<b>2. Partial early repayment fee</b>					
(Decree-Law No. 133/2009 - contracts formalized after 7/1/2009)					
2.1 - Fixed Rate					30-day notice
2.1.1 - If term to term of the contract over 1 year	0.50%	at	at		Grade (1)
2.1.2 - If the same term until the end of the contract or less than 1 year	0.25%	at	at		
2.2 - Variable Rate	Free	at	at	IS - 4%	
(Decree-Law No. 359/91 - formalized contracts until June 30, 2009)					
2.3 - Fixed and Variable Rate	3.00%	(- / Note 2)	at		5 working days notice
<b>3. Securities recovery commission in debt</b>					
3.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	Grade (3)
3.2 Installment > 50,000 €	0.50%	at	at		
<b>4. Debt statements</b>	at	50.00	at	VAT - 23%	Grade (5)
<b>Commissions at the end of the contract</b>					
<b>5. Full early repayment fee</b>					
(Decree-Law No. 133/2009 - contracts formalized after 7/1/2009)					
5.1 - Fixed Rate					30-day notice
5.1.1 - If term to term of the contract over 1 year	0.50%	at	at		Grade (1)
5.1.2 - If the term until the end of the contract is the same or less than 1 year	0.25%	at	at	IS - 4%	
5.2 - Variable Rate	Free	at	at		
(Decree-Law No. 359/91 - formalized contracts until June 30, 2009)					
5.3 - Fixed and Variable Rate	3.00%	(- / Note 2)	at		5 working days notice
<b>6. Issuing Loan Account Statements</b>					

settled at 90.00 at VAT - 23% Grade (4)

Other associated expenses

Stamp duty for the use of credit due to the granting of financing (grant 17.2 of TGIS) due at the time of use of the credit and calculated on the financing amount: Credit with a term of less than one year: 0.2115% for each month or fraction; equal term or more than one year: 2.64% and a term equal to or greater than five years: 2.64%.

- Grade (1) It is levied on the repaid capital. In any case, the amount of the early repayment commission may not be higher than the value of interest due;
- Grade (2) Up to the legal limit defined in DL 359/91. The value is calculated based on a discount rate that corresponds to a minimum percentage of 90% of the interest rate in force at the time of repayment;
- Grade (3) Commission payable only once for each installment past due and not paid and which affects its value. Add the respective default interest. The expenses incurred by ABANCA before third parties may also be charged to the customer, by means of the respective documentary evidence;
- Grade (4) This commission does not apply at the natural term of the contract or in case of early repayments, but only when the client, in other situations, promptly request the issuance of the credits already paid.
- Grade (5) Exempt when the purpose is to fulfill obligations to access support or social benefits and public services, until an annual limit of six declarations per year.

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2.3 Car Credit

In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
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Auto Credit (non-commercial)

**Auto Credit with Reservation of Ownership****Commissions during the term of the contract****1. Partial early repayment fee**

(Decree-Law No. 133/2009 - contracts formalized after 7/1/2009)

## 1.1 - Fixed Rate

1.1.1 - If term to term of the contract over 1 year	0.50%	at	at	IS - 4%	30-day notice
1.1.2 - If the term until the end of the contract is equal or less than 1 year	0.25%	at	at		Grade (1)

## 1.2 - Variable Rate

Free at at

**2. Commission for the recovery of securities in debt**

2.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	Grade (2)
2.2 Installment > 50,000 €	0.50%	at	at		

**3. Commissions related to administrative acts**

3.1 Issuance of declarations, models or 2nd ways	at	50.00	at		Grade (3)
3.2 Issuance of duplicate declarations for IRS effects - URGENT	at	40.00	at		At the initiative of the client (response within 24h after order)
3.3 Issuance of duplicate declarations for IRS effects	at	25.00	at	VAT - 23%	At the initiative of the client
3.4 Issuance of non-mandatory declarations by law	at	50.00	at		At the initiative of the client
3.5 Commission in resend correspondence (contracts prior to July 1, 2009)	in	at	15.00	at	

**Commissions at the end of the contract****4. Full early repayment fee**

(Decree-Law No. 133/2009 - contracts formalized after 7/1/2009)

## 4.1 - Fixed Rate

4.1.1 - If term to term of the contract over 1 year	0.50%	at	at	IS - 4%	30-day notice
4.1.2 - If the term until the end of the contract is the same or less than 1 year	0.25%	at	at		Grade (1)

## 4.2 - Variable Rate

Free at at

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Commissions

In addition  
Tax

Other conditions

**Auto Leasing** (off-market)**Car Loans: Finance lease with option to purchase**

Commissions during the term of the contract

**1. Partial early repayment fee**Decree-Law No. 133/2009 - contracts  
formalized after 7/1/2009)**1.1 - Fixed Rate**1.1.1 - If term to term of the contract  
over 1 year

0.50%

at

at

VAT - 23%

1.1.2 - If the term until the end of the contract is equal  
or less than 1 year

0.25%

at

at

Grade (1)

**1.2 Variable Rate**

Free

at

at

(Decree-Law No. 359/91 - formalized contracts  
until June 30, 2009)

1.3 - Up to ¼ deadline

Note 4

at

at

VAT - 23%

1.4 After ¼ the deadline

Note 5

at

at

**2. Commission for the recovery of securities in  
debt**

2.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	VAT - 23%	Grade (2)
2.2 Installment > 50,000 €	0.50%	at	at		
<b>3. Assignment of the contractual position</b>	at	150.00	at	VAT - 23%	At the initiative of the client
<b>4. Commissions related to administrative acts</b>					
4.1 Issuance of Declarations, Models or 2nd ways	at	50.00	at		Grade (3)
4.2 Issuance of Statements not mandatory by law	at	50.00	at		At the initiative of the client
4.3 Issuance of 2nd copy of Declaration for IRS effects - Urgent	at	40.00	at	VAT - 23%	At the initiative of the client (response within 24h after order)
4.4 Issuance of 2nd copy of Declaration for IRS effects	at	25.00	at		At the initiative of the client
4.5 Commission for handling fines (contracts prior to July 1, 2009)	at	15.00	at		
4.6 Commission for forwarding correspondence (contracts prior to July 1, 2009)	at	15.00	at		At the initiative of the client
Commissions at the end of the contract					
<b>5. Full early repayment fee</b>					
(Decree-Law No. 133/2009 - formalized contracts after 7/1/2009)					
5.1 - Fixed Rate					
5.1.1 - If term to term of the contract over 1 year	0.50%	at	at	VAT - 23%	Grade (1)
5.1.2 - If the term until the end of the contract is the same or less than 1 year	0.25%	at	at		
5.2 - Variable Rate	Free	at	at		
(Decree-Law No. 359/91 - formalized contracts until June 30, 2009)				VAT - 23%	
5.3 - Up to ¼ of the deadline	Note 4	at	at		
5.4- After ¼ the deadline	Note 5	at	at		

**Other associated expenses**

Initial expenses: Stamp tax applicable to the financing amount, according to TGIS budget 17.2: Short term credit one year: 0.2115% for each month or fraction; term equal to or greater than one year: 2.64%; term equal to or greater than five years: 2.64%; credit used in the form of a current account, bank overdraft or any other form in which the term of use is not determined or determinable: 0.2115%.



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**2 . CREDIT OPERATIONS (PRIVATE)**[INDEX](#)**2.3 Auto Credit (cont.)**

- Grade (1)** It is levied on the repaid capital. In any case, the amount of the early repayment commission may not be higher than the value of interest due;
- Grade (2)** Commission payable only once for each installment past due and not paid and which affects its value. Add the respective default interest. The expenses incurred by ABANCA before third parties may also be charged to the customer, by means of the respective documentary evidence;
- Grade (3)** For each. Not applicable in the case of early repayment or when issuing debt declarations. In applicable cases in addition, the Conservatory / DGV Emoluments;
- Grade (4)** Remaining interest up to  $\frac{1}{4}$  of the term plus a commission calculated based on a discount rate that will correspond to a minimum percentage of 90% of the interest rate in force at the time of repayment;
- Grade (5)** Calculated based on a discount rate that will correspond to a minimum percentage of 90% of the current interest rate at the time of repayment.

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**2. CREDIT OPERATIONS (PRIVATE)**[INDEX](#)**2.5 Bank overdrafts**

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Overdraft</b>					
Overdraft facility without pay domiciliation					
<b>1. Opening commission</b>	1.75%	(100.00 / -)	at	IS - 4%	Due on the date of contract formalization (Note 1)
<b>2. Immobilization Commission</b>	1.00% quarterly	at	4.00%	IS - 4%	
<b>3. Renewal fee</b>	1.75%	(100.00 / -)	at	IS - 4%	(Note 1)
<b>4. Partial early repayment fee</b>					
4.1 Contracts prior to July 1, 2009					
Until ¼ Deadline	Note 2	at	at	IS - 4%	15-day notice
After ¼ Deadline	Note 3	at	at		
<b>5. Securities recovery commission in debt</b>	4.00%	(12.00 / 150.00)	at	IS - 4%	Grade (4)
5.1 Installment up to € 50,000	0.50%	at	at		
5.2 Installment > 50,000 €					
<b>6. Issuance of Declarations, Models or 2nd copies</b>	at	50.00	at	VAT - 23%	For each. Not applicable in case of refund anticipated nor in issuing declarations of debt
<b>7. Issuing non-mandatory statements by law</b>	at	50.00	at	VAT - 23%	At the initiative of the client
<b>8. Issuance of 2nd copy of Declaration for IRS effects - Urgent</b>	at	40.00	at	VAT - 23%	At the initiative of the client (Response within 24h after receipt of the request)
<b>9. 2nd copy of the declaration for IRS purposes</b>	at	25.00	at	VAT - 23%	At the initiative of the client
<b>Bank overdraft associated with demand deposit accounts</b>					
<b>Credit overshoots</b>					
<b>1. Unauthorized DO account overdrafts previously by the Institution</b>	at	Free	at	at	
<b>2. For exceeding the credit limit</b>	at	Free	at	at	

**Other associated expenses**

Overdrafts are subject to the payment of the respective interest and Stamp Duty for the use of credit due to the concession financing (grant 17.2 of TGIS), considering, as a new concession, the extension of the term, due at the end of each month and which focuses on the monthly average obtained by summing the outstanding balances calculated daily, during the month, divided by thirty: 0.2115%.

<b>Grade (1)</b>	Not applicable to credit agreements within the scope of Decree-Law no. 227/2012 of 25 October (which created the general regime for the prevention and settlement of non-compliance with credit agreements)
<b>Grade (2)</b>	Remaining interest up to ¼ of the Term plus a commission calculated based on a discount rate that will correspond to a minimum percentage of 90% of the interest rate in force at the time of repayment;
<b>Grade (3)</b>	Calculated based on a discount rate that will correspond to a minimum percentage of 90% of the current interest rate at the time of repayment;
<b>Grade (4)</b>	Commission payable only once for each installment past due and not paid and which affects its value. Add the respective

default interest. The expenses incurred by ABANCA before third parties may also be charged to the customer, by means of the respective documentary evidence;

Credit cards

See section [3. CREDIT AND DEBIT CARDS \(PRIVATE\)](#)

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2.6 Other loans to individuals

Personal credit

Credit with personal guarantee

In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
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Initial commissions

1. Opening commission

2.50% (50.00 / 350.00)

at

IS - 4%

It focuses on the value of financing

Commissions during the term of the contract

2. Partial early repayment fee

Contracts outside the scope of Decree-Law  
133/2009

30-day notice

2.1 - Fixed or Variable Rate	2.50%	(75.00 / -)	at	IS - 4%	Grade (1)
<b>3. Securities recovery commission in debt</b>	4.00%	(12.00 / 150.00)	at	IS - 4%	Grade (2)
3.1 Installment up to € 50,000	0.50%	at	at		
3.2 Installment > 50,000 €					
<b>4. Modification fee</b>	0.50%	(500.00 / -)	at	IS - 4%	Grade (3)
<b>5. Debt statements</b>	at	50.00	at	VAT - 23%	
<b>6. Issuance of Declarations, Models or 2nd copies</b>	at	50.00	at	VAT - 23%	Does not apply to contracts with mortgage guarantee and early repayment
<b>7. Issuance of non-mandatory declarations by Law</b>	at	50.00	at	VAT - 23%	At the initiative of the client
<b>8. Issuance of 2nd copy of Declaration for the purposes IRS - Urgent</b>	at	40.00	at	VAT - 23%	At the initiative of the client (response within 24h after receipt of the request)
<b>9. Issuance of 2nd copy of Declaration for IRS effects</b>	at	25.00	at	VAT - 23%	At the initiative of the client
<b>Commissions at the end of the contract</b>					
<b>10. Full early repayment fee</b>					30-day notice
10.1 - Fixed or Variable Rate	2.50%	(75.00 / -)	at	IS - 4%	Grade (1)
<b>11. Issuing Loan Account Statements settled</b>	at	90.00	at	VAT - 23%	Grade (4)

**Other associated expenses**

Stamp Duty for the use of credit due to the granting of financing (grant 17.1 of TGIS), always considering

new concession to extend the term, due at the time of using the credit and calculated on the amount of financing:

Credit with a term of less than one year: 0.04% for each month or fraction; term equal to or greater than one year: 0.50% and term equal to or greater than five years: 0.60%.

<b>Grade (1)</b>	It is levied on the repaid capital.
<b>Grade (2)</b>	Commission payable only once for each installment past due and not paid and which affects its value. Add the respective default interest. The expenses incurred by ABANCA before third parties may also be charged to the customer, by means of the respective documentary evidence;
<b>Grade (3)</b>	It focuses on the initial amount and applies to all changes to the contract requested by the customer, whether or not there is a change financial conditions and / or imply or not amendments to the initial contract. Exempt whenever the renegotiation of the operation has been motivated by situations of risk of default or by default on obligations arising from the credit agreement;
<b>Grade (4)</b>	This commission does not apply at the natural term of the contract or in case of early repayments, but only when the client, in other situations, promptly request the issuance of the credits already paid.

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Credit with financial guarantee

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Initial commissions</b>					
<b>1. Opening commission</b>	1.75%	(100.00 / -)	at	IS - 4%	It focuses on the value of financing
<b>Commissions during the term of the contract</b>					
<b>2. Partial early repayment fee</b>					
Contracts outside the scope of DL 133/2009			at		30-day notice
2.1.1 - Fixed and Variable Rate	2.5%	(75.00 / -)	at		Grade (1)
Contracts with mortgage guarantee until 06.10.2019	2.00%	at	at		7-day notice
2.2.1 - Fixed Rate	0.5%	at	at		Grade (1)
2.2.2 - Variable Rate				S - 4%	
Contracts formalized up to 10.06.2019					30-day notice
2.3.1 - Fixed and Variable Rate	3.00%	at	at		Grade (1)
Decree-Law No. 359/91 - (formalized contracts until June 30, 2009)					5 working days notice
2.4.1 - Fixed and Variable Rate	3.00%	(- / Note 2)	at		Grade (1)
<b>3. Securities recovery commission in debt</b>					
3.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	Grade (2)
3.2 Installment > 50,000 €	0.50%	at	at		
<b>4. Modification fee</b>	0.50%	(500.00 / -)	at	IS - 4%	Does not apply to contracts with mortgage guarantees
					Grade (3)
<b>5. Debt statements</b>	at	50.00	at	VAT - 23%	

<b>6. Issuance of Declarations, Models or 2nd copies</b>	at	50.00	at	VAT - 23%	Does not apply to contracts with mortgage guarantee and early repayment
<b>7. Issuance of non-mandatory declarations by Law</b>	at	50.00	at	VAT - 23%	At the initiative of the client
<b>8. Issuance of 2nd copy of Declaration for the purposes IRS - Urgent</b>	at	40.00	at	VAT - 23%	At the initiative of the client (response within 24h after receipt of the request)
<b>9. Issuance of 2nd copy of Declaration for IRS effects</b>	at	25.00	at	VAT - 23%	At the initiative of the client
<b>Commissions at the end of the contract</b>					
<b>10. Full early repayment fee</b>					
Contracts outside the scope of DL 133/2009			at		30-day notice
10.1.1 - Fixed and Variable Rate	2.5%	(75.00 / -)	at		Grade (1)
Contracts with mortgage guarantee					
10.2.1 - Fixed Rate	2.00%	at	at		7-day notice
10.2.2 - Variable Rate	0.5%	at	at	IS - 4%	Grade (1)
Contracts formalized up to 10.06.2019					30-day notice
10.3.1 - Fixed and Variable Rate	3.00%	at	at		Grade (1)
Decree-Law No. 359/91 - (formalized contracts until June 30, 2009)					5 working days notice
10.4.1 - Fixed and Variable Rate	3.00%	(- / Note 2)	at		Grade (1)
<b>11. Issuing Loan Account Statements settled</b>	at	90.00	at	VAT - 23%	Grade (4)

**Other associated expenses**

Stamp Duty for the use of credit due to the granting of financing (grant 17.1 of TGIS), always considering new concession to extend the term, due at the time of using the credit and calculated on the amount of financing:

Credit with a term of less than one year: 0.04% for each month or fraction; term equal to or greater than one year: 0.50% and term equal to or greater than five years: 0.60%.

- Grade (1)** It is levied on the repaid capital.
- Grade (2)** Commission payable only once for each installment past due and not paid and which affects its value. Add the respective default interest. The expenses incurred by ABANCA before third parties may also be charged to the customer, by means of the respective documentary evidence;
- Grade (3)** It focuses on the initial amount and applies to all changes to the contract requested by the customer, whether or not there is a change financial conditions and / or imply or not amendments to the initial contract. Exempt whenever the renegotiation of the operation has been motivated by situations of risk of default or by default on obligations arising from the credit agreement;
- Grade (4)** This commission does not apply at the natural term of the contract or in case of early repayments, but only when the client, in other situations, promptly request the issuance of the credits already paid.

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**2. CREDIT OPERATIONS (PRIVATE)**[INDEX](#)**2.6 Other loans to individuals (cont.)**

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Furniture Leasing (non-commercial)</b>					
<b>Initial commissions</b>					
<b>1. Study Commission</b>	at	500.00	at	VAT - 23%	Commission due regardless of formalization
<b>2. Opening Committee</b>	0.50%	(75.00 / -)	at	VAT - 23%	It focuses on the amount financed
<b>3. Process Committee</b>	at	166.67	at	VAT - 23%	Charged with formalization of the contract.
<b>4. Process committee with legalization by the Bank</b>	at	250.00	at	VAT - 23%	Grade (1)
<b>Commissions during the term of the contract</b>					
<b>5. Partial early repayment fee</b>					30-day notice
Contracts outside the scope of DL 133/2009	5.00%	at	at	VAT - 23%	In addition, settlement 125 € + VAT (23%)
<b>6. Debt recovery commission</b>					
6.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	VAT - 23%	For each overdue installment
6.2 Installment > 50,000 €	0.50%	at	at		and don't pay
<b>7. Commissions on contractual changes</b>	at	100.00	at	VAT - 23%	
<b>8. Commissions related to administrative acts</b>					
8.1 Issuance of Declarations, Models or 2nd copies	at	50.00	at		Grade (2)
8.2 Issuance of Statements not mandatory by Law	at	50.00	at		At the initiative of the client
8.3 Issuance of 2nd copy of Declaration for IRS effects - Urgent	at	40.00	at	VAT - 23%	At the initiative of the client
8.4 Issuance of 2nd copy of Declaration for IRS effects	at	25.00	at		(response within 24h after order)
					At the initiative of the client
<b>Commissions at the end of the contract</b>					
<b>9. Full early repayment fee</b>					30 days notice
Contracts outside the scope of DL 133/2009	5.00%	at	at	VAT - 23%	In addition, settlement: 125 € + VAT (23%)



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2. CREDIT OPERATIONS (PRIVATE)

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2.6 Other loans to individuals (cont.)

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
Auto Credit (non-commercial)					
Auto Credit with Reservation of Ownership					
Commissions during the term of the contract					
1. Partial early repayment fee					

Contracts outside the scope of DL 133/2009				IS - 4%	15-day notice
1.1 - Up to ¼ deadline	Note 3	at	at		
1.2 - After ¼ the deadline	Note 4	at	at		
<b>2. Commission for the recovery of securities in debt</b>					
2.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	For each installment
2.2 Installment > 50,000 €	0.50%	at	at		overdue and not paid
<b>3. Commission for contractual changes</b>	at	150.00	at	IS - 4%	Grade (5)
<b>4. Commissions related to administrative acts</b>					
4.1 Issuance of declarations, models or 2nd ways	at	50.00	at		Grade (2)
4.2 Issuance of duplicate declarations for IRS effects - URGENT	at	40.00	at		At the initiative of the client
4.3 Issuance of duplicate declarations for IRS effects	at	25.00	at	VAT - 23%	(response within 24h after order)
4.4 Issuance of non-mandatory statements by Law	at	50.00	at		At the initiative of the client
4.5 Commission for sending correspondence	at	15.00	at		At the initiative of the client
<b>Commissions at the end of the contract</b>					
<b>5. Full early repayment fee</b>					
Contracts outside the scope of DL 133/2009				IS - 4%	15-day notice
5.1 - Up to ¼ of the deadline	Note 3	at	at		
5.2 - After ¼ the deadline	Note 4	at	at		

The **Discount of Effects** is subject to the Stamp Duty on Credit Securities (item 23 of the TGIS): 0.5% on the value of the effect with a minimum of 1 €, due at the time the securities are discounted.

In the **Protest of Effects**, duly justified notary costs are added (9 euros for each protest instrument or for the survey of each title before protested) and which are passed on in full to the client at the time the protest is presented or raised, as the case may be.

<b>Grade (1)</b>	Collection made with the formalization of the contract and when it is a vehicle already registered at the Conservatories of Registration
	Car. The new transmission is carried out by ABANCA, which bears the costs with the Conservatory;
<b>Grade (2)</b>	For each. Not applicable in case of early repayment. In the applicable cases, there is the Emoluments of Conservatory / DGV
<b>Grade (3)</b>	Remaining interest up to ¼ of the Term plus a commission calculated based on a discount rate that will correspond to a minimum percentage of 90% of the interest rate in force at the time of repayment;
<b>Grade (4)</b>	Calculated based on a discount rate that will correspond to a minimum percentage of 90% of the current interest rate at the time of repayment;
<b>Grade (5)</b>	Not applicable to credit agreements within the scope of DL nº 227/2012, of 25 October (which created the general regime prevention and regularization of non-compliance with credit agreements);

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**Entry into force: 21-Dec-2020****2. CREDIT OPERATIONS (PRIVATE)**[INDEX](#)**2.6 Other loans to individuals (cont.)**

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Overdraft</b>					
Overdraft facility without pay domiciliation					
<b>1. Opening commission</b>	1.75%	(100.00 / -)	at	IS - 4%	Due on the date of contract formalization (Note 1)
<b>2. Immobilization Commission</b>	1.00% quarterly	at	4.00%	IS - 4%	
<b>3. Renewal fee</b>	1.75%	100.00	at	IS - 4%	(Note 1)
<b>4. Partial early repayment fee</b>					
4.1 - Contracts outside the scope of Decree-Law 133/2009	3%	at	at	IS - 4%	15-day notice
4.2 - Contracts with mortgage guarantee					
4.2.1 - Fixed Rate	2.00%	at	at		7-day notice
4.2.2 - Variable Rate	0.5%	at	at		Grade (2)
<b>5. Securities recovery commission in debt</b>					
5.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	Grade (3)
5.2 Installment > 50,000 €	0.50%	at	at		

<b>6. Issuance of Declarations, Models or 2nd copies</b>	at	50.00	at	VAT - 23%	For each. Not applicable in case of refund anticipated
<b>7. Issuing non-mandatory statements by law</b>	at	50.00	at	VAT - 23%	At the initiative of the client
<b>8. Issuance of 2nd copy of Declaration for IRS effects - Urgent</b>	at	40.00	at	VAT - 23%	At the initiative of the client (Response within 24h after receipt of the request)
<b>9. 2nd copy of the declaration for IRS purposes</b>	at	25.00	at	VAT - 23%	At the initiative of the client
<b>10. Commission for contractual changes</b>	0.50%	(90.00 / -)	at	IS - 4%	(Note 1)
<b>Bank overdraft associated with demand deposit accounts</b>					
<b>Credit overshoots</b>					
<b>1. Unauthorized DO account overdrafts previously by the Institution</b>	at	Free	at	at	
<b>2. For exceeding the credit limit</b>	at	Free	at	at	

**Other associated expenses**

Overdrafts are subject to the payment of the respective interest and Stamp Duty for the use of credit due to the concession financing (grant 17.1 of TGIS), considering, as a new concession, the extension of the term, due at the end of each month and which focuses on the monthly average obtained by summing the outstanding balances calculated daily, during the month, divided by thirty: 0.04%.

- Grade (1)** Not applicable to credit agreements within the scope of Decree-Law no. 227/2012 of 25 October (which created the general regime for the prevention and settlement of non-compliance with credit agreements);
- Grade (2)** It is levied on the reimbursed capital;
- Grade (3)** Commission payable only once for each installment past due and not paid and which affects its value. Add the respective default interest. The expenses incurred by ABANCA before third parties may also be charged to the customer, by means of the respective documentary evidence.

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### 3. CREDIT AND DEBIT CARDS (PRIVATE)

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#### 3.1 Credit cards

Card designation Networks where the card is accepted:	Commissions (Euros)						
	1. Availability of a credit card						
	Grade (1) 1st Holder		Other holders				
<b>VISA</b>	1st year	U.S. THE next s	1st year	U.S. THE next s	ok 4 ectio (N stitu B u s card two	the the ic card 3 Inib	ntoThe and m lvid ga The evo FOR
<b>ABANCA Classic</b> Notes (2) (3)	30.00	30.00	15.00	15.00	10.00	0.00	0.00
<b>ABANCA Classic (Account Value)</b> Notes (2) (3)	0.00	0.00	15.00	15.00	10.00	0.00	0.00
<b>ABANCA Classic (Account Private)</b> Notes (2) (3)	0.00	0.00	0.00	0.00	10.00	0.00	0.00
<b>ABANCA Gold</b> Notes (2) (3)	60.00	60.00	30.00	30.00	10.00	0.00	0.00
<b>ABANCA Gold (Account Value)</b> Notes (2) (3))	0.00	0.00	30.00	30.00	10.00	0.00	0.00
<b>ABANCA Gold (Account Private)</b> Notes (2) (3)	0.00	0.00	0.00	0.00	10.00	0.00	0.00
<b>Plus Tax</b>	IS - 4%						
<b>Grade (1)</b>	The commission for making credit cards available is payable on the issuance of the card and on the respective anniversaries. Exempt for cards associated with Value Account Packs (1st holder), Private Account (1st and 2nd holder) and ABANCA Internacional Account (1 card classic);						
<b>Grade (2)</b>	Stamp duty for the use of credit: on the monthly average obtained from the sum of the outstanding balances calculated daily, during the month, divided by thirty: 0.2115%;						
<b>Grade (3)</b>	The insertion in the Black List makes it impossible for the card to function. It must be carried out whenever the customer does not have the card neither in its possession nor in the possession of the bank;						
<b>Grade (4)</b>	There will be an exemption from this commission (card replacement) when the replacement occurs because the reasons						

that determined its blocking (related, in particular, to the security of the card or the suspicion of its use not authorized or fraudulent), when it is motivated by lost mail, because there is another cause of non-functioning of the card for reasons not attributable to the customer such as system failure, ATM capture due to card malfunction or verification of card defect.

3.2 Debit cards

Card designation	Commissions (Euros)					
	Provision of a debit card		Grade (1)			
	1st Holder		Other holders			Action
Networks where the card is accepted:		s		s	stitu B u d is two	the the The ic card Inib
VISA		U.S THE next		U.S THE next		
ATM	1st year		1st year			
Visa Electron	25.00	25.00	25.00	25.00	25.00 (Note 2)	Free
Plus Tax						

**Note (1)** Exempt for: Minimum Banking Services account holders; Only for two Base Account Holders; Only for one holder the ABANCA International Account; 1st Smart Account Holder; 1st Futuro Account Holder (age> 12 years); For each holder of the Private Account and 1st and 2nd Value Account Holders. Exemption from the first annuity for the 1st and 2nd holder of the Salary Account.

**Note (2)** Card replacement fee - Exempt if the reason for the replacement is not attributable to the customer, that is, in cases where there is a card block at the initiative of ABANCA, namely for (a) reasons related to card security or (b) suspected unauthorized or fraudulent use. The ABANCA initiative is considered to capture the card in boxes ATMs or automatic payment terminals; loss in sending the card or its security devices (PIN); system failures or malfunctions and card defects or anomalies. All the situations described above are exempt from this commission as well as the respective charges related to the sending of the new replacement card. In the Minimum Banking Services account, you are still exempt from this commission if the card replacement is requested by the customer 18 months after its issuance.

Card type Card designation		Precarious	
		Classic Abanca	Debit Visa Electron
1. Cash withdrawal			
In the EEA in euros, crown swedish and romanian lei (Note 1)	Counter	at	€ 3.00 + 0.33%
	ATM	at	Free
In the Rest of the World in Euros (Note 3)	Counter	at	€ 3.50 + 0.33% + 1.7%
	ATM	at	€ 3.00 + 0.33% + 1.7%
In the EEA and the rest of the World in other currencies (Note 2) (Note 3)	Counter	at	€ 3.50 + 0.33% + 2.7%
	ATM	at	€ 3.00 + 0.33% + 2.7%
2. Cash advance on credit - “cash advance”			
In the EEA in euros, crown swedish and romanian lei (Note 1)	Counter	€ 2.50 + 3.33%	at
	ATM	€ 1.50 + 3.33%	at
In the Rest of the World in Euros (Note 3)	Counter	€ 3.50 + 3.33% + 1.7%	at
	ATM	€ 2.50 + 3.33% + 1.7%	at
In the EEA and the rest of the World in other currencies (Note 2) (Note 3)	Counter	€ 3.50 + 3.33% + 2.7%	at
	ATM	€ 2.50 + 3.33% + 2.7%	at
3. Shopping			
In the EEA in euros, crown swedish and romanian lei (Note 1)	POS	at	at
In the Rest of the World in Euros (Note 3)	POS	1.7%	1.7%
In the EEA and the rest of the World in other currencies (Note 2) (Note 3)	POS	2.70%	2.70%
4. Gas station purchases			
In Portugal and the rest in the world, in all coins	POS	€ 0.50 (Note 4)	at
5. Purchases in selected establishments - fractionation of the debit entry in the card account (Note 5)			
In Portugal	POS / 3.6 or 10 times	0.00%	at
Plus Tax		IS - 4%	
Grade (1)	It covers operations carried out in the following countries: (a) the Eurozone: Principality of Andorra, Belgium, Germany, Greece, Spain, France, Ireland, Italy, Vatican City, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia and Estonia; (b) from the European Union: Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania and Croatia; (c) Iceland, Norway and Liechtenstein;		
Grade (2)	In the EEA: all currencies except Euros, Swedish Krona and Romanian LEU. In the rest of the world: all currencies except Euros.		
Grade (3)	International Transaction Processing Commission, previously known as the Optional Fee: Commission applied as compensation of the costs of intermediation, processing and associated risk. Foreign Currency Service Commission, previously referred to as Service Fee (ISA): service fee applied, in addition to the exchange rate;		
Grade (4)	The € 0.50 is added to the fee charged on purchases (see point 3)		
Grade (5)	Plus Stamp Tax of 0.2115% on the amount of the installment, under the terms of article 17.2.1 of the General Table of Stamp Duty and Article 70-A of the Stamp Duty Code.		

Legend: ATM - Automated Teller Machine.

POS - Automatic Payment Terminal ( *Point of Sale*).

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Debit and Credit / Private Cards - Page 2/3

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3. CREDIT AND DEBIT CARDS (PRIVATE)

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3.5 Other card services (See note 1)

They occur at the moment the operation is carried out after the customer's request.

	In %	Commissions Euros (Min / Max)	In addition Tax	Other conditions
1. Urgent credit card production - Unavailable	at	20.00	IS - 4%	
2. Urgent issuance of debit cards	at	20.00	IS - 4%	
3. Urgent issuance by Visa - Unavailable	at	160.00	IS - 4%	Credit cards only
4. Copy of invoices				
4.1 Nationals (credit cards)		15.00		
4.2 International (credit cards)	at	35.00	VAT - 23%	
4.3 Nationals (debit cards)		15.00		
4.4 International (debit cards)		35.00		
5. Request for original national invoices	at	17.50	VAT - 23%	
6. Provision of miscellaneous copies	at	15.00	VAT - 23%	Credit cards only
7. Request for 2nd copy of extract	at	5.00	VAT - 23%	Credit cards only Unitary value



<b>8. Provision of card movement listings</b>	at	15.00	VAT - 23%	Grade (1) Debit cards only
<b>9. Treatment of claimed movements (normal and fraud)</b>				
9.1 National	at	20.00	VAT - 23%	
9.2 International		30.00		
<b>10. Insertion of the card in the national Black List and International</b>	at	0.00	at	Grade (2)
<b>11. Card cancellation</b>	at	0.00	at	

**Grade (1)** A processing cost of € 0.06 per day included in the consultation;

**Grade (2)** The insertion in the Black List makes it impossible for the card to function. It must be carried out whenever the Client does not have a card in neither the bank nor its possession.

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**Entry into force: 12-Jan-2020****4. CHECKS (PRIVATE)**[INDEX](#)**4.1 Requisition and delivery of check modules**

REQUEST	Counter	Phone with operator	Internet / In line	ATM “ Automated teller machine ”	Others conditions
DELIVERY	reach B	reach B	reach B	reach B	reach B
	io Theota 1) C (N	io Theota 1) C (N	io Theota 1) C (N	io Theota 1) C (N	io Theota 1) C (N
<b>1. Non-crossed check</b>					
<b>1.1 To the Order</b>					
- With expiration date -					
11 Check Module	€ 16.00	€ 16.00	€ 16.00	€ 16.00	€ 16.00
20 Checks Module	€ 25.00	€ 25.00	€ 25.00	€ 25.00	€ 25.00
49 Checkbook w / Copy (without cover)	€ 46.00	€ 46.00	€ 46.00	€ 46.00	€ 46.00
49 Checkbook w / Copy (with cover)	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00
148 check book with copy (without cover)	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00
148 check book with copy (with cover)	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00
Continuous checks with copy (45 units)	€ 41.00	€ 41.00	at	at	at
<b>1.2 Not to order</b>					
- With expiration date -					
11 Check Module	€ 16.00	€ 16.00	€ 16.00	€ 16.00	€ 16.00
20 Checks Module	€ 25.00	€ 25.00	€ 25.00	€ 25.00	€ 25.00
49 Checkbook w / Copy	€ 46.00	€ 46.00	€ 46.00	€ 46.00	€ 46.00

(without cover)									
49 Checkbook w / Copy	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00
(with cover)									
148 check book with copy	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00
(without cover)									
148 check book with copy	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00
(with cover)									
Continuous checks with copy	€ 41.00	€ 41.00	at	at	at	at	at	at	at
(45 units)									
Plus Tax			IS for each check - € 0.05 + IS on commission - 4%						

2. Other types of checks

2.1 Bank check

- Issuance	€ 12.50	at	at	at	at	at	at	at	at
- Replacement / loss	€ 25.00	at	at	at	at	at	at	at	at
- For each piece of information	€ 5.00	at	at	at	at	at	at	at	at

Plus Tax IS - 4%

Note (1) The costs of postage are found in Section [7.3. Other services](#)

## 4. CHECKS (PRIVATE)

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## 4.2 Other services with checks

	In %	Commissions Euros (Min / Max)	In addition Tax	Others conditions
<b>Risk users</b>				
1. Return of Check - to be charged to the depositor	at	0.00		
2. Return of Check - to be collected from the drawer	at	40.00		Grade (1)
3. Cancellations	at	10.00		Grade (11)
4. Notification for check settlement	at	25.00		Grade (2)
5. Notification of termination of the check agreement	at	25.00		
6. Check settlement	at	50.00	IS - 4%	Grade (3)
7. Termination of check agreement (received from Banco de Portugal)	at	20.00		Grade (4)
8. Request to remove / cancel the list of risky users	at	100.00		
9. Request to conclude a new check agreement	at	150.00		
<b>Other services</b>				
1. Revocation of checks	at	10.00	IS - 4%	Grade (7)
2. Payment of check into account with no balance available	at	25.00	IS - 4%	Grade (8)
3. Photocopy of checks and documents	at	10.00	VAT - 23%	Per unit
4. Postdated check services:				
- Management Commission	at	5.00	IS - 4%	Commission by
- Commission to amend / withdraw / cancel	at	3.50		check
<b>Checks issued abroad (euros or foreign currency) Note (5)</b>				
1. Issuing commission	0.50%	(15.00 / 85.00)		
2. "Stop payment"	at	50.00	IS - 4%	
3. Check cancellation	at	25.00		
<b>Checks issued abroad (euros or foreign currency) (See Notes 5 and 9)</b>				
1. Purchase / negotiation / collection				
1.1 Withdrawals abroad, except for good collection: <i>Cash letter</i> )	1.50%	(35.00 / 150.00)	IS - 4%	By credit in
1.2 Fund advances fee (Note 10)	0.375%	(75.00 / 300.00)		account
1.3 Return (by check)	at	40.00		
<b>Other associated expenses</b>				
Expenses claimed by correspondent banks	at	Grade (6)	at	

- Grade (1)** For each check regardless of the reasons, except for canceled checks (via telecompensation or over the counter, with the respective stamp). Plus postage or postage costs without registration;
- Grade (2)** For each notification, for each authorized holder, when he participates in the withdrawal. Plus courier charges for registration;
- Grade (3)** By process. Plus postage costs with registration;
- Grade (4)** For each notification. Plus postage costs with registration;
- Grade (5)** Add postal and communication expenses, when applicable. See [Section 7.3 Other Services](#) ;
- Grade (6)** When applicable, these expenses are reflected in full in the client's account at the time they are presented to the customer. ABANCA, with the debited amount equal to that claimed by the corresponding bank (s);
- Grade (7)** Per order and per account, regardless of the number of checks;
- Grade (8)** Applies only to checks of € 150.00 or less. Unit commission;
- Grade (9)** Includes Pagarés withdrawn over Spain;

**Note (10)** Applies to checks and payments made abroad, except for good collection;  
**Note (11)** Applicable to other non-bank checks and when the customer requests the check to be canceled (normal).

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Checks / Personal Checks - Page 2/2

Entry into force: 22-Mar-2021

5. TRANSFERS (PRIVATE)

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5.1 Transfer orders

Transfer order receipt channel

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Others  
conditions

1. Domestic / National Transfers

**1.1. For an account domiciled at the Credit Institution itself**  
**Intrabank Credit Transfer and Permanent Intrabank Order**  
 - with the same payer and beneficiary

Punctual and Permanent Orders	Any	Free	Free	Free	Free	
- with different payer and payee						
Punctual and Permanent Orders	Any	€ 0.75	Free	Free	Free	Banknotes (5) (6)

**1.2 For an account domiciled in another Credit Institution**

**1.2.1 SEPA + credit transfer and SEPA + Standing Order**

**Normal**

- With IBAN indication

Punctual and Permanent Orders	<€ 100,000	€ 5.00	€ 3.00	€ 0.48	Free	Banknotes (5) (6)
	≥ € 100,000	€ 10.00	at	at	at	(7)

**1.2.2 Others**

**Urgent**

- With IBAN indication

With value date of the same day	<€ 100,000	€ 35.00	at	at	at	Grade (1)
	≥ € 100,000	€ 30.00				

**1.3. MB Way instant transfers**

- For account domiciled in the company

Credit Institution		at	at	Free	at	Grade (8)
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- For account domiciled in another

Credit Institution		at	at	Free	at	
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Plus Tax

IS - 4%

**2. Cross-Border / International Transfers**

- for account domiciled abroad

**2.1 SEPA + credit transfer: For countries and currencies covered by Regulation (EC) 924/2009, with amendments to the Regulation (EU) 260/2012, both from the European Parliament and the Council and within the framework of SEPA (See note 2)**

**Normal**

- With IBAN indication	<€ 100,000	€ 5.00	€ 3.00	€ 0.48	at	Notes (5)
	≥ € 100,000	€ 10.00	at	at	at	(6) (7)

Plus Tax

IS - 4%

**2.2 NON SEPA + credit transfer: To other countries and / or other currencies not covered in 2.1.**

**Normal or Urgent**

- With or without indication of BIC and IBAN

- by debit account

Any	0.35%	0.25%	0.25%	
	€ 25.00	Min.15.00 €	Min.15.00 €	at
	Max.100,00 €	Max.90,00 €	Max.90,00 €	

Plus Tax

IS - 4%

**2.3 Other Transfers: For accounts domiciled at ABANCA in Spain**

- by debit account	<€ 100,000	€ 5.00	€ 3.00	€ 0.48	at	Notes (5)
	≥ € 100,000	€ 5.00	at	at	at	(6)

Plus Tax

IS - 4%

**3. Other charges**

Charges arising from claims of errors attributed to the Customer

at	50.00	50.00	at	at
----	-------	-------	----	----

Amendment / Cancellation - Fixed commission of processing

at	60.00	60.00	at	at
----	-------	-------	----	----

Plus Tax

VAT 23% (Charges for complaints) and IS 4% (Amendment / Cancellation)

**Other associated expenses**

In the transfers indicated in 2.2 (Non SEPA + credit transfer), the following expenses are added, when applicable:

(i) Post and communication expenses. See section [7.3. Other services.](#)

- (ii) Expenses of the correspondent bank, varying according to the bank used, due at the time they are presented to the ABANCA.

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Entry into force: 22-Mar-2021

### 5. TRANSFERS (PRIVATE)

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#### 5.1 Transfer orders ( *cont.* )

**Note (1)** Time limit for receipt of the request: 13:30;

**Note (2)** Transfers in euros, Swedish kronor and Romanian lei (Romanian leu is not available at the bank. Internet only allows

transfers in euros) to any of the following countries: Principality of Andorra, Belgium, Germany, Greece, Spain, France, Ireland, Italy, Vatican City, Luxembourg, Netherlands, Austria, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania, Croatia, Iceland, Norway, Liechtenstein, Monaco and Switzerland. Exclusive scheme for shared expenses charges (SHA). For other different situations apply the price indicated in 2.2 Transfer to credit SEPA +;

**Note (3)** The maximum daily limit is that defined in the contract of subscription to the distance banking service. By default, this limit is € 10,000;

**Note (4)** The maximum limit per operation is € 10,000;

**Note (5)** In the Ordained Account, the commissions are as follows:

**Transfers to an account domiciled at the Institution in Portugal:** Exempt

**Transfers to an account domiciled in another national institution or abroad, including ABANCA in**

**Spain:**

**Channel: Telephone with operator:** € 1.00 + I. Stamp (4%)

**Channel: Online:** Exempt.

**Note (6)** In the Minimum Banking Services account, intra-bank credit transfers are exempt from commission and 24

SEPA + credit transfers, for each calendar year, made through the *homebanking* service (Telephone or Online); In the Account Base, Futuro, Private, Value and ABANCA Internacional are exempt from intra-bank credit transfers and SEPA + made by Homebanking

**Note (7)** In the context of the COVID-19 disease pandemic, these commissions will not be charged on the “Telephone with Operator” and “On line (Internet and Mobile Banking)” until 06.30.2021

**Note (8)** MB Way transfer limits: are limited to 50 transfers per month and a maximum limit of € 750.00 per operation and the

a maximum limit of € 2,500.00 per month (from the first to the last day of the month).

**Subtitle** SEPA + - *Single Euro Payments Area* . It covers all 28 EU Member States  
European Union and Iceland, Liechtenstein, Norway, Switzerland and Monaco.  
NIB - Bank Identification Number  
BIC - SWIFT *Bank Identification Code* ( *Bank Identification Code* )  
IBAN - International Bank Identification Number ( *International Account Number* ).

## 5.2 Other services with transfers

5.2 Other services with transfers		Commissions	In addition	Others
	In %	Euros (Min / Max)	Tax	conditions
1. National / Cross-border / International Transfers Received, in Euro, Swedish Krona and Romanian LEU (Note 1)				
- Reception of intrabank transfers and SEPA +	at	Free	at	
- Change / Return / Request for clarification / Cancellation	at	15.00	IS - 4%	
2. Received National / Cross-Border / International Transfers in other currencies				
- Receipt of transfers to beneficiaries identical to the originator, from ABANCA in other countries	at	Free	at	Grade (2)
- Receipt of transfers to beneficiaries other than the originator, from ABANCA in other countries	0.20%	(7.50 / 15.00)	IS - 4%	
Receipt of transfers from other institutions credit	0.20%	(7.50 / 15.00)	IS - 4%	
3. Other charges				
- Change / Return / Request for Clarification / Cancellation	at	15.00	IS - 4%	
- Receipt of transfers without indication from IBAN and BIC or with these incorrect data	at	30.00	IS - 4%	
Other associated expenses				
Expenses with correspondent banks		at	Grade (3)	at
Grade (1)	Originating in any of the following countries: Principality of Andorra, Belgium, Germany, Greece, Spain, France, Ireland, Italy, Vatican City State, Luxembourg, Netherlands, Austria, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania, Croatia, Iceland, Norway, Liechtenstein, Monaco and Switzerland .;			
Grade (2)	In the issuance, these transfers are subject to the current price of ABANCA in the respective country of origin and are the responsibility of the payer;			
Grade (3)	When applicable, these expenses are reflected in full in the customer's account at the time they are presented to the customer. ABANCA, with the debited amount equal to that claimed by the corresponding bank (s). Plus postage and handling charges communications, when applicable. See section <a href="#">7.3. Other services</a> .			



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## 7. PROVISION OF SERVICES (PRIVATE)

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## 7.2 Guarantees Provided

7.2 Guarantees Provided	Commissions		In addition	Other conditions
	In %	Euros (Min / Max)	Tax	
Guarantees / Garanties / Sureties				
1. Risk commission	6.00% (See note 1)	(100.00 / -)	IS - 3%	It focuses on the value of guarantee provided
2. Opening commission	1.45%	(50.00 / 500.00)	IS - 4%	
3. Commission for changes / extensions (without increase in value) and early cancellation	at	75.00	IS - 4%	
4. Recognition of the Warranty Term				
4.1 Notary	at	50.00	VAT - 23%	
4.2 By Lawyer	at	25.00		
5. Activation commission (execution)	at	200.00	IS - 4%	
6. Debt recovery commission				
6.1 Charge amount up to € 50,000	4.00%	(12.00 / 150.00)	IS - 4%	See note (2)
6.2 Charge amount> 50,000 €	0.50%	at		
Security Deposit				
1. Issuance of Deposit Security Declaration	at	25.00	IS - 3%	
2. Annual security deposit commission				
Less than 1 year	2.00%	at	IS - 3%	
1 to 5 years	2.50%	at	IS - 3%	
Over 5 years	3.00%	at	IS - 3%	

**Other associated expenses**

The issuance of the bank guarantee is subject to Stamp Duty on the amount (amount 10 of TGIS), due at the time of issuance of according to the following: term less than one year (for each month or fraction): 0.04%; term equal to or greater than one year: 0.50% and no term or term of five years or more: 0.60%.

**Grade (1)** The commission has an annual basis, being calculated by quarter or fraction (minimum 1.50%) and debited in advance;

**Grade (2)** Commission payable only once for each overdue and unpaid charge that affects its value. Add the respective default interest. The expenses that ABANCA has incurred vis-à-vis third parties may also be charged to the customer, through the respective documentary evidence.

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Other services / Private - Page 1/3

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7. PROVISION OF SERVICES (PRIVATE)

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7.3 Other services

In %	Commissions	In addition Tax	Other conditions
	Euros (Min / Max)		

General

<b>1. Declarations at the request of customers</b>	at	50.00	VAT - 23%	Grade (1)
<b>2. Declarations at the request of non-clients</b>	at	50.00	VAT - 23%	
<b>3. Statement of equity position at the date of death</b>	at	60.00	VAT - 23%	
<b>4. 2nd copy of interest and reimbursement fees paid</b>	at	10.00	VAT - 23%	
<b>5. Declarations of Financial Capacity</b>				
<b>5.1 Own draft</b>				
- In Portuguese	at	100.00		
- In a foreign language	at	150.00	VAT - 23%	
<b>5.2 Specific draft</b>				
- In Portuguese	at	150.00		
- In a foreign language	at	200.00		
<b>6. 2nd copy of ABANCA PIN online</b>	at	10.00	VAT - 23%	
<b>7. 2nd copy of posting notices (debit and credit)</b>	at	10.00	VAT - 23%	
<b>8. 2nd copy of proof of payment of installments</b>	at	10.00	VAT - 23%	
<b>9. Declarations, Models or 2nd copies</b>	at	50.00	VAT - 23%	
<b>10. Statements not required by law</b>	at	50.00	VAT - 23%	At the initiative of the client
<b>11. 2nd copy of IRS Declarations - Urgent</b>	at	40.00	VAT - 23%	At the initiative of the client (response within 24h after order)
<b>12. 2nd copy of the declaration for IRS purposes</b>	at	25.00	VAT - 23%	At the initiative of the client
<b>13. 2nd copy of funds extract</b>	at	10.00	VAT - 23%	
<b>14. Subscription accreditation</b>	at	15.00	VAT - 23%	
<b>15. Commission for payment of services over the counter</b>	at	3.00	IS - 4%	
<b>16. Commission for Payment to the State at the Branch</b>	at	3.00	IS - 4%	
<b>17. Single Social Fee Payment Commission (TSU) at the counter</b>	at	Free	IS - 4%	
<b>18. Physical token</b>	at	25.00	IS - 4%	Grade (2)
<b>19. Tax Package Commission</b>	at	25.00	VAT - 23%	Grade (3)
<b>20. Request for 2nd copy of Caderneta Predial</b>	at	25.00	VAT - 23%	At the initiative of the client
<b>21. Photocopy of documents (on file or other other than issuing 2nd copies)</b>	at	5.00	VAT - 23%	
<b>Safes rental (See note 4)</b>				
<b>1. Security deposit</b>	at	150.00	VAT - 23%	
<b>2. Annual rental fee</b>				
Type A (13.4 dm3)		33.50		
Type B (17 dm3)		42.50		
Type C (21.9 dm3)	at	55.50	VAT - 23%	
Type D (30.1 dm3)		75.50		
Type E (35 dm3)		87.50		
Type F (71 dm3)		177.50		
<b>3. Visits</b>	at	Free	at	
<b>4. Break-in commission</b>	at	Casuistic	VAT - 23%	Grade (5)

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Other services / Private - Page 2/3

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**Entry into force: 22-Mar-2021****7. PROVISION OF SERVICES (PRIVATE)**[INDEX](#)**7.3 Other Services (cont.)**

	In %	Commissions Euros (Min / Max)	In addition Tax	Other conditions
<b>Postal and Communications Expenses</b>				
<b>1. Postage rates</b>				
<b>1.1 National Mail</b>				
Normal		1.50		
Blue		2.00	VAT - 23%	Grade (6)
Registered	at	4.00		
Blue-Registered		6.00		
<b>1.2 Mail Abroad</b>				
Normal				
Europe		2.00		
Others	at	3.00		
Blue		4.00	VAT - 23%	Grade (6)
Registered				
Europe		6.00		
Others		8.00		

Blue-Registered		Precarious	
		10.00	
<b>1.3 Supplement by Express Mail</b>	at	6.00 + Cost	VAT - 23%
		Real	
<b>1.4 DHL Supplement</b>	at	Real cost	VAT - 23%
<b>2. Telecommunications</b>			
<b>2.1 Telex, Swift, Fax or Telephone</b>			
Europe		15.00	
United States	at	15.00	VAT - 23%
Others		15.00	
<b>2.2 Telegraphic Keys</b>	at	15.00	VAT - 23%

**Note (1)** Applies upon customer's request and to all credit products, except when the price for each product is different and in the case of scope of it;

**Note (2)** Applicable to new orders, replacements and renewals. The physical token is a device that allows customers to perform, upon secure authentication, transactions relating to your bank accounts, which, roughly speaking, translate into the movement of deposits. This device guarantees access to the banks' direct channels, which allow banking operations to be carried out via Internet, Mobile or Telephone;

**Note (3)** Tax Declaration Package, such as Income, Capital Gains and Coverage;

**Note (4)** Service is not available at all counters;

**Note (5)** As established in the contract, if for reasons attributable to the customer the forced opening of the safe is justified, they will be at your charge all expenses presented by the company hired by the bank, namely those for repairing breakdowns, changing locks, key replacement and, in general, all that occur due to the loss or loss of the key;

**Note (6)** If the costs are mere reimbursement of expenses, they must follow the tax treatment at head office and VAT, of the expense that is being charged. In the case of correspondence to the mere reimbursement of the postage, they are exempt from VAT.

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Entry into force: 02-Jan-2020

**8 . OPERATIONS WITH THE FOREIGNERS (PRIVATE)**[INDEX](#)**8.2 Other operations abroad**

		Commissions	In addition	Other conditions
	In %	Euros (Min / Max)	Tax	
<b>Foreign exchange operations</b>				
<b>1. Buying and selling foreign exchange</b>	at	10.00	IS - 4%	Grade (1)
<b>Grade (1)</b>	Applies to transfers between euro and foreign currency accounts			

**Checks issued abroad or checks abroad**[See Section 4. CHECKS - 4.2 Other services with checks](#)**Transfers**[See Section 5. TRANSFERS - 5.2 Other services with transfers](#)

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Operations abroad / Individuals - Page 1/1

Entry into force: 20-Nov-2020

**9.1 Demand deposits**

	Commissions		In addition	Others
	Euros (Min / Max)	Annual amount	Tax	conditions
<b>Products: Companies / Business Account; Condominium Account; DECO Condominium Account (out of commercialization) and Foreign Currency Account.</b>				
The fees indicated below occur at the time the transaction takes place and apply to the accounts identified above, except in the case of cases where it is expressly excluded.				
<b>1. Issue of extract</b>				
1.1 Monthly	Free			
1.2 Others, in addition to that indicated in 1.1	2.00 per extract	at	VAT - 23%	
1.3 2nd copy	7.50			
<b>2. Photocopies of duplicate deposit slip</b>	5.00 per document	at	VAT - 23%	
<b>3. Account maintenance</b>				
<b>3.1 Companies / Business Account</b> (Note 1)				
- Average balance up to € 1,000	15.00 Quarterly	60.00		
- Average balance between € 1,001 and € 2,500	10.00 Quarterly	40.00	IS - 4%	
- Average balance over € 2,500	Free	at		
<b>3.2 Condominium Account and DECO Condominium Account</b> (Note two)	Free	at		
<b>3.3 Foreign Currency Account</b> (Note 3)	5.00 Monthly	60.00		
<b>4. Cash withdrawal</b>				
4.1. At the counter, with presentation of check	Free	at	IS - 4%	
4.2. Over the counter, without presenting a check	3.50			
<b>5. Adherence to the distance banking service</b>	Free	at	at	
<b>6. Deposit of metallic coins</b> (equal to or greater than 100 coins per day and per account)	3.50	at	IS - 4%	Grade (4)
<b>7. Change of holders</b>	5.00	at	IS - 4%	Grade (5)
<b>8. Bank overdraft fee</b>	See Section <a href="#">10.2 Bank overdrafts</a>			

**Note (1)** This accounts for accounts that are more than 6 months old and whose sum of the average quarterly balance of financial assets (current account)

order + term deposits + savings) is less than or equal to 2,500.00 euros. This commission is charged in the months January, April, July and October for the previous quarter. Accounts associated with current credit operations are exempt at ABANCA when the commission is due. Products and services associated with the account, without additional charges: maintenance, account management and ownership and SEPA + credit transfers made over the Internet.

Deutsche Bank's migrated Business Accounts are subject to a monthly fee calculated on the basis of € 0.17 for each day, being the monthly value between € 4.67 and € 5.17 and the annual value of € 60.86. The products and services associated with this account, free of charge additional are: processing of installments; credit and transfer management

**Note (2)** The DECO Condominium Account (non-commercial) allows access to the following products and services free of charge: account maintenance, management and ownership; intrabank and SEPA + credit transfers made over the Internet; provision of a debit card and issue of 2 modules of 11 checks per year, excluding taxes.

**Note (3)** Account that allows access to the following products and services, upon payment of a fixed monthly fee: Constitution, account maintenance, management and ownership. The commission is charged on the 1st day of the following month;

**Note (4)** In cases where more than one deposit is made, the cumulative number of coins is considered;

**Note (5)** Commission due per holder. Exempt if the reason is one of the following: death or removal of holder / authorized. By authorized any person with powers of movement is understood.



## 9.2 Other deposit methods

Products: **Time deposits and other types of deposits**  
**Second copies of depository receipts and documents**

Commissions	In addition	Others
Euros (Min / Max)	Annual amount	Tax

See Table 9.1 Demand deposits - point 2

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Deposit Accounts / Other Clients - Page 1/1

Entry into force: 03-Aug-2020

## 10. CREDIT OPERATIONS (OTHER CLIENTS)

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## 10.1 Credit line and current accounts

Credit operations to Companies, Entrepreneurs and  
 Private non-profit institutions.

In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
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Credit Category: **Checking Accounts**Product characterization: **Secured Current Account (with or without postdated checks management) and Overdraft****Initial commissions**

1. Study	at	250.00	at	VAT - 23%	Grade (1)
2. Commission for opening or increasing the credit limit	2.00%	(100.00 / -)	at	IS - 4%	Focus on the credit limit
3. Property valuation	at	See Note (5) section 10.3	at	VAT - 23%	Notes (1) and (2)
4. Solicitor (optional service)	at	250.00	at	VAT - 23%	Notes (1) and (2)

**Commissions during the term of the contract**

5. Line renewal commission	2.00%	(100.00 / -)	at	IS - 4%	Focus on the credit limit
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<b>6. Contract amendments commission</b>	0.50%	at	at	IS - 4%	Grade (4)
<b>7. Annual immobilization fee</b>	4.00%	at	at	IS - 4%	Grade (5)
<b>8. Securities recovery commission in debt</b>					
8.1 Charge amount up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	Grade (7)
8.2 Charge amount > 50,000 €	0.50%	at	at		
<b>9. Issuing the debt declaration</b>	at	50.00	at	VAT - 23%	Notes (2) and (6)
<b>10. 2nd copy of the contract</b>	at	50.00	at	VAT - 23%	
<b>Commissions at the end of the contract</b>					
<b>11. Issuance of termination</b>	at	200.00	at	IS - 4%	Notes (2) and (6)
<b>12. Displacement fee</b>					
12.1 Up to 100 km		175.00			
12.2 101 to 250 Kms	at	350.00	at	VAT 23%	Notes (2) and (3)
12.3 > 250 Kms		500.00			
Credit Category: Credit Lines					
Characterization: Credit line for short-term financing					
<b>Initial commissions</b>					
<b>1. Study</b>	at	500.00	at	VAT - 23%	Grade (1)
<b>2. Opening or raising fee</b>	0.50%	(75.00 / -)	at	IS - 4%	It focuses on the value of financing and, if applicable, the Credit line
<b>Commissions during the term of the contract</b>					
<b>3. Renewal fee</b>	0.50%	(75.00 / -)	at	IS - 4%	It focuses on the value of financing and, if applicable, the Credit line
<b>4. Commission for contractual changes</b>	0.50%	at	at	IS - 4%	
<b>5. Securities recovery commission in debt</b>					
5.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	Grade (7)
5.2 Installment > 50,000 €	0.50%	at			
<b>Commissions at the end of the contract</b>					
<b>6. Early repayment fee (total or partial)</b>	1.50%	(50.00 / -)	at	IS - 4%	Focus on capital refunded. Notice of 5 working days

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Credit Operations / Other Clients - Page 1/11

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**Entry into force: 01-Feb-2021****10. CREDIT OPERATIONS (OTHER CLIENTS)**[INDEX](#)**10.1 Credit line and current accounts  
(cont.)**

In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
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Credit Category: **Lines of Credit**Product characterization: **Other credit lines. Includes lines for Bank Guarantees and Effects Discount; Pagarés and Checks on foreign banks.**

	Initial commissions				
1. Study	at	250.00	at	VAT - 23%	Grade (1)
2. Commission for opening or increasing the Credit line	1.00%	(100.00 / -)	at	IS - 4%	Focus on the credit limit
	Commissions during the term of the contract				
3. Line renewal commission	1.00%	(100.00 / -)	at	IS - 4%	Focus on the credit limit
4. Commission for contractual changes	0.50%	at	at	IS - 4%	Grade (4)
5. 2nd copy of the contract	at	50.00	at	VAT - 23%	

Credit characterization: **Protected credit lines**Product characterization : **PME Crecimiento lines (out of commercialization); Revitalization Support Line; Capitalize Line****More (out of commercialization, except for the Emphasis SI Innovation); Support Line for the Qualification of the Offer; REVIVE Line; Line****Capitalize 2018 (out of commercialization); Linha ADN 2018 - Business Development Support; Support Line****Economy - Covid 19, FIS Credit Line; Covid Social Sector Support Line 19; General Agrogarante Line; Economy Support Line****Covid 19 - Industry and Tourism Exporting Companies; Covid Economy Support Line 19 - Assembly Companies****Events & Events**

	Initial commissions
1. Commission for structuring and assembling the operation	
1.1 Revitalization Support Line	Free
1.2 Capitalize More Line	0.25%
1.3 Support Line for the Qualification of the Offer	Free
1.4 Revive Line	1.00%

1.5 Capitalize Line 2018	0.50%				
1.6 ADN Line 2018	1.00%				
1.7 Economy Support Line - Covid 19	Free	at	at	IS - 4%	Notes (8) and (9)
1.8 FIS credit line	0.25%				
1.9 Covid Social Sector Support Line 19	Free				
1.10 Agrogarante General Line	Grade (15)				
1.11 Covid Economy Support Line 19 - Exporting Companies of Industry and Tourism	Free				
1.12 Covid Economy Support Line 19 - Event Assembly Companies	Free				
<b>2. Elaboration and granting of recognition of signatures and / or term of authentication in contracts</b>		at	120.00	at VAT - 23%	Optional service
<b>Commissions during the term of the contract</b>					
<b>3. Management fee</b>	0.50%	at	at	IS -4%	Grade (10) (16)
<b>4. Early partial amortization</b>	0.25%	at	at	IS - 4%	Grade (11)
<b>Commissions at the end of the contract</b>					
<b>5. Total early settlement</b>	0.25%	at	at	IS - 4%	Grade (11)

**Other associated expenses**

The formalization of credit in secured current account and overdraft is subject to the payment of Stamp Duty on the use of credit (TGIS grant 17.1), due at the end of each month, according to the following: 0.04% of the average debt balance in the month, which is calculated by adding the balances calculated daily during the month and divided by thirty; If there is a mortgage guarantee there is still place for the following fees: - Notary fees: 122.00 euros (mortgage or surety) and 142.00 euros (credit facility); - Registration property: 250.00 euros (mortgage). These charges are settled in the respective services at the time of formalization (notary charges) or presentation (charges with land registration) and are in accordance with the Emolumentary Regulation of Registries and Notaries, and may other values defined in said Regulation may be charged, as well as they may be subject to updates, by the agencies competent sovereignty authorities. The notary fees presented above are those applied at Public Notaries. If the deed is perform in Private Registry Offices the respective tables apply.

Entry into force: 01-Feb-2021

## 10. CREDIT OPERATIONS (OTHER CLIENTS)

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10.1 Credit line and current accounts (cont.)	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Loan Account</b>					
Characterization: Credit with no specific purpose					
<b>Initial commissions</b>					
1. Opening commission	3.00%	(250.00 / -)	at	IS-4%	It focuses on the amount of loan
2. Evaluation committee	at	See Note (5) of section 10.3	at	VAT - 23%	Grade (12)
<b>Commissions during the term of the contract</b>					
3. Rendering processing fee	at	at	36.00	IS - 4%	Account Pack Exempt
4. Credit management fee	at	at	84.00	IS - 4%	Business. Grade (13)
5. Inspection Commission	at	See Note (5) of section 10.3	at	VAT - 23%	Grade (12)
6. Contract changes	0.50%	(500.00 / -)	at	IS - 4%	
7. Issuance of Declarations, Models or 2nd copies	at	50.00	at	VAT - 23%	For each. Not applicable in early repayment case
8. Issuance of Statements not mandatory by law	at	50.00	at	VAT - 23%	At the initiative of the client
9. Issuance of 2nd copies of Declaration for IRS effects - Urgent	at	40.00	at	VAT - 23%	At the initiative of the client. 24h response after order of the customer
10. Issuance of 2nd copies of Declaration for IRS effects	at	25.00	at	VAT - 23%	At the initiative of the client
11. Early repayment fee partial	3.00%	at	at	IS - 4%	
12. Securities recovery commission in debt					
12.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	For each installment overdue and don't pay
12.2 Installment > 50,000 €	0.50%	at	at		
<b>Commissions at the end of the contract</b>					
13. Cancel	at	150.00	at	IS - 4%	Grade (14)
14. Early repayment fee total	3.00%	at	at	IS - 4%	
<b>Other associated expenses</b>					

The **Loan Account** is subject to Stamp Duty applicable to the financing amount, according to TGIS budget 17.2: Credit term of less than one year: 0.2115% for each month or fraction; term equal to or greater than one year: 2.64%; term equal to or greater than five years: 2.64%; credit used in the form of a current account, bank overdraft or any other form in which the term of use is not determined or determinable: 0.2115%.

**Grade (1)** Cost due regardless of the granting of credit;

**Grade (2)** It only applies to operations with mortgage guarantee;

**Grade (3)** It only applies to travel made for the delivery of a dissolution in districts of the Continental Territory where there is no

- no ABANCA counter. The counting of the Kms is done from the nearest counter to the place of the act. If it takes place more than one act on the same day only one commission applies. For the autonomous regions it needs a prior budget;
- Grade (4)** It focuses on the current limit and applies to all changes to the contract requested by the customer, whether or not there is a change financial conditions and / or imply or not amendments to the contract;
- Grade (5)** Annual fee that applies only to the amount of the Secured Current Account credit granted and not used, with the exception of collection at the time of interest settlement;
- Grade (6)** Includes expenses borne by ABANCA;
- Grade (7)** Commission payable only once for each overdue and unpaid charge that affects its value. Add the respective default interest. The expenses that ABANCA has incurred before the customer may also be imputed to the customer. third parties, by means of the respective documentary evidence;
- Grade (8)** Commissions are levied on the contracted amount;
- Grade (9)** Where applicable, other costs and charges associated with contracting financing will be borne by customers, namely those associated with property valuation, records and deeds, taxes and fees and other expenses similar;
- Grade (10)** Annual commission that focuses on the value of the debt owed. Applicable in the “Support Line for the Qualification of the Offer”; Line ADN 2018 ”and“ Economy Support Line - Covid 19 ”“ Covid Social Sector Support Line 19 ”; “Covid Line 19 Companies Industry and Tourism Exporters ”and“ Covid Line 19 Event Assembly Companies ”. In the General Line Agrogarante the current commission for the Secured or Mutual Current Account product applies;
- Grade (11)** In the General Line Agrogarante, the price of the Loan is applied. In the “Capitalizar 2018” and “ADN 2018” Lines, these commissions. The remaining lines are exempt;
- Grade (12)** If the customer is resident in another country in the European Union and proves the status of VAT taxable person in that country (VAT number), or if resident in a third country, VAT will be taxed in the country in which the purchaser is find located;

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## 10. CREDIT OPERATIONS (OTHER CLIENTS)

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### 10.1 Credit line and current accounts (cont.)

- Grade (13)** This commission is charged annually, in the month of February;
- Grade (14)** Only in contracts with mortgage guarantee.
- Grade (15)** The initial commission fee for collateralized or mutual accounts is applied according to the chosen product.
- Grade (16)** In the lines “Support to the Covid Economy 19 - Exporting Companies of Industry and Tourism” and “Support to the Covid Economy 19

- Event Assembly Companies "adds the guarantee fee that is charged by the FCGM (Counter-Guarantee Fund Loan) to the bank, which subsequently affects the customer's account, being calculated monthly on the value of the balances guaranteed and in debt at every moment of time.

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**Page 38**
**Entry into force: 01-Feb-2021****10. CREDIT OPERATIONS (OTHER CLIENTS)**[INDEX](#)**10.2 Bank overdrafts**

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Bank overdraft associated with demand deposit accounts</b>					
<b>1. Unauthorized DO account overdrafts previously by the Institution</b>	at	30.00	at	IS - 4%	Grade (1)
<b>Overdraft</b>					
<b>Overdraft facility without pay domiciliation</b>					
<b>1. Opening Commission</b>	3.00%	(250.00 / -)	at	IS - 4%	
<b>2. Evaluation committee</b>	at	See note (5) of	at	VAT - 23%	
<b>3. Inspection commission</b>	at	section 10.3			
<b>4. Contract changes</b>	0.50%	(500.00 / -)			
<b>5. For exceeding the credit limit</b>					
5.1 Values up to € 50,000	4.00%	(12.00 / 150.00)	at		Grade (2)
5.2 Values > 50.000 €	0.50%	at	at		

**Other associated expenses**

In addition, communication expenses, when applicable; Overdrafts are subject to the payment of Stamp Duty for the use of credit due to the granting of financing (grant 17.1 of TGIS), always considering the extension as a new concession of the term, due at the end of each month and which is levied on the monthly average obtained through the sum of the outstanding balances daily, during the month, divided by thirty: 0.04%.

**Note (1)** For each overdraft. Commission due regardless of the respective interest;

**Note (2)** Commission payable only once for each overshoot recorded in accounts with a credit limit, which is levied on the amount



outdated. Add the respective interest. The expenses incurred by ABANCA may also be charged to the customer. before third parties, by means of the respective documentary evidence.

### Credit cards

See section [11. CREDIT AND DEBIT CARDS \(OTHER CUSTOMERS\)](#)

### 10.3 Other credits

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
Credit Category: <b>Loan without mortgage guarantee</b>					
Product identification: <b>Mutual</b>					
<b>Initial commissions</b>					
<b>1. Study</b>	at	500.00	at	VAT - 23%	See note (1)
<b>2. Commission for opening / increasing the amount</b>	3.00%	(250.00 / -)	at	IS - 4%	It focuses on the amount of credit
<b>Commissions during the term of the contract</b>					
<b>3. Partial early repayment fee</b>	2.50%	(75.00 / -)	at	IS - 4%	Focus on capital refunded. See note (2)
<b>4. Securities recovery commission in debt</b>					
4.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	See notes (3) and (10)
4.2 Installment > 50,000 €	0.50%	at	at		
<b>5. Commission for contractual changes</b>	0.50%	(500.00 / -)	at	IS - 4%	See note (4)
<b>6. 2nd copy of the contract</b>	at	50.00	at	VAT - 23%	
<b>7. Commissions associated with acts administrative</b>					
7.1 Debt statements		50.00			
7.2 Issuance of bank account statements		30.00			
loans in force	at			VAT - 23%	
7.3 Extinction of Irrevocable Powers of Attorney					
- Revocation without document		Free			
- With the issuance of a private declaration		100.00			
- Revocation by notary		150.00			
<b>Commissions at the end of the contract</b>					
<b>8. Full early repayment fee</b>	3.00%	(75.00 / -)	at	IS - 4%	Focus on capital refunded. See note (2)
<b>9. Issuing a loan statement settled</b>	at	100.00	at	VAT - 23%	Includes expenses incurred by the Institution

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## 10. CREDIT OPERATIONS (OTHER CLIENTS)

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## 10.3 Other credits (cont.)

10.3 Other credits (cont.)	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
Credit Category: <b>Loan with mortgage guarantee and Credit for Real Estate Promotion</b>					
Product identification: <b>Mutual</b>					
	Initial commissions				
1. Study and assembly	at	500.00	at	VAT - 23%	See note (1)
2. Reanalysis	at	250.00	at	VAT - 23%	See note (1)
3. Property valuation	at	Grade (5)	at	VAT - 23%	See note (1)
4. Exemption from provisional registration	at	50.00	at	VAT - 23%	See note (6)
5. Opening commission	2.60%	(600.00 / -)	at	IS - 4%	It focuses on the amount of credit. See note (7)
6. Preparation of scriptures / minutes for deed	at	250.00	at	IS - 4%	
7. Commissions associated with administrative acts					
7.1 Failure to perform the deed	at	10.00	at	VAT - 23%	See note (11)
7.2 Alteration of the title deed		50.00			
	Commissions during the term of the contract				
8. Partial early repayment fee	3.00%	(75.00 / -)	at	IS 4%	See note (2)
9. Securities recovery commission in debt					
9.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	See Notes (3) and (10)
9.2 Installment> 50,000 €	0.50%	at	at		
10. Commissions associated with administrative acts					
10.1 Debt Statements		50.00			
10.2 Issuance of bank account statements loans in force		30.00			
10.3 Extinction of Irrevocable Powers of Attorney	at		at	VAT -23%	
- Revocation without document		Free			
- With the issuance of a private declaration		100.00			
- Revocation by notary		150.00			
11. Commissions associated with changes contractual	0.50%	(500.00 / -)		IS - 4%	
12. Property surveys	at	Grade (5)	at	VAT - 23%	
	Commissions at the end of the contract				
13. Full early repayment	3.00%	(75.00 / -)		IS - 4%	See note (2)
14. Employee travel for settlement of loan and other finance travel and notaries	at	175.00	at	VAT - 23%	

<b>15. Issuance of Distrate</b>	at	200.00		IS - 4%	Includes expenses incurred by the Institution
<b>16. Travel committee</b>					
16.1 Up to 100 km		175.00			
16.2 101 to 250 Kms	at	350.00	at	VAT - 23%	See note (8)
16.3> 250 Kms		500.00			
<b>17. Issuance of bank account statements liquidated loans</b>	at	100.00		VAT - 23%	
<b>18. Extinction of irrevocable powers of attorney</b>					
18.1. Revocation without documents	at	Free		VAT - 23%	
18.2. With private declaration issuance	at	100.00			
18.3. Revocation in notary	at	150.00			

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**10.3 Other credits (cont.)**

10.3 Other credits (cont.)	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
Product: <b>Effects Discount</b>					
Characterization of the product: <b>Discount of Bills, Promissory Notes</b> (does not admit new operations) <b>and Other Credit Securities. (Note 9)</b>					
Initial commissions					
1. Effects without protest					It focuses on the value of effects. It is not admitted new operations of non-domiciled effects and / or with protest.
1.1 Households	0.70%	(10.00 / 1,000.00)	at		
1.2 Non-domiciled	1.00%	(15.00 / 1,500.00)	at	IS - 4%	
2. Effects with protest					
2.1 Households	5.00%	(50.00 / -)	at		For each effect
2.2 Non-domiciled	at	at			
3. Office expenses	at	3.74	at	VAT - 23%	
4. Shipping	at	1.00	at		
Commissions during the term of the contract					
5. Return of effects	at	50.00	at	VAT - 23%	For each effect
6. Reform of the effect	at	50.00	at	IS - 4%	
7. Penalty for false domicile or change of address	at	50.00	at	IS - 4%	
8. Debit processing	at	5.00	at	VAT - 23%	
9. Justification / disclosure requests	at	100.00	at	VAT - 23%	
10. 2nd copy of notice of effects	at	50.00	at	VAT - 23%	
Commissions at the end of the contract					
11. Protest of effects					Add expenses notary
11.1 Presentation to the Notary	at	50.00	at	VAT - 23%	
11.2 Displacement fee	at	175.00	at	VAT - 23%	
Product: <b>ABANCA Confirming</b>					
Product Characterization: <b>Payment Management Service to Suppliers, with financing aspect.</b>					
Initial commissions					
1. Study commission	at	500.00	at	VAT - 23%	See note (1)
2. Commission for opening the line	0.50%	(200.00 / -)	at	IS - 4%	It focuses on the value of contract limit confirming
3. Advance fee	0.70%	(20.00 / -)	at	IS - 4%	It focuses on the value of advance and it is supported by Supplier, except us Confirming cases Prompt Payment in which is supported by the Debtor
Commissions during the term of the contract					
4. Line renewal commission	0.50%	(200.00 / -)	at	IS - 4%	It focuses on the value of contract limit confirming.
5. Securities recovery commission in debt					See notes (3) and (10)
5.1 Values up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	
5.2 Values> 50.000 €	0.50%	at			
6. Payment Management Fees					Commission due for each payment order
6.1 National suppliers	at	1.00	at	IS - 4%	
6.2 Foreign suppliers	at	15.00			

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	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Product: Furniture Leasing</b>					
Maximum amount of financing: up to 100% of the value of the asset					
<b>Initial commissions</b>					
1. Opening Commission	0.50%	(75.00 / -)	at	VAT - 23%	
2. Study Committee	at	500.00	at	VAT - 23%	
3. Process Committee	at	166.67	at	VAT - 23%	
4. Process Commission with legalization by ABANCA	at	250.00	at	VAT - 23%	
<b>Commissions during the term of the credit</b>					
5. Processing / rendering fee	at	at	36.00	VAT - 23%	Account pack exempt
6. Credit management fee	at	at	84.00		Business. Grade (12)
7. Early repayment fee partial	5.00%	at	at	VAT - 23%	In addition, settlement: € 125.00 + VAT 23%

**8. Securities recovery commission in debt**

8.1 Rents up to € 50,000

4.00%

(12.00 / 150.00)

at

VAT - 23%

Banknotes (3) (10)

8.2 Rents &gt; € 50,000

0.50%

at

**9 Contract changes**

at

150.00

at

VAT - 23%

**10 Assignment of contractual position (assignee)**

at

150.00

at

VAT - 23%

At the initiative of the client

**11 Commissions related to administrative acts**
11.1 Issuing Templates for ordering  
2nd copies of Documents

at

25.00

at

VAT - 23%

11.2 Issue of Models and treatment of  
2nd copies of Documents

at

50.00

at

VAT - 23%

In addition, Emoluments, in  
variable amount, of  
Conservatory / DGV11.3 Issuance of Statements not  
mandatory by law

at

50.00

at

VAT - 23%

At the initiative of the client

11.4 Issuance of duplicate Declaration copies  
for IRS purposes - URGENT

at

40.00

at

VAT - 23%

At the initiative of the client  
(response within 24h after  
receipt of the request)11.5 Issuance of 2nd Declaration copies  
for IRS purposes

at

25.00

at

VAT - 23%

At the initiative of the client

11.6 Issuance of duplicate invoices

at

15.00

at

VAT - 23%

11.7 Issuance of debt declaration

at

50.00

at

VAT - 23%

11.8 Issuance of mandatory declarations  
by law

at

25.00

at

VAT - 23%

11.9 Forwarding of correspondence

at

15.00

at

VAT - 23%

11.10 Handling of fines

at

15.00

at

VAT - 23%

**Commissions at the end of the contract**
**12 Full early repayment fee**

5.00%

at

at

VAT - 23%

In addition,  
settlement: 125.00 + VAT  
23%

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### 10. CREDIT OPERATIONS (OTHER CLIENTS)

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#### 10.3 Other credits (cont.)

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Product: Real Estate Leasing</b>					
Maximum financing amount: 80% of the evaluation value					
Mandatory insurance is the same as for Mortgage Loans (not applicable to legal entities). Assuming there was no waiver of the VAT Exemption.					
<b>Initial commissions</b>					
1. Opening Commission	0.50%	(75.00 / -)	at	VAT - 23%	
2. Study Committee	at	500.00	at	VAT - 23%	
3. Process Committee	at	350.00	at	VAT - 23%	
4. Conversion of Records	at	50.00	at	VAT - 23%	
5. Evaluation Committee	at	Grade (5)	at	VAT - 23%	
<b>Commissions during the term of the credit</b>					
6. Processing / rendering fee	at	at	36.00	VAT - 23%	Account pack exempt
7. Credit management fee	at	at	84.00	VAT - 23%	Business. Grade (12)
8. Rent prepayment commission (pre-payment 7 days notice)	Up to 5%	at	at	VAT - 23%	Not applicable to leasing Housing
9. Inspection Commission	at	Grade (5)	at	VAT - 23%	
10. Securities recovery commission in debt					
10.1 Rents up to € 50,000	4.00%	(12.00 / 150.00)	at	VAT - 23%	Banknotes (3) (10)
10.2 Rents > 50,000 €	0.50%	at			
11. Contract changes	at	125.00	at	VAT - 23%	
12. Commissions related to administrative acts					
12.1 Order for 2nd copies of Caderneta Predial	at	25.00	at	VAT - 23%	At the initiative of the client
12.2 Issuance of debt declaration	at	75.00	at	VAT - 23%	
12.3 Issuance of Declarations, Models or 2nd copies	at	50.00	at	VAT - 23%	
12.4 Issuance of Statements not mandatory by law	at	50.00	at	VAT - 23%	At the initiative of the client
					At the initiative of the client

12.5 Issuance of 2nd Declaration copies for IRS effects - URGENT	at	40.00	at	VAT - 23%	(response within 24h after receipt of the request)
12.6 Issuance of 2nd Declaration copies for IRS effects	at	25.00	at	VAT - 23%	At the initiative of the client
12.7 Issuance of duplicate invoices	at	15.00	at	VAT - 23%	
12.8 Forwarding of correspondence	at	10.00	at	VAT - 23%	
<b>Commissions at the end of the contract</b>					
<b>13. Advance purchase fee</b> (pre-paid)	Until				
10 days notice)	5.00%	at	at	VAT - 23%	



## 10. CREDIT OPERATIONS (OTHER CLIENTS)

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## 10.3 Other credits (cont.)

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Product: Automobile Credit (non-commercial)</b>					
<b>Commissions during the term of the contract</b>					
1. Processing / rendering fee	at	at	36.00	IS - 4%	Account pack exempt Business. Grade (12)
2. Credit management fee	at	at	84.00		
3. Early repayment fee					
partial					
3.1 Until ¼ Deadline	Note 14	at	IS - 4%	IS - 4%	
3.2 After ¼ Deadline	Note 15				
4. Securities recovery commission in debt					
4.1 Rents up to € 50,000	4.00%	(12.00 / 150.00)	at	IS - 4%	Banknotes (3) (10)
4.2 Rents > 50,000 €	0.50%	at			
5. Contract changes	at	75.00	at	IS - 4%	
6. Commissions related to administrative acts					
6.1 Issuance of debt declaration	at	50.00	at	VAT - 23%	
6.2 Issuing Templates for ordering 2nd copies of documents	at	25.00	at	VAT - 23%	
6.3 Issuance of Models and treatment of 2nd copy of documents	at	50.00	at	VAT - 23%	In addition, in variable, Fees for Conservatory / DGV
6.4 Issuance of Statements not mandatory by law	at	50.00	at	VAT - 23%	At the initiative of the client
6.5 Issuance of 2nd Declaration copies for IRS purposes - URGENT	at	40.00	at	VAT - 23%	At the initiative of the client (response within 24h after receipt of the request)
6.6 Issuance of 2nd Declaration copies for IRS purposes	at	25.00	at	VAT - 23%	At the initiative of the client
6.7 Issuance of duplicate invoices	at	15.00	at	VAT - 23%	
6.8 Forwarding of correspondence	at	10.00	at	VAT - 23%	
<b>Commissions at the end of the contract</b>					
7. Early repayment fee					
7.1 Until ¼ Deadline	Note 14	at	at	IS - 4%	
7.2 After ¼ Deadline	Note 15				

**Other associated expenses**

Stamp Duty: Amount applicable to the financing amount, according to TGIS 17.1: Term less than one year: 0.04% per each month or fraction; term equal to or greater than one year: 0.5% and term equal to or greater than five years: 0.6%; The **Effects Discount** is subject to the Stamp Duty on Credit Securities (TGIS budget 23): 0.5% on the effect value with a minimum of 1 €, due at the time the securities are discounted.

In the **Protest of Effects**, duly justified notary costs are added (9 euros for each instrument of protest or for the request withdrawal of each title before being protested) and which are passed on in full to the client at the time the protest is presented or raised, as the case may be.

If there is a mortgage guarantee, the following fees will also apply: - Notary fees: 175.00 (purchase and sale of real estate, when applicable); 122.00 euros (mortgage or surety) and 142.00 euros (loan or loan); - From the land register: 500.00 euros (acquisition, namely based on a purchase and sale contract and mortgage) or 250.00 euros (mortgage only). These charges are settled

in the respective services at the time of formalization (notarial fees) or presentation (charges with land registration) and are in accordance with in accordance with the Emolumentary Regulation of Registries and Notaries, and other amounts defined in said Regulation may be charged, as well as they may be subject to updates by Organs competent sovereign bodies. The above notary fees presented are those applied in Public Notaries. If the deed is carried out in Private Notaries, the respective tables apply.

In the **ABANCA Confirming** product, postage and communications expenses are added to each payment order, as per the price list. indicated in section [15.3. Other services](#)

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## 10. CREDIT OPERATIONS (OTHER CLIENTS)

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### 10.3 Other credits (cont.)

#### GRADES:

**Grade (1)** Cost due regardless of the granting of credit; **Note (2)** The customer will be able to repay the contract in advance credit, partially or totally, with 30 days prior notification, by letter or other durable medium. The committee focuses on the repaid capital; **Note (3)** Plus interest on arrears, calculated at the contractually expected rate plus a surcharge of 3% per year, as a penalty clause; **Note (4)** This applies to the initial amount / limit in effect and applies to all changes to the contract requested by the customer, whether or not there is a change in financial conditions and / or implies or not amendments to the contract; **Note (5)** The cost relates to the area of the property, according to the table below:

Property Type

Type of evaluation

Area (m2)

Cost

		0 to 350	€ 215.00
	Assessment	351 to 750	€ 355.00
		> 750	(Note 5.1)
		0 to 350	€ 105.00
Commercial premises or offices	Survey	351 to 750	€ 170.00
		> 750	(Note 5.1)
		0 to 350	€ 95.00
	Revaluation without visit	351 to 750	€ 130.00
		> 750	(Note 5.1)
	Assessment	at	€ 130.00
Garages and storage rooms	Survey	at	€ 75.00
	Revaluation without visit	at	€ 65.00
		0 to 200	€ 252.00
		200 to 1,000	€ 252.00 + € 0.42 for each m2 above 200 m2
	Assessment	1,000 to 3,000	€ 588.00 + € 0.28 for each m2 above 1,000 m2
Other commercial ventures and buildings / promotions / groupings (+ 2 registry elements evaluated independently) (See notes 5.1 and 5.2)		> 3,000	€ 1,148.00 + € 0.14 per each m2 above 3,000 m2
		0 to 5,000	€ 125.00
	Surveys	5,001 to 10,000	€ 150.00
		> 10,000	€ 170.00
	Reevaluation with less than 2 years	at	50% discount on respective commission
	Assessment	1 to 2 UC	€ 280.00
		≥ 3 UC	€ 480.00
Plot of land (for 1 unit)	Survey	1 to 2 UC	€ 205.00
		≥ 3 UC	€ 280.00
	Revaluation without visit	1 to 2 UC	€ 150.00
		≥ 3 UC	€ 205.00
		≤ 750	€ 295.00
	Assessment	> 750 and ≤ 2000	€ 390.00
		> 2000 and ≤ 5000	€ 555.00
		≤ 750	€ 150.00
Storage	Survey	> 750 and ≤ 2000	€ 185.00
		> 2000 and ≤ 5000	€ 280.00
		≤ 750	€ 130.00
	Revaluation without visit	> 750 and ≤ 2000	€ 170.00
		> 2000 and ≤ 5000	€ 185.00

**Note (5.1)** For other purposes or requests that do not fit the characteristics indicated in Note (5), it needs its own budget to request from any ABANCA counter; **Note (5.2)** The calculation is obtained by adding the cost per m2 that exceeds the minimum area within each step; **Note (6)** For each credit transaction, with the approval of the waiver request; **Note (7)** Contracts formalized by public deed or public instrument are subject to "expenses with preparation of deeds"; **Note (8)** Only applies when traveling made for the delivery of cancellations or registration / cancellation of the vessel's property reservation (the latter in the nautical credit) and provided that they are carried out in districts of the Continental Territory where there is no ABANCA branch. The counting of the Kms is done since the nearest counter to the location of the act. If more than one act is performed on the same day, only one commission applies. For the regions autonomous, lacks prior budget; **Note (9)** For Effects Discount lines see [section 10.1- Credit lines](#) ; **Grade 10** Commission due only once for each installment, or collection, overdue and unpaid and which affects the value of this. Add the respective default interest. The expenses that ABANCA has vis-à-vis third parties may also be charged to the customer, through the respective documentary evidence; **Note (11)** Amount due when the reason for not performing or changing the deed location is outside the bank.

Commission charged only once for each act, regardless of the number of deeds carried out on the same day and in the same place;  
**Note (12)** This commission is charged annually, in the month of February; **Note (13)** If the customer is resident in another Union country European Union, and proves the status of VAT taxable person in that country (VAT number), or if residing in a third country, there will be VAT taxation in the country in which the buyer is located; **Note (14)** Remaining interest up to ¼ of the term plus one commission calculated on the basis of a discount rate which corresponds to a minimum percentage of 90% of the interest rate in force in the time of repayment; **Note (15)** Calculated based on a discount rate that will correspond to a minimum percentage of 90% interest rate in effect at the time of repayment.

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### 11. DEBIT AND CREDIT CARDS (OTHER CUSTOMERS)

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#### 11.2 Debit cards

Card designation	Commissions (Euros)					
	1. Provision of a debit card		Other holders		Section	
Networks where the card is accepted	1st Holder	s	Other holders	s	stitution	the the
Visa		U.S.		U.S.	B	ic
ATM	1st year	THE next	1st year	THE next	u and card	card
Visa Electron	25.00 (Note 1)	25.00 (Note 1)	25.00	25.00	s two	3 Inib
Plus Tax	Stamp Duty - 4%					Free
<b>Grade (1)</b>	Exempt in the DECO Condominium Account;					
<b>Grade (2)</b>	Card replacement fee - Exempt if the reason for the replacement is not attributable to the customer, that is, in cases where there is a card block at the initiative of ABANCA, namely for (a) reasons related to the security of the card or (b) suspected unauthorized or fraudulent use. The ABANCA initiative is considered to capture the card at ATMs or at automatic payment terminals; loss in sending the card or its devices security (PIN); system failures or malfunctions and card defects or anomalies. All of the situations described above are exempt from this commission as well as the respective charges related to the sending of the new replacement card.					

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*Debit and Credit Cards / Other Clients - Page 1/2*

Entry into force: 02-Jan-2020

**11. DEBIT AND CREDIT CARDS (OTHER CUSTOMERS)**[INDEX](#)**11.4 Card operations**

Card type		Debit
Card designation		Visa Electron
<b>1. Cash withdrawal</b>		
<b>In the EEA in euros, Swedish krona and lei</b>	Counter	€ 3.00 + 0.33%
<b>Romanians (Note 1)</b>	ATM	Free
<b>Rest of the World in Euros</b>	Counter	€ 3.50 + 0.33% + 1.7%
	ATM	3.00 Euros + 0.33% + 1.7%
<b>In the EEA and elsewhere in the world</b>	Counter	€ 3.50 + 0.33% + 2.7%
<b>coins (Note 2)</b>	ATM	€ 3.00 + 0.33% + 2.7%
<b>2. Cash advance on credit - "cash advance"</b>		
<b>In the EEA in euros, Swedish krona and lei</b>	Counter	at
<b>Romanians (Note 1)</b>	ATM	at
	Transfers	at
<b>In the Rest of the World</b>	Counter	at
	ATM	at
<b>3. Shopping</b>		
<b>In the EEA in euros, Swedish krona and lei</b>		
<b>Romanians (Note 1)</b>	POS	Free
<b>Rest of the World in Euros</b>	POS	1.7%
<b>In the EEA and elsewhere in the world</b>	POS	2.70%
<b>coins (Note 2)</b>		
<b>4. Gas station purchases</b>		
<b>In the EEA in euros, Swedish krona and lei</b>	POS	at
<b>Romanians (Note 1)</b>		
<b>In the rest of the world</b>	POS	at
<b>Plus Tax</b>		Stamp Duty - 4%

**Note (1)** Covers operations carried out in the following countries: (a) in the Eurozone: Principality of Andorra, Belgium, Germany, Greece, Spain, France, Ireland, Italy, Vatican City State, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia and Estonia; (b) from the European Union: Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania and Croatia; (c) from the EEA: Iceland, Norway and Liechtenstein;

**Note (2)** All currencies except Euros, Swedish Krona and Romanian LEU.

**Legend:** ATM - *Automated Teller Machine*.

POS - *Automatic Payment Terminal (Point of Sale)*.

**11.5 Other card services**

	In %	Commissions Euros (Min / Max)	In addition Tax	Other conditions
They occur at the moment the operation is carried out after the customer's request.				
<b>1. Urgent issuance of debit cards</b>	at	35.00	IS - 4%	Grade (1)
<b>2. Copy of invoices</b>				
2.1 National (debit cards)	at	15.00	VAT - 23%	Grade (2)
2.2 International (debit cards)	at	35.00		
<b>3. Provision of card movement listings</b>	at	15.00	VAT - 23%	
<b>4. Treatment of claimed movements (normal and fraud)</b>				
4.1 Nationals	at	20.00	VAT - 23%	
4.2 International		30.00		

**Note (1)** Exempt for reasons attributable to ABANCA;

**Note (2)** Per day covered in the consultation, a processing cost of 0.06 € is added.

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Debit and Credit Cards / Other Customers - Page 2/2

Entry into force: 02-Jan-2020

## 12. CHECKS (OTHER CUSTOMERS)

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### 12.1 Requisition and delivery of check modules

REQUEST	Counter	Internet / Online	ATM (“ Automated teller machine ”)	Others conditions
---------	---------	-------------------	------------------------------------	-------------------

## DELIVERY

## 1. Non-crossed check

## 1.1 To the Order

## - With expiration date -

11 Check Module	€ 16.00	€ 16.00	€ 16.00	€ 16.00	€ 16.00	€ 16.00
20 Checks Module	€ 25.00	€ 25.00	€ 25.00	€ 25.00	€ 25.00	€ 25.00
49 Checkbook w / Copy (without cover)	€ 46.00	€ 46.00	€ 46.00	€ 46.00	€ 46.00	€ 46.00
49 Checkbook w / Copy (with cover)	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00
148 check book with copy (without cover)	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00
148 check book with copy (with cover)	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00
Continuous checks with copy (45 units)	€ 41.00	€ 41.00	at	at	at	at

## Not to order

## - With expiration date -

11 Check Module	€ 16.00	€ 16.00	€ 16.00	€ 16.00	€ 16.00	€ 16.00
20 Checks Module	€ 25.00	€ 25.00	€ 25.00	€ 25.00	€ 25.00	€ 25.00
49 Checkbook w / Copy (without cover)	€ 46.00	€ 46.00	€ 46.00	€ 46.00	€ 46.00	€ 46.00
49 Checkbook w / Copy (with cover)	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00	€ 54.00
148 check book with copy (without cover)	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00	€ 83.00
148 check book with copy (with cover)	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00	€ 91.00
Continuous checks with copy (45 units)	€ 41.00	€ 41.00	at	at	at	at

## Plus Tax

IS for each check - € 0.05 + IS on commission - 4%

## 2. Other types of checks

## 2.1 Bank check

- Issuance	€ 12.50	at	at	at	at	at
- Replacement / loss	€ 25.00	at	at	at	at	at
- For each piece of information	€ 5.00	at	at	at	at	at

## Plus Tax

IS - 4%

Note (1) The cost of postage can be found in Section 7.3 Other Services.



ABANCA

Debit and Credit Cards / Other Clients - Page 1/2

Entry into force: 02-Jan-2020

12. CHECKS (OTHER CUSTOMERS)

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12.2 Other services with checks

	In %	Commissions Euros (Min / Max)	In addition Tax	Others conditions
<b>Risk users</b>				
1. Return of Check - to be charged to the depositor	at	0.00		
2. Return of Check - to be collected from the drawer	at	40.00		Grade (1)
3. Cancellations	at	10.00		Grade 10)
4. Notification for check settlement	at	25.00		Grade (2)
5. Notification of termination of the check agreement	at	25.00		
6. Check settlement	at	50.00	IS - 4%	Grade (3)
7. Termination of check agreement (received from Banco de Portugal)	at	20.00		Grade (4)
8. Request to remove / cancel the list of users of risk	at	100.00		
9. Request to conclude a new check agreement	at	150.00		
<b>Other services</b>				

Precarious				
1. Revocation of checks	at	10.00	IS - 4%	Grade (7)
2. Payment of check into account with no balance available	at	25.00	IS - 4%	Per unit
3. Photocopy of checks and documents	at	10.00	VAT - 23%	Per unit
4. Postdated check services:				
- Management Commission	at	5.00	IS - 4%	Commission by
- Commission to amend / withdraw / cancel	at	3.50		check
Checks issued abroad (euros or foreign currency) Note (5)				
1. Issuing commission	0.50%	(15.00 / 85.00)		
2. "Stop payment"	at	50.00	IS - 4%	
3. Check cancellation	at	25.00		
Checks issued abroad (euros or foreign currency) (See Notes 5 and 8)				
1. Purchase / negotiation / collection				
1.1 Withdrawals abroad, except for good collection:	1.50%	(35.00 / 150.00)		
Cash letter			IS - 4%	By credit in
1.2 Fund advances fee (Note 9)	0.375%	(75.00 / 300.00)		account
1.3 Return (by check )	at	50.00		
Other associated expenses				
Expenses claimed by correspondent banks	at	Grade (6)	at	

**Note (1)** For each check regardless of the reasons, except for canceled checks (via telecompensation or over the counter, with the respective stamp). Plus postage or postage costs without registration;

**Note (2)** For each notification, for each authorized holder, when he participates in the withdrawal. Plus courier charges for registration;

**Note (3)** By process. Plus postage costs with registration;

**Note (4)** For each notification. Plus postage costs with registration;

**Note (5)** Post and communication expenses are added, when applicable. See [Section 15.3 Other Services](#);

**Note (6)** When applicable, these expenses are reflected in full in the customer's account at the time they are presented to ABANCA, the debited amount being equal to that claimed by the corresponding bank (s);

**Note (7)** Per order and per account, regardless of the number of checks;

**Note (8)** Includes Pagarés withdrawn over Spain;

**Note (9)** Applies to checks and payments made abroad, except for good collection;

**Note (10)** Applicable to other non-bank checks and when the customer requests the check to be canceled (normal).

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Entry into force: 21-Dec-2020

### 13. TRANSFERS (OTHER CUSTOMERS)

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#### 13.1 Transfer orders

Transfer order receipt channel

Echelons		reach B	m co ache frog phone le the feet You	line 3 m OK you rne (N Inte	d , you The m in 4 to u ach THE (" (N M T THE	Others conditions
1. NoteInternal / National Transfers						
1.1. For an account domiciled at the Credit Institution itself						
Intrabank Credit Transfer and Permanent Intrabank Order						
- with the same payer and beneficiary						
Punctual and Permanent Orders	Any	Free	Free	Free	Free	
- with different payer and payee						
Punctual and Permanent Orders	Any	€ 0.75	Free	Free	Free	
1.2 For an account domiciled in another Credit Institution						
1.2.1 SEPA + credit transfer and SEPA + Standing Order						
Normal						
- With IBAN indication						
Punctual and Permanent Orders	<€ 100,000	€ 5.00	€ 3.00	€ 0.48	Free	
	≥ € 100,000	€ 10.00	at	€ 10.00	at	
1.2.2 Others						
Urgent						
- With IBAN indication						
With value date of the same day	<€ 100,000	€ 35.00	at	at	at	Grade (1)
	≥ € 100,000	€ 30.00				
1.3 MB Way Instant Transfers						
For an account domiciled in the company credit institution		at	at	Free	at	
For an account domiciled in another institution credit		at	at	Free	at	Grade (5)
Plus Tax						
IS - 4%						
2. Cross-Border / International Transfers						
- for account domiciled abroad						

IS - 4%

**2.1 SEPA + credit transfers: For countries and currencies covered by Regulation (EC) 924/2009, with amendments to Regulation (EU) 260/2012, both from the European Parliament and the Council and within the framework of SEPA (See note 2)**

**Normal**

- With IBAN indication	<€ 100,000	€ 5.00	€ 3.00	€ 0.48	at
	≥ € 100,000	€ 10.00	at	at	at

**Plus Tax**

IS - 4%

**2.2 NON SEPA + credit transfer: To other countries and / or other currencies not covered in 2.1**

**Normal or Urgent**

- With or without indication of BIC and IBAN  
- by debit account

		0.35%	0.25%		
		€ 25.00	Min.15.00 €	0.25%	
Any		Max.100,00 €	Max.90.00 €	Min.15.00 €	at
			€	Max.90,00 €	

**Plus Tax**

IS - 4%

**2.3 Other Transfers: For accounts domiciled at ABANCA in Spain**

- by debit account	<€ 100,000	€ 5.00	€ 3.00	€ 0.48	at
	≥ € 100,000	€ 5.00	at	at	at

**Plus Tax**

IS - 4%

**Charges arising from claims of errors attributed to the customer**

at	€ 50.00	€ 50.00	at	at
----	---------	---------	----	----

**Amendment / Cancellation - Fixed commission of processing**

at	€ 60.00	€ 60.00	at	at
----	---------	---------	----	----

**Plus Tax**

VAT 23% (Charges for complaints) and IS 4% (Amendment / Cancellation)

**Other associated expenses**

In the transfers indicated in 2.2 (NON SEPA + transfer), the following expenses are added, when applicable:

(i) Post and communication expenses. See [section 15.3. Other Services](#).

(ii) Expenses of the correspondent bank, varying according to the bank used, and due at the time they are presented to the ABANCA.

13.1 Transfer orders (cont.)		Reception order channel Transfer		Other conditions	
		Echelons	t / The and rn lin you In AND		
3. Batch transfers (file)					
3.1 For an account domiciled at the Credit Institution itself					
Intrabank credit transfer					
- with the same payer and beneficiary					
	Punctual	Any	Free		
- with different payer and payee					
	Punctual	Any	Free		
3.2 For an account domiciled in another credit institution					
SEPA + credit transfer					
	Punctual	<100,000	€ 0.50	Cost for each registration	
		≥ 100,000	€ 10.00		
Grade (1)	Time limit for receipt of the request: 13:30;				
Grade (2)	Transfers in euros, Swedish krona or Romanian lei (Romanian leu is not available at the bank. Internet only allows transfers in euros) to any of the following countries: Principality of Andorra, Belgium, Germany, Greece, Spain, France, Ireland, Italy, Vatican City State, Luxembourg, Netherlands, Austria, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania, Croatia, Iceland, Norway, Liechtenstein, Monaco and Switzerland. Exclusive scheme for shared expenses charges (SHA). For other different situations apply the price indicated in 2.2 Transfer to credit SEPA +;				
Grade (3)	The maximum daily limit is defined in the distance banking service subscription contract. By default, this limit is € 10,000. At SEPA + transfers <€ 100,000 are exempt from commissions in the Companies / Business Account and in the DECO Condominium Account if made over the Internet; Operations via Telephone with Operator are not available to Legal Entities				
Grade (4)	The maximum limit per operation is € 10,000.				
Grade (5)	MB Way transfer limits: are limited to 50 transfers per month and a maximum limit of € 750.00 per operation and the a maximum limit of € 2,500.00 per month (from the first to the last day of the month).				
Subtitle	SEPA + - <i>Single Euro Payments Area</i> . It covers all 28 Member States of the European Union and Iceland, Liechtenstein, Norway, Switzerland and Monaco. NIB - Bank Identification Number BIC - SWIFT <i>Bank Identification Code</i> ( <i>Bank Identification Code</i> ) IBAN - International Bank Identification Number ( <i>International Account Number</i> ).				

**13.2 Other services with transfers**

13.2 Other services with transfers	Commissions		In addition Tax	Others conditions
	In %	Euros (Min / Max)		
1. National / Cross-border / International Transfers Received in Euro, Swedish Krona and Romanian LEU				
(Note 1)				
- Reception of intrabank transfers and SEPA +	at	Free	at	
- Change / Return / Request for clarification / Cancellation	at	15.00	IS - 4%	
2. Received National / Cross-Border / International Transfers in other currencies				
- Receipt of transfers to beneficiaries identical to the originator, coming from ABANCA of other countries	at	Free	at	

**countries****- Receipt of transfers to beneficiaries other than the****originator, from ABANCA in other countries**

0.20%

(7.50 / 15.00)

IS - 4%

**- Receipt of transfers from other countries**

0.20%

(7.50 / 15.00)

IS - 4%

**3. Other charges****- Change / Return / Request for Clarification / Cancellation**

at

15.00

IS - 4%

**- Receipt of transfers without indication from IBAN and BIC or with these incorrect data**

at

30.00

IS - 4%

**Other associated expenses****Expenses with correspondent banks**

at

Grade (3)

at

**Note (1)** Originating in any of the following countries: Principality of Andorra, Belgium, Germany, Greece, Spain, France, Ireland,

Italy, Vatican City State, Luxembourg, Netherlands, Austria, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia,

Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania, Croatia, Iceland,

Norway, Liechtenstein, Monaco and Switzerland;

**Note (2)** At the time of issuance, these transfers are subject to the current price of ABANCA in the respective country of origin and are the responsibility of the payer;**Note (3)** When applicable, these expenses are reflected in full in the customer's account at the time they are presented to the customer.

ABANCA, with the debited amount equal to that claimed by the corresponding bank (s). Plus postage and handling charges

communications, when applicable. See [section 15.3. Other services](#).

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Transfers / Other Clients - Page 2/2

Entry into force: 24-Jul-2020

**14. CHARGES (OTHER CUSTOMERS)**[INDEX](#)**14.1 Collections for commercial purposes****Commissions (Euros)**

	In %	Without expenditure (Min / Max)	With expenditure (Min / Max)	In addition Tax	Others conditions
<b>1. Letters</b> (See note 1)					
<b>1.1 Domiciled in the institution itself</b>	0.70%	(10.00 / 1,000.00)	(15.00 / 1,000.00)		
<b>1.2 Domiciled in another institution</b>	0.70%	(10.00 / 1,000.00)	(15.00 / 1,000.00)	VAT - 23%	It focuses on the effects value
<b>1.3 Non-domiciled</b>	1.25%	(15.00 / 1,500.00)	(30.00 / 1,500.00)		

**Other associated expenses**Plus shipping expenses, when applicable. See [section 15.3. Other Services](#).**Note (1)** Does not admit new operations.

14.2 Issuance of instructions for collections (Lender)	Echelons	in	Commissions (Euros)				In addition Tax	Others conditions
			ethical support M	euro	hera	[...]		
<b>1. Interbank collections</b>								
Registration charges	at	at	at	€ 25.00	at	at	VAT - 23%	Grade (1)
<b>2. SEPA Direct Debit Collection (Note 2)</b>								
Debtor client of the same institution	at	at	0.35	0.35	0.25	at	VAT - 23%	
Debtor from another institution	at	at	0.45	0.45	0.35	at	VAT - 23%	
Other movements	at	at	0.30	0.30	0.30	at	VAT- 23%	Grade (3)

**Note (1)** The same pricing applies, whether the debtor customer is a customer of the bank or another institution;

**Note (2)** By registration;

**Note (3)** Includes: invalid records, debit reversals, cancellations and refunds.

### 14.3 Other services with collections

	Commissions		In addition Tax	Other conditions
	In %	Euros (Min / Max)		
<b>Lyrics and effects</b>				
<b>1. Return of bills due to lack of provision (recharge), for lack of debit authorization and return requests anticipated</b>			VAT - 23%	
1.1 Domiciliary in the Institution	at	25.00		
1.2 domiciled in another credit institution	at	25.00		
1.3 Non-domiciled	at	25.00		
<b>2. Reimbursement requests for liquidated bills</b>	at	25.00	VAT - 23%	
<b>3. Commission for penalty of false domiciliation</b>	at	12.50	VAT - 23%	
<b>4. Relevance of incidents with letters or presentation to protest</b>	at	50.00	VAT - 23%	See Note 1
<b>Receipts</b>				
<b>1. Release note (processing fee)</b>	at	2.50	VAT - 23%	
<b>2. Return of receipt due to lack of provision, due to request for return and for lack of debit authorization</b>	at	12.50	VAT - 23%	

#### Other associated expenses

Plus shipping expenses, when applicable. See [section 15.3. Other services.](#)

**Note (1)** If the protest is presented, duly justified notary costs are added (9 euros for each protest instrument or for the lifting of each title before protested) and which are passed on in full to the client at the time the protest is presented or raised, as the case may be.

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**Page 52**
**Entry into force: 28-Sep-2020****15. PROVISION OF SERVICES (OTHER CLIENTS)**[INDEX](#)**15.1 Buying and selling foreign banknotes**

	In %	Commissions Euros (Min / Max)	In addition Tax	Others conditions
<b>Purchase of foreign banknotes</b>				
1. Medium: Account movement	0.50%	(15.00 / 150.00)	IS - 4%	
2. Medium: Per box	at	at	at	
<b>Sale of foreign banknotes</b>				
1. Medium: Account movement	0.50%	(15.00 / 150.00)	IS - 4%	
2. Medium: Per box	at	at	at	

**15.2 Guarantees Provided**

	In %	Commissions Euros (Min / Max)	In addition Tax	Others conditions
<b>Guarantees / Garantías / Sureties (Note 2)</b>				
1. Risk commission	6.00% (See grade 1)	(100.00 / -)	IS - 3%	It focuses on the guarantee amount rendered
2. Opening commission	1.45%	(50.00 / 500.00)	IS - 4%	
3. Commission for changes / extensions (without increase of value) and early cancellation	at	75.00	IS - 4%	
4. Recognition of the Warranty Term				
4.1 Notary	at	50.00	VAT - 23%	
4.2 By Lawyer	at	25.00		
5. Activation commission (execution)	at	200.00	IS - 4%	



**6. Debt recovery commission**

6.1 Charge amount up to € 50,000

4.00%

(12.00 / 150.00)

IS - 4%

See note (3)

6.2 Charge amount &gt; 50,000 €

0.50%

at

**Security Deposit****1. Issuance of Declaration of Deposit**

at

75.00

IS - 3%

**2. Annual security deposit commission**

Less than 1 year

2.25%

at

IS - 3%

1 to 5 years

2.75%

at

IS - 3%

Over 5 years

3.25%

at

IS - 3%

**Other associated expenses**

The issuance of the bank guarantee is subject to Stamp Duty on the amount (amount 10 of TGIS), due at the time of issuance of according to the following: term less than one year (for each month or fraction): 0.04%; term equal to or greater than one year: 0.50% and no term or term of five years or more: 0.60%.

**Grade (1)** The commission has an annual basis, being calculated by quarter or fraction (minimum 1.50%) and debited in advance;

**Note (2)** For lines of Guarantees, Guarantees or [Sureties](#) see [section 10.1- Credit lines](#);

**Grade (3)** Commission payable only once for each overdue and unpaid charge that affects its value. Add the respective default interest. The expenses incurred by ABANCA before third parties may also be charged to the customer, by means of the respective documentary evidence.

Entry into force: 28-Sep-2020

**15. PROVISION OF SERVICES (OTHER CLIENTS)**[INDEX](#)**15.3 Other services****Postal and Communications Expenses****1. Postage rates****1.1 National Mail****Normal**

1.50

**Blue**

2.00

**Registered**

at

4.00

**Blue-Registered**

6.00

VAT - 23%

Grade (1)

**1.2 Mail Abroad****Normal**

Europe

2.00

Others

3.00

**Blue**

4.00

**Registered**

at

6.00

Europe

8.00

Others

10.00

VAT - 23%

Grade (1)

**Blue-Registered****1.3 Supplement by Express Mail**

at

6.00 + Actual Cost

VAT - 23%

**1.4 DHL Supplement**

at

Real cost

VAT - 23%

**2. Telecommunications****2.1 Telex, Swift, Fax or Telephone**

Europe

15.00

United States

at

15.00

Others

15.00

VAT - 23%

**2.2 Telegraphic Keys**

at

15.00

VAT - 23%

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Other Services / Other Clients - Page 2/4

Entry into force: 28-Sep-2020

15. PROVISION OF SERVICES (OTHER CLIENTS)

[INDEX](#)

15.3 Other Services (cont.)

General

- 1. Declarations at the request of customers
- 2. Declarations at the request of non-clients
- 3. Balance certifications and provision of services

In %	Commissions	In addition	Other conditions
	Euros (Min / Max)	Tax	
at	50.00	VAT - 23%	Grade (2)
at	50.00	VAT - 23%	

information to external auditors and ROCs in customer representation	at	100.00	VAT - 23%	
4. Declaration of equity position at the date of death	at	60.00	VAT - 23%	
5. Declarations, Models or 2nd copies	at	50.00	VAT - 23%	
6. 2nd copy of interest on reimbursement commissions	at	10.00	VAT - 23%	
7. Replacement of the banking service matrix card online	at	10.00	VAT - 23%	
8. 2nd copy of posting notices (debit and credit)	at	10.00	VAT - 23%	
9. 2nd copy of proof of payment of installments	at	10.00	VAT - 23%	
10. Issuing of non-mandatory declarations by law	at	50.00	VAT - 23%	At the initiative of the client
11. Issuance of 2nd copy of Declaration for the purposes of IRS - Urgent	at	40.00	VAT - 23%	At the initiative of the customer (Response in 24h after receipt of the request)
12. Issuance of 2nd copies of Declaration for the purposes of IRS	at	25.00	VAT - 23%	At the initiative of the client
13. 2nd copy of the funds statement	at	10.00	VAT - 23%	
14. Subscription accreditation	at	15.00	VAT - 23%	
15. Urgency fee	at	75.00	VAT - 23%	
16. OTC Services Payment Commission	at	3.00	IS - 4%	
17. State Payments Commission over the counter	at	3.00	IS - 4%	
18. Single Social Fee Payment Commission (TSU) at the counter	at	Free	IS - 4%	
19. Token	at	25.00	IS - 4%	Grade (3)
20. Tax Package Commission	at	25.00	VAT - 23%	Grade (4)
21. Request for 2nd copy of Caderneta Predial	at	25.00	VAT - 23%	At the initiative of client
22. 2nd Copy Issuance Commission of Letter of Approval	at	25.00	VAT - 23%	
23. Cash collection and processing service (Note 7)				
Monthly management and intermediation fee	at	15.00	VAT - 23%	Grade (8)
24. Declarations of Financial Capacity				
24.1 Own minute				
- In Portuguese	at	100.00		
- In a foreign language	at	150.00	VAT - 23%	
24.2 Specific draft				
- In Portuguese	at	150.00		
- In a foreign language	at	200.00		
Safes rental (See note 5)				
1. Security deposit	at	150.00	VAT - 23%	
2. Annual rental fee per dm3				
Type A (13.4 dm3)		33.50		
Type B (17 dm3)		42.50		
Type C (21.9 dm3)	at	55.50	VAT - 23%	
Type D (30.1 dm3)		75.50		
Type E (35 dm3)		87.50		
Type F (71 dm3)		177.50		
3. Visits	at	Free	at	
4. Break-in commission	at	Casuistic	VAT - 23%	Grade (6)

**TPA's - Automatic Payment Terminal****1. Monthly Fee**

Fixed

at

25.00

VAT - 23%

GPRS

at

30.00

**2. Fee per Transaction**

at

0.05

VAT - 23%

Grade 10)

**3. Merchant service fee**

0.9% w / o value

transaction

at

IS - 4%

Grade (9)

**4. Cancellation fee**

at

85.00

VAT - 23%

**5. Additional Supervisor Card**

at

5.00

VAT - 23%

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Other Services / Other Clients - Page 3/4

**Entry into force: 28-Sep-2020****15. PROVISION OF SERVICES (OTHER CLIENTS)**[INDEX](#)**15.3 Other Services (cont.)**

**Note (1)** If the costs are mere reimbursement of expenses, they must follow the tax treatment in terms of VAT, the expense that is being charged. In the case of correspondence to the mere debit of the postage, they are exempt from VAT;

**Note (2)** Applies upon customer's request and to all credit products, except when the price for each product is different and in the case of scope of it;

**Note (3)** Applicable to new orders, replacements and renewals. The Token is a device that allows the customer to perform, by means of secure authentication, banking operations, which, roughly speaking, translate into movement of deposits. This device guarantees access the Bank's direct channels, which allow banking operations to be carried out via the Internet, Mobile or Telephone;

**Note (4)** Tax returns package, such as income, capital gains and aggregation;

**Note (5)** Service is not available at all counters;

**Note (6)** As established in the contract, if for reasons attributable to the customer the forced opening of the safe is justified, they will be at your charge all expenses presented by the company hired by the bank, namely those for repairing faults, changing locks,

key replacement and, in general, all those that occur due to the loss or loss of the key;

**Note (7)** Cash collection service at the customer's premises, to be credited to the customer's account with ABANCA. This service will be provided by a CIT company to be indicated by ABANCA;

**Note (8)** Refers to the management carried out by the bank between the time of cash collection and the date of credit in the customer's account, which will be on the business day following collection. This item also includes the intermediation of the bank in the contract between the customer and the transport company of values. The costs inherent to this contract are at the customer's expense and will be agreed between both parties;

**Note (9)** Amount per transaction;

**Note (10)** Between March 28, 2020 and June 30, 2020, this commission does not apply in cases covered by DL n° 10-J / 2020, of March 26.

Entry into force: 02-Jan-2020

**16. OPERATIONS WITH THE FOREIGNER (OTHER CUSTOMERS)**[INDEX](#)**16.1 Documentary Shipments**

	In %	Commissions Euros (Min / Max)	In addition Tax	Other conditions
<b>Export Shipments</b>				
1. Collection, discount, advance, payment and commission allowance in portfolio	0.375%	(75.00 / 300.00)	IS - 4%	Includes settlement anticipated
Office fee	at	25.00		
2. Changes (type of consignment, reductions, increase, extensions and returns)	at	50.00	IS - 4%	
3. Settlement fee	at	25.00	IS - 4%	
4. Situation requests (by <i>tracer</i> )	at	15.00	VAT - 23%	
5. Telecommunications (per message)	at	15.00	VAT - 23%	
6. Mail			See point 15.3	
<b>Import Shipments</b>				
1. Opening commission	at	25.00	IS - 4%	
2. Collection fee (against payment, accepted,...)	0.40%	(75.00 / 300.00)	IS - 4%	
Office fee	at	25.00		
3. Changes (reductions, increases, extensions and returns)	at	50.00	IS - 4%	
4. Situation requests (by <i>tracer</i> )	at	15.00	VAT - 23%	
5. Telecommunications (per message)	at	15.00	VAT - 23%	
6. Protest	at	100.00	IS - 4%	

**Other associated expenses**

Expenses of the corresponding bank are added, varying according to the bank used. When applicable, expenses are fully reflected in the customer's account at the time they are presented, the amount charged being equal to that claimed by the bank corresponding.

**16.2 Documentary Credits**

	In %	Commissions Euros (Min / Max)	In addition Tax	Other conditions
<b>Export Documentary Credits</b>				
1. Notice				
Notification fee	at	75.00	IS - 4%	
2. Opening				By quarter or

			Precarious	
Notification / domiciliation / confirmation commission	0.30%	(150.00 / 300.00)	IS - 4%	fraction
Office fee	at	35.00		
3. Changes				
Simple (notified / confirmed / domiciled)	at	75.00	IS - 4%	
Value increases / extensions				
Notified (simple change charged)	at	75.00	IS - 4%	
Domiciled / Confirmed	0.30%	(150.00 / 300.00)	IS - 4%	By quarter or fraction (see Note 1)
Office fee	at	35.00	IS - 4%	
4. Negotiation / Payment				
Handling / payment fee	0.30%	(150.00 / 300.00)	IS - 4%	By quarter or fraction
Office fee	at	35.00		
5. Other expenses and commissions				
Credit transfer (per beneficiary)	at	300.00	IS - 4%	
Credit product assignment	at	200.00	IS - 4%	
Cancellation / forfeiture	at	100.00	IS - 4%	
Telecommunications (per message)	at	15.00	VAT - 23%	
post office		See <a href="#">section 15.3. Other services</a>		

Entry into force: 02-Jan-2020



		Precarious			
		In %	Euros (Min / Max)	Tax	
<b>Import Documentary Credits</b>					
<b>1. Opening</b>					
Opening Committee					
By the 1st quarter or fraction		1.25%	(150.00 / -)	IS - 4%	
Following months (by month or fraction)		0.75%	(75.00 / -)		
Office fee		at	35.00		
<b>2. Changes</b>					
Simple - Amending commission		at	75.00		
Increases - Amending commission		0.75%	(75.00 / 750.00)	IS - 4%	Grade (2)
Extensions (per month or fraction) - change fee		0.50%	(75.00 / 500.00)		Grade (3)
Office fee		at	35.00		Grade (5)
<b>3. Negotiation / Payment</b>				Grade (4)	
Demand and term credits					
Handling / settlement fee		0.10%	(75.00 / 150.00)		
Deferred payment commission (per month or fraction)		0.50%	(75.00 / 500.00)	IS - 4%	Not cumulative with opening committee
Office fee		at	35.00		
<b>4. Other expenses and commissions</b>				Grade (4)	
Telecommunications - By message		at	15.00	VAT - 23%	

**Other associated expenses**

Commissions and expenses are to be charged to the Customer whenever the conditions set out in the Letter of Credit require it. When the letter of Credit is absent or the expenses are paid by the originator, the conditions to be applied are those in force for Foreign Correspondents.

Expenses of the corresponding bank are added, varying according to the bank used. They have no tax impact because they are corresponding bank revenue. When applicable, expenses are passed on in full to the customer's account at the time they are presented, the debited amount being equal to that claimed by the corresponding bank.

**Note (1)** Not cumulative with the opening fee;

**Note (2)** The conditions and criteria for Documentary Credit Opening apply;

**Note (3)** If the extension does not exceed the period for which the commission has already been charged, it should be considered as a simple change;

**Note (4)** Cumulative with other commissions whenever applicable;

**Note (5)** Applicable in the amendment and extension.

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Operations abroad / Other Clients - Page 2/3

Entry into force: 02-Jan-2020

## 16. OPERATIONS WITH THE FOREIGNER (OTHER CUSTOMERS)

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## 16.3 Guarantees given abroad

	In %	Commissions Euros (Min / Max)	In addition Tax	Other conditions
<b>Guarantees / Garantías / Sureties Issued (See note 2)</b>				
<b>1. Risk commission</b>	6.00% (See note 1)	(100.00 / -)	IS - 3%	It focuses on the value of guarantee provided
<b>2. Hiring commission (opening)</b>	1.45%	(50.00 / 500.00)	IS - 4%	
<b>3. Commission for changes / extensions (without increase value) and early cancellation</b>	at	75.00	IS - 4%	
<b>4. Recognition of the Warranty Term</b>				
4.1 Notary	at	50.00	VAT - 23%	
4.2 By Lawyer	at	25.00		
<b>5. Activation commission (execution)</b>	at	200.00	IS - 4%	
<b>6. Debt recovery commission</b>				
6.1 Charge amount up to € 50,000	4.00%	(12.00 / 150.00)	IS - 4%	See note (3)
6.2 Charge amount > 50,000 €	0.50%	at		
<b>7. Translation</b>	at	150.00	VAT - 23%	

**Guarantees Received**  
(No liability to the Bank)**1. Notification**

at 60.00 IS - 4%

**Other associated expenses**

Taxes: The issue of the guarantee is subject to Stamp Duty on the amount (amount 10 of TGIS), due at the time of issue, according to the following: term less than one year (for each month or fraction): 0.04%; term equal to or greater than one year: 0.50% and no term or with a term equal to or greater than five years: 0.60%;

Correspondent expenses: They vary according to the correspondent and are due whenever claimed by the bank (ies) correspondent (s), the amount being debited in full at the time it is presented to the Bank.

Expenses with post and communications: See section [15.3 Other Services](#).

**Note (1)** The commission has an annual basis, being calculated by quarter or fraction (minimum 1.50%) and debited in advance;

**Note (2)** For lines of Guarantees, Sureties or [Sureties](#) see [section 10.1- Credit lines](#) ;

**Note (3)** Commission payable only once for each overdue and unpaid charge that affects the amount of the charge. Add the respective default interest. The expenses that ABANCA has incurred vis-à-vis third parties may also be charged to the customer, through the respective documentary evidence.

**16.4 Other operations abroad**

	Commissions		In addition	Other conditions
	In %	Euros (Min / Max)	Tax	
<b>Foreign exchange operations</b>				
<b>1. Buying and selling foreign exchange</b>	at	10.00	IS - 4%	Grade (1)
<b>Foreign Trade - Financing and Credit Lines for Import / Export (Note 2)</b>				
<b>1. Study</b>	at	500.00	VAT - 23%	Grade (3)
<b>2. Opening or raising fee</b>	0.50%	(75.00 / -)		It focuses on the value of financing and, if applicable, from the credit
<b>3. Renewal fee</b>	0.50%	(75.00 / -)	IS - 4%	
<b>4. Commission for contractual changes</b>	0.50%	at		
<b>5. Debt recovery commission</b>				
5.1 Installment up to € 50,000	4.00%	(12.00 / 150.00)	IS - 4%	Grade (4)
5.2 Installment > 50,000 €	0.50%	at		
<b>6. Early repayment fee (total or partial)</b>	1.50%	(50.00 / -)	IS - 4%	Focus on capital refunded. 5 working days notice

**Note (1)** Applies to transfers between euro and foreign currency accounts;

**Note (2)** Post and communication expenses are added, when applicable. See [section 15.3 Other Services](#) ;

**Note (3)** Cost due regardless of the granting of credit;

**Note (4)** Commission due only once for each installment, or collection, overdue and unpaid and which is levied on its value. They add the respective default interest. The expenses that ABANCA has incurred before the customer may also be imputed to the customer. third parties, by means of the respective documentary evidence.

**Checks issued abroad or checks abroad**

[See Section 12. CHECKS - 12.2 Other services with checks](#)

**Transfers**

[See Section 13. TRANSFERS - 13.2 Other services with transfers](#)

