

**Precarious**

**BANK CTT**

**BANKS**

Consult [the COMMISSION AND EXPENSES LEAFLET](#)  
Consult the INTEREST RATES LEAFLET

## **Commission and Expenses Leaflet Effective Date 01-Mar-2021**

## **Interest Rate Leaflet Effective Date 01-Feb-2021**

The full Price List of Banco CTT, SA (BANCO CTT) contains the Brochure on Fees and Expenses (which incorporates the maximum values of all commissions as well as the indicative value of the main expenses) and the Interest Rate Booklet (which contains information on representative interest rates).

The Price List can be consulted on the website [www.bancoctt.pt](http://www.bancoctt.pt) and at the counters and customer service BANCO CTT's public profile.

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.

Information on the conditions for carrying out credit operations is provided under Decree-Law no. 220/94, of 23 August and of Decree-Law no. 133/2009, of 2 June.

Entry into Force: 01-Mar-2021

**COMMISSION AND EXPENDITURE LEAFLET**

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Refer to PART II. INTEREST RATES LEAFLET

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**Effective Date: 02-Jan-2019**

## **GENERAL INFORMATION**

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Claims

For the receipt and resolution of complaints, contact:

Complaint and customer service

**Complaints Management**

**Address: Avenida D. João II, nº 13, Piso 11º**

**1999-001 LISBON**

**Phone: 707 288 282**

**E-mail: [reclamacoes@bancocctt.pt](mailto:reclamacoes@bancocctt.pt)**

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

Portugal's bank

Portugal's bank

Post Office 2240

1106-001 LISBON

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

**Deposit Guarantee Fund**

Deposits made at BANCO CTT benefit from the refund guarantee provided by the Deposit Guarantee Fund whenever deposits are unavailable for reasons directly related to your financial situation.

The Deposit Guarantee Fund guarantees reimbursement up to a maximum amount of € 100,000.00 for each depositor, depositors resident or not in Portugal and deposits expressed in national or foreign currency.

When calculating the value of deposits for each depositor, the value of the set of deposit accounts is considered on the date on which verified the unavailability of payment by the institution, including interest; the balance of deposits in foreign currency is for the purpose converted into Euros, at the exchange rate of the said date, having as reference the exchange rates published daily by the Bank of Portugal. The refund should take place within a maximum period of 7 days, for a portion up to 10,000 euros, and within a maximum period of 15 working days from January 1, 2019 to December 31, 2020, for the remainder up to 100,000 euros, from the date on which deposits become unavailable, and the Fund may in exceptional situations and relatively in individual cases, request Banco de Portugal to extend that period, for a period not exceeding 10 working days.

For further information, consult the addresses [www.clientebancario.bportugal.pt/](http://www.clientebancario.bportugal.pt/) and at [www.fgd.pt](http://www.fgd.pt).

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**Entry into Force: 24-Feb-2020**

## ADDITIONAL INFORMATION

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### Dates - Amount

#### Banking Operations

		Date value	Availability Date	Comments
<b>Deposits</b>				
Cash	Counter	D	Immediate	-
	ATM with automatic conference			
	- on business day	-	-	-
	- not usable day	-	-	-
Checks and other values <sup>(1)</sup>	Counter			
	- about the institution itself	D	Immediate	-
	- about another institution (Target)	D	Immediate	-
	- about another institution	D + 2	2nd business day	-
	ATM with automatic conference	-	-	-
<b>Transfers <sup>(2)</sup></b>				
	Intrabank Credit Transfer	D	Immediate	-
	SEPA + Credit Transfers	D + 1	Until the next business day	-
	Non-SEPA + Credit Transfers	D + 2	Until the 2nd business day	-
	Target Transfers	D	Immediate	-

#### Movement of deposit accounts

Constitution / Reinforcement	D	Immediate	-
Early mobilization	D	Immediate	-
Repayment on maturity	D	Immediate	-
Payment of remunerative interest	D	Immediate	-

**Discount operations**

Discount Letters / Invoices	-	-	-
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**Subtitle:** **D:** Operation day / **ATM:** Automatic terminals

**Grade (1)** Deliveries after 3.30 pm on each business day are considered to have been made until the next business day.

**Grade (2)** If the transfer order is transmitted on a non-working day, or after 3 pm, the order is considered received on the following working day.

For this purpose, non-working days are considered: Saturdays, Sundays and national holidays (Tuesday of Carnival and the December 24th). The transfer order whose execution has been refused by Banco CTT by

not meet all the conditions previously agreed with the payer and until the payer completes this information. The execution transfer order may, under the terms of Law No. 83/2017, of 18 August, be subject to compliance with the duties laid down therein, which may delay or prevent its execution.

**Duty of Information**

Under Decree-Law no. 18/2007, Decree-Law no. 91/2018, of 12 November and Bank of Portugal Notice no. 3/2007, please inform:

**Value date:** the date from which the transfer or deposit becomes effective, which can be moved by the beneficiary and begins to possible counting of interest arising from the credit or debit balances of the deposit accounts.

**Availability date :** the moment from which the holder can freely move the funds deposited in his account. deposits, without being subject to interest payments for the mobilization of those funds.

**Working day :** the period of the day in which the institution is open to the public during normal hours of operation (between 9 am and 6 pm).

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**Entry into Force: 01-Jan-2021****1. DEPOSIT ACCOUNTS (PRIVATE)**[\( INDEX \)](#)**1.1. Demand deposits**

	Commissions		In addition	Other conditions
	Euros (Min / Max)	Annual Amount	Tax	
Demand Deposit Accounts (Fees applicable to all Accounts)				
<b>Commissions during the term of the contract</b>				
<b>1. Monthly integrated statement</b>	Free	Free	-	-
<b>2. Consultation of DO account balance with proof</b>	0.50	-	IS - 4%	Over-the-air commission (1)
<b>3. Consultation of DO account movements with proof</b>	2.00	-	IS - 4%	Over-the-counter commission
<b>4. Issuance of 2nd Notices and Other Documents</b>	5.00	-	VAT - 23%	Over-the-counter commission
<b>5. 2nd Copy Issue - Integrated Statement</b>	10.00	-	VAT - 23%	Over-the-counter commission
CTT Bank Account				
<b>Commissions during the term of the contract</b>				
<b>1. Bank overdraft fees</b>	<a href="#">see Section 2.5. Bank overdrafts</a>			
<b>2. Cash withdrawal at the branch</b> From 2 surveys at the Branch, inclusive	4.50	-	IS - 4%	Commission by lifting the counter, Note (2)
<b>3. Deposit in metallic currency (&gt; = 100 coins)</b>	5.00	-	IS - 4%	Commission per transaction to the depositor, Grade (3)
<b>4. Account maintenance fee</b>	Free	Free	IS - 4%	
<b>5. Change of ownership (holder / representative)</b>	7.00	-	IS - 4%	Commission on account, Note (4)
Junior Account (Minimum Opening Amount € 25.00)				
<b>Commissions during the term of the contract</b>				
<b>1. Cash withdrawal at the branch</b>	4.50	-	IS - 4%	Commission for over-the-counter withdrawal



<b>2. Deposit in metallic currency (&gt; = 100 coins)</b>	5.00	-	IS - 4%	Commission per transaction to depositor, Note (3)
<b>3. Account maintenance fee</b>	Free	Free	-	
<b>4. Change of ownership (holder / representative)</b>	7.00	-	IS - 4%	Commission on account, Note (4)

Base Account (Minimum Opening Amount € 100.00)

**Commissions during the term of the contract**

<b>1. Cash withdrawal at the branch</b> From 4 surveys at the Branch, inclusive	4.50	-	IS - 4%	Commission by lifting the counter, Note (5)
<b>2. Deposit in metallic currency (&gt; = 100 coins)</b>	5.00	-	IS - 4%	Commission per transaction to depositor, Note (3)
<b>3. Account maintenance fee</b>	4.50	54.00	IS - 4%	Grade (6)
<b>4. Change of ownership (holder / representative)</b>	7.00	-	IS - 4%	Commission on account, Note (4)

Minimum Banking Services Account

**Commissions during the term of the contract**

<b>1. Cash withdrawal at the branch</b>	Free	-	-	Grade (7)
<b>2. Deposit in metallic currency (&gt; = 100 coins)</b>			Free	
<b>3. Account maintenance fee</b>	Free	Free	-	Grade (7)
<b>4. Transfers through payment applications operated by third parties</b>	Free	Free	-	Grade (7)

**Other associated expenses**

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Banco CTT, SA

Private Deposit Accounts - Page 1/2

**Effective Date: 01-Apr-2019****1. DEPOSIT ACCOUNTS (PRIVATE)**( [INDEX](#) )**General Note** The VAT rate identified may vary depending on the i) place of residence of the Client and ii) the location of the operation. VAT: Tax

	legal in the Mainland - 23%; Autonomous Region of Madeira - 22%; Autonomous Region of the Azores - 18%.
<b>Grade (1)</b>	The proof shows the account balance at the date of the order placed by the customer.
<b>Grade (2)</b>	Commission applicable from the second withdrawal (exempt for one withdrawal per month, inclusive, at the counter with receipt).
<b>Grade (3)</b>	In cases where the same customer is asked for more than a deposit of less than 100 coins per day, in a certain account, the commission applies depending on the accumulated number of coins deposited on that day, in that account.
<b>Grade (4)</b>	For this purpose, a representative is defined as any person, other than the holder, with powers to operate the account (example: tutors, curators, attorneys, voluntary representatives to whom the client has assigned powers of movement). Applies by request to change account and in case of inclusion or removal of stakeholders.
<b>Grade (5)</b>	Commission applicable from the fourth withdrawal (exempt for three withdrawals per month inclusive, at the counter with receipt).
<b>Grade (6)</b>	It includes the maintenance service of the base account, the provision of a debit card, three cash withdrawals per month over the counter, deposits, payments for goods and services, direct debits and intra-bank credit transfers.
<b>Grade (7)</b>	<p>The Minimum Banking Services account is held by individuals who are not holders of deposit accounts or hold a single current deposit account that can be converted into a minimum banking services account, unless the minimum banking services account to be opened or converted is co-owned by an individual over 65 years of age, or a dependent of a third party that does not hold another account. In addition, the Private Customer who is the owner of a Minimum Banking Services account with a person over the age of 65 or with an equal degree of permanent disability or more than 60% can access a Minimum Banking Services Account individually, if you do not have other deposit accounts to order.</p> <p>Banco CTT may terminate the deposit agreement if deposits, withdrawals, payments of goods and services, direct debits transfers including standing orders within the European Union for at least Consecutive months or any other situation within the scope of the law in force. In case of termination of the contract deposit of minimum banking services as a result of the client: a) deliberately using the account for purposes contrary to the law; or b) provided incorrect information on the fulfillment of the requirements for access to the minimum services account banking; or c) cease to be resident in the European Union, not to be a consumer without a fixed address or asylum seeker; or d) be the holder of another demand deposit account with another credit institution that allows you to access the minimum services provided for by law unless the account is co-owned by a natural person over 65 or a dependent of third parties, Banco CTT may demand from the Client, if there is a place for it, the payment of commissions and expenses customarily associated with the provision of services provided in the meantime, applying the precarious conditions foreseen for this purpose. the Banco CTT account. These conditions are regulated by Decree-Law No. 27-C / 2000, of 10 March, in the version currently in force.</p>

Banco CTT, SA

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**Entry into Force: 01-Jan-2021****2. CREDIT OPERATIONS (PRIVATE)**[\(INDEX\)](#)**2.1. Mortgage loans and other mortgage loans**

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
<b>Mortgage credit with mortgage guarantee and mortgage credit other purposes</b>					
		<b>Initial commissions</b>			
<b>1. Property Valuation</b>	-	230.00	-	IS - 4%	Commission charged regardless of credit granting Note (1)
<b>2. Opening of Process</b>	-	280.00	-	IS - 4%	Commission charged regardless of granting of credit Note (2) (3) (4)
<b>3. Formalization</b>	-	160.00	-	IS - 4%	Grade (4) (5)
<b>4. Solicitor's Office</b>	-	230.00	-	VAT - 23%	Optional Service. Commission charged regardless of the granting of the

**Commissions during the term of the contract**

**5. Surveys** - 115.00 - IS - 4% Commission charged for inspection. Grade (7)

**6. Commissions associated with administrative acts**

Debt Statement for Various Purposes - 50.00 - VAT - 23% Grade (8)

Declaration of Charges with Installments - 25.00 - VAT - 23% Grade (8)

**7. Partial Early Refund Fee** 0.50% - - IS - 4% Commission on repaid capital, grade (9)

**8. Installment Settlement Commission** - 2.00 24.00 IS - 4% Performance fee (10)

**9. Commission for the recovery of amounts owed**

Installment > 50,000.00 € 0.50% - - IS - 4% Commission on recovered capital, grade (11)

Installment ≤ 50,000.00 € 4.00% 12.00 / 150.00 - IS - 4% Commission on recovered capital, grade (11)

**Commissions at the end of the contract****10. Full early repayment fee**

Variable rate 0.50% - - IS - 4% Commission on repaid capital, grade (12) (13)

**Other associated expenses**

Not applicable.

**Grade (1)** To be charged for evaluated property and as soon as the service is provided and regardless of the granting of credit.

**Grade (2)** To be charged only in case of approval of the loan and regardless of the granting of the credit.

**Grade (3)** In the event of a renegotiation of the terms of the credit agreement within the scope of Decree-Law no. 227/2012, of 25 October, no fees will be charged for opening the process and formalizing this renegotiation.

**Grade (4)** In the event of a change in the terms of the contract, including the renegotiation of the financial terms, term or others, no fees will be charged with respect to the opening of the process, analysis, evaluation of the operation and the formalization of this renegotiation, in accordance with the provisions of article 25 of Decree-Law no. 74-A / 2017, of 23 June.

**Grade (5)** Charged in the event of the loan being completed, and the respective formalization will be debited immediately. It always exempts renegotiation of the credit operation was motivated by situations of risk of default or by default on obligations arising from credit agreements, within the scope of Decree-Law no. 227/2012, of 25 October.

**Grade (6)** To be charged for credit application and after evaluation of the property.

**Grade (7)** This commission applies for each survey carried out on the works in progress for the purpose of validating the respective completion and approval for the release of the next tranche of capital. As a rule there are 2 to 3 inspections for works depending on the duration and complexity the same. This fee is cumulative with the initial evaluation fee.

**Grade (8)** Commission not charged when the declaration is intended to fulfill obligations for access to social support or benefits and public services, up to the annual limit of six declarations, in compliance with article 28-A, paragraph c) of Decree-Law 74-A / 2017 of June 23, in the wording given by Law No. 57/2020, of August 28.

**Grade (9)** Partial Early Refunds: partial early repayment can be made at any time in the contract, regardless of the capital to be reimbursed, provided that it is made on a date coinciding with the installments' maturities and upon seven days' notice to the bank.

**Grade (10)** Commission not charged for contracts concluded after 01/01/2021, within the scope of the application of Law No. 57/2020 of 28 August.

**Grade (11)** Commission charged for the recovery of amounts owed, the amount of the overdue and unpaid installment, in accordance with Decree-Law

	n° 58/2013, of 8 May.
<b>Grade (12)</b>	Total Early Refunds: Full early repayment can be made at any time during the term of the contract, by giving notice to the bank of ten working days.
<b>Grade (13)</b>	In the event of full early repayment for reasons of death, unemployment or professional displacement, duly proven, no commission will be applied. In the housing credit granting regime, the disabled person (Law 64/2014) will also not be commission applied.

Banco CTT, SA

Credit-Private Operations - Page 1/2

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**Effective Date: 26-Jan-2017**

## 2. CREDIT OPERATIONS (PRIVATE)

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### 2.5. Bank overdrafts

	In %	Commissions Euros (Min / Max)	Value Yearly	In addition Tax	Other conditions
Bank overdraft associated with Demand Deposit Accounts					
<b>1. Overdraft facilities</b>					
1.1. CTT Bank Account - Overdraft limit negotiated	-	Free	-	-	-
<b>2. Commissions associated with exceeding credit or accidental overdraft.</b>	-	Free	-	-	-

#### Other associated expenses

The reimbursement of expenses originated by Customers' arrears is limited to expenses that, on their behalf, have been borne by the Bank CTT before third parties, upon presentation of the respective documentary justification.

Banco CTT, SA

Credit-Private Operations - Page 2/2

3. CREDIT AND DEBIT CARDS (PRIVATE)

([INDEX](#))

3.1. Credit cards

Commissions (Euros)												
1. Availability of Card credit												
Card designation	1st Holder		Others Holders		of			Mora		in		Conditions in exemption
Networks where the card is accept	1st year	U.S. THE eguintes	1st year	U.S. THE eguintes	Replacement of twocard	Inhibition 3 card	Commission of 4 recommission owed	Interest on 5	Commission 6 Inactivity 7	Paid transition minimum budget		
Credit card												
Banco CTT Card (*)	Exempt	Exempt	Exempt	Exempt	15.00	-	4% (min 12 €, max € 150)	3% to be added to interest rate operation	Free	12.00	Notes (1)	
Plus Tax	Stamp Tax: 4%; Stamp Tax on use of Credit: 0.192% over the monthly average obtained from the sum of outstanding balances calculated daily during the month, divided by 30 days.											

Other associated expenses

-

Subtitle:

(\*) Banco CTT acts as a credit intermediary on an ancillary basis and with exclusivity. Credit Card issued by the Bank BNP Paribas Personal Finance SA, Branch in Portugal. Banco BNP Paribas Personal Finance SA, Branch in Portugal is responsible for the approval of the card and for the application of the fees provided in the price list.

Grade (1) Card Replacement Fee applicable when the Cardholder requests replacement of the Card in the course of notification of loss, theft, theft or misappropriation of the Card (except for situations of loss of the card by mail) or when the Card is damaged or in poor condition for reasons not attributable to the Bank.  
Transition fee for the "Minimum Payment" modality for not using the term benefit granted for reimbursement in the "End of the month" and "Special Payments" modalities.

3.2. Debit cards

Card designation	Commissions (Euros)									
	1. Availability of Card Debit									
	1st Holder		Others Holders		of		in		Conditions of exemption	
Networks where the card is accept	1st year		1st year		Replacement of twocard		Inhibition 3 card			
Visa Debit Card	U.S. THE eguintes		U.S. THE eguintes							
Visa Debit (Definitive)	15.00	15.00	15.00	15.00	15.00	-	-	-	-	Notes (1) (2) (3)
MB card (provisional)										

Non-custom MB (*)	5.00	-	5.00	-	-	-	-	-	-	-	Notes (1)
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Plus Tax

Stamp duty: 4%.

**Other associated expenses**

-

**Subtitle:**

(\*) Card provisionally issued to allow the movement of the associated DO account until the Visa Debit card (final) is available to the Client, and can only be used in the ATM network in Portugal.

**Grade (1)** The card replacement fee will not be charged to the customer in all cases provided for in art. 108 of Decree-Law no. 91/2018, of 12 November, namely when the replacement results from the cancellation of the card at the initiative of the Bank by reasons related to the security of the card or the suspicion of its unauthorized or fraudulent use, or when it is motivated by postal loss, card capture at ATM due to system failures or malfunctions, card defects or anomalies, insertion incorrect PIN for three consecutive attempts and forgetting the card at ATM. The fee due for the replacement of the credit card debit applies to the Minimum Banking Services Account if a card replacement is requested before 18 months have elapsed over the date of its issuance, unless its validity is shorter than that period or the reason for replacing the card is attributable to the Bank.

**Grade (2)** The card availability fee is charged annually in the month of the anniversary of the issuance of the Visa Debit card. To the Minimum Banking Services Account and complying with the requirements of this type of account, all Visa Debit cards are exempt from the said commission.

**Grade (3)** The card availability fee is applicable to Visa Debit cards ordered from 02/24/2020. For requested cards before this date, the commission will be applied after individual communication with 60 days notice before the date of entry into force.

Banco CTT, SA

Credit and Debit Cards - Private - Page 1/3

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**Page 10****Entry into Force: 01-Mar-2021****3. CREDIT AND DEBIT CARDS (PRIVATE)**

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**3.4. Card operations**

Card Type	Credit
Card Designation	Banco CTT card identified in subsection 3.1.
Cash withdrawal	
European Economic Area, in Euros, Swedish Krona and Romanian Lei	ATM -
Rest of the world	ATM -



Cash advance on credit - "cash advance"		
European Economic Area, in Euros,	Counter	€ 3.85 + 3.846%
Swedish Krona and Romanian Lei (*)	ATM	€ 3.85 + 3.846%
Rest of the world	Counter	€ 3.85 + 3.846% + 2.885% (service charge)
	ATM	€ 3.85 + 3.846% + 2.885% (service charge)
Shopping		
European Economic Area, in Euros,	POS	Free
Swedish Krona and Romanian Lei (*)		
Rest of World (1) (2)	POS	2,885% (service charge)
Gas station purchases		
Portugal	POS	€ 0.50

Plus Tax

Stamp Tax: 4%; Stamp duty on use of credit: 0.2115% over the average obtained through the sum of the outstanding balances calculated daily during the month, divided by 30 days.

**Other associated expenses**

-

Card Type

Debit

Card Designation

Visa Debit Card (definitive) and MB Card (provisional) identified in subsection 3.2.

Cash withdrawal		
European Economic Area, in Euros,	ATM	Free
Swedish Krona and Romanian Lei (*)		
Rest of World (1) (2)	ATM	€ 2.50 + 1.7% of the transaction amount (Note 1) + 1% (Note 2)
Shopping		
European Economic Area, in Euros,	POS	Free
Swedish Krona and Romanian Lei (*)		
Rest of World (1) (2)	POS	1.7% of the transaction amount (Note 1) + 1% (Note 2)
Plus Tax		Stamp Tax 4%

**Other associated expenses**

-

**Subtitle:** ATM - *Automated Teller Machine* .  
POS - *Point of Sale* Automatic Payment Terminal .

(\*) Applies to transactions in the following countries: European Economic Area countries: Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Czech Republic, Denmark, Latvia, Lithuania, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania, Iceland, Norway, Liechtenstein and Croatia. Euros, Swedish Krona and Romanian Lei transactions

Regulation 924/2009 - Regulation (EC) No. 924/2009 of the European Parliament and of the Council, of 16 September 2009, on cross-border payments within the Community and repealing Regulation (EC) No 2560/2001.

**Grade (1)** International Processing Commission:

## VISA Debit Cards:

In transactions not covered by Regulation 924/2009, a processing fee will be charged - IPF (International Processing Fee) of 1.7% of the transaction amount.

**Grade (2)**

Currency conversion fee for goods and services transactions and cash withdrawals in currencies other than Euro, Swedish Krona and Romanian Leu.

In transactions carried out outside the European Economic Area, regardless of the place where they are carried out, all operations that are not made in Euros are converted to Euros by the International System under which the card was issued, applying wholesale market exchange rates. The corresponding value in Euros and the charges charged by the Systems International nominees will be charged to the card account.

Banco CTT, SA

Credit and Debit Cards - Private - Page 2/3

**Page 11****Effective Date: 22-Feb-2021****3. CREDIT AND DEBIT CARDS (PRIVATE)**( [INDEX](#) )**3.5. Other card services**

	Commissions		Plus Tax	Others conditions
	In %	Euros (Min / Max)		
Miscellaneous Orders				
<b>1. Request for photocopy of invoice / relative detail transactions (per order)</b>	-	10.00	VAT - 23%	Grade (1)
<b>2. 2nd copy request for extract</b>	-	20.00	VAT - 23%	Grade (2)
<b>3. Postal collection</b>	-	5.00	Stamp Duty - 4%	Grade (2)
<b>4. Exceeding credit limit (above 10%)</b>	-	15.00	Stamp Duty - 4%	Grade (2)
<b>5. Issuance of duplicate of miscellaneous declarations</b>	-	20.00	VAT - 23%	Grade (2) (3) (4)
<b>6. Change of bank address</b>	-	10.00	Stamp Duty - 4%	Grade (2) (4)
<b>7. Change of the expiration date</b>	-	10.00	Stamp Duty - 4%	Grade (2) (4)
<b>8. Forwarding of correspondence</b>	-	6.50	VAT - 23%	Grade (2)
<b>9. Issuance of regularized contract documents</b>	-	30.00	VAT - 23%	Grade (2) (4)
<b>10. Sending a copy of the customer contract (from the 3rd order)</b>	-	20.00	VAT - 23%	Grade (2)
<b>11. Request for card reactivation</b>	-	8.00	Stamp Duty - 4%	Grade (1)

Issuance of New PIN

<b>Price per order - Debit Card</b>	-	10.00	Stamp Duty - 4%	Grade (1) (2)
List of Movements - Debit Card				
<b>Movements up to 3 months old</b>	-	15.00	VAT - 23%	Grade (1)
<b>Movements older than 3 months and less than 1 year</b>	-	30.00	VAT - 23%	Grade (1)
<b>Movements older than 1 year</b>	-	60.00	VAT - 23%	Grade (1)
List of Movements - Credit Card				
<b>Movements older than 6 months</b>	-	50.00	VAT - 23%	Grade (2)

**Other associated expenses**

-

<b>Grade (1)</b>	Commission applicable to the Debit Cards indicated in subsection 3.2.
<b>Grade (2)</b>	Commission applicable to the Credit Card indicated in subsection 3.1.
<b>Grade (3)</b>	Declarations of value due will have a cost of € 50.00 in case of urgent request (24 hours).
<b>Grade (4)</b>	Commission not applicable to contracts covered by Law 57/2020 of 28 August 2020.

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Effective Date: 01-Apr-2019

### 4. CHECKS (PRIVATE)

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#### 4.1. Requisition and delivery of check modules

Commissions (Euros)									
Request	Counter		Check machine		Internet		ATM		Other conditions
Delivery	The wool		The wool		The wool		The wool		
	Ba	post office	Ba	post office	Ba	post office	Ba	post office	
3. Other types of checks									
Bank check	20.00	-	-	-	-	-	-	-	by check
Plus Tax	Stamp Duty: 4%								

#### Other associated expenses

-

#### 4.2. Other services with checks

	Commissions		Plus Tax	Other conditions
	In %	Euros (Min / Max)		
<b>3. Other services</b>				
Check cancellation	-	Free	IS - 4%	by check
Check cancellation	-	Free	IS - 4%	by check
Check revocation	-	Free	IS - 4%	by check

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**Entry into Force: 01-Mar-2021**

## **5. TRANSFERS (PRIVATE)**

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### **5.1. Euro transfer orders**

Transfer Order Receiving Channel  
Telephone

	Echelons	The wool Ba	With Operator	/ Operator In line	ATM	support s	Other conditions
							Others
<b>1. Intrabank Credit Transfers</b>							
<b>1.1 - Intrabank Credit Transfers</b>							Notes (1) (2) (3)
- With the same payer and beneficiary							
One-Time Transfers	-	Free	-	-	Exempt Exempt	-	-
- With different payer and payee							
One-Time Transfers	-	1.50	-	-	Exempt Exempt	-	(4)
Plus Tax				Stamp Duty - 4%			
<b>2. Interbank Credit Transfers *</b>							
<b>2.1 - SEPA + Credit Transfer</b>							Notes (1) (2) (3)
- Normal							
Issued Transfers	<= 100,000.00	5.00	-	-	Free	-	-
	> 100,000.00	20.00	-	-	-	-	-
<b>2.2 - National Transfers ("financial circulation")</b>							
- Normal							
Transfers Issued from the Payment Account	-	3,365% (min € 3.37; max € 72.12)				-	(5)
Plus Tax				Stamp Duty - 4%			
<b>3. MB WAY Transfers / Transfers to or through applications operated by third parties</b>							
<b>3.1. For an account domiciled at the Credit Institution itself or for an account domiciled at another Credit Institution</b>							
Issued Transfers	Up to 750.00	-	-	-	Free	-	(6)
<b>4. International cross-border transfers received (*)</b>							
<b>In favor of Customers</b>							
Covered by Regulation 924/2009	-				-		-
Not covered by Regulation 924/2009							
- With indication of IBAN and BIC (or other code that allows automation of the transfer)	-				25.00		-
- No indication of IBAN and BIC (or other code that allows automation of the transfer)	-				25.00		-
Plus Tax				Stamp Duty - 4%			

**Other associated expenses**

-

(\*) **Subtitle** SEPA - Single Euro Payments Area. Countries covered: Germany, Austria, Belgium, Cyprus, Denmark, Slovakia, Slovenia, Spain (includes Canary Islands, Ceuta and Melilla), Estonia, Finland, France, Greece, Netherlands, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal (including Azores)

and Madeira), United Kingdom and Northern Ireland, Czech Republic, Republic of Ireland, Sweden, Bulgaria, Romania, Monaco, Switzerland, Croatia, Vatican City State and Principality of Andorra.

BIC - SWIFT Bank Identification Code; IBAN - Bank Identification Number International [International Bank Account Number].

The Bank only executes transfer orders in the SEPA Scope (including Regulation 924/2009), when the transfer cumulatively comply with the following requirements: i) the amount is in Euros; ii) is destined for any country within the scope SEPA; iii) include indication of the beneficiary's valid IBAN and Swift; iv) is subject to the Shared Expenses Scheme (SHA) divided between the payer and the payee.

Regulation 924/2009 - Regulation (EC) No. 924/2009 of the European Parliament and of the Council, of 16 September 2009, on cross-border payments within the Community and repealing Regulation (EC) No 2560/2001.

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## 5. TRANSFERS (PRIVATE)

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- Grade (1)** The order processing time may vary from Channel to Channel, so the respective processing time for each type of operations.
- Grade (2)** An order is considered non-STP when the order issued is considered non-automatic, this commission is charged as a additional to the defined price list. In addition, foreign banks may charge their non-STP fee. This commission is also charged when the order transmitted even though within Regulation 924/2009 does not contain the complete data or wrong.
- Grade (3)** Transactions via online channels and mobile device (homebanking and mobile APP), are subject to a daily limit of € 10,000.00, except for internal transfers to Accounts of the same Holder that are subject to a limit of € 100,000.
- Grade (4)** Exempt for the Minimum Banking Services Account.
- Grade (5)** Commission applicable to Banco CTT Credit Card payment account transfers.
- Grade (6)** MB WAY transfers on Demand Deposit Account are limited to a maximum transfer fee of € 750.00 and one maximum monthly amount of € 2,500.00 (from day 1 to the last day of the month).

### 5.2. Other services with transfers

	In %	Commissions Euros (Min / Max)	Plus Tax	Others conditions
Issued Transfers				
<b>1. Other Expenses</b>				
Commission for Incorrect, Insufficient Data, Non-STP Orders	-	25.00	IS - 4%	Grade (1)
Return, modification, cancellation, investigation expenses				
- SEPA + Credit Transfers and Non-SEPA + Credit Transfers	-	25.00	IS - 4%	-
Transfers Received				
<b>1. Others</b>				
Non-STP orders, incorrect or insufficient data	-	25.00	IS - 4%	Grade (1)
Return, Modification, Cancellation, Investigation	-	25.00	IS - 4%	-
Issuance of 2nd Notices	-	2.50	VAT - 23%	-

**Other associated expenses**

-

**Grade (1)**

An order is considered non-STP when the order issued is considered non-automatic. This commission is charged as a additional to the defined price list. In addition, foreign banks may charge their non-STP fee. This commission is also charged when the order transmitted even though within Regulation 924/2009 does not contain the complete data or wrong.



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**Effective Date: 01-Apr-2019****7. PROVISION OF SERVICES (PRIVATE)**( [INDEX](#) )**7.3. Other services**

	Commissions			
	In %	Euros (Min / Max)	Plus Tax	Others conditions
Other Communication Media				
<b>Expedient and Mail</b>				
Normal	-	Free	-	-
Blue	-	Free	-	-
Registered mail	-	Free	-	-
Registered Mail with acknowledgment of receipt	-	Free	-	-
Other services				
<b>1. Declaration of Financial Capacity</b>				
Bank Draft	-	125.00	VAT - 23%	-
Special / Specific Draft	-	-	-	-
<b>2. Separate statements / Requests for information in writing</b>	-	50.00	VAT - 23%	-
<b>3. Heirs Qualification Processes</b>	-	80.00	VAT - 23%	By request
<b>4. Cash requests involving extra transport</b>	-	40.00	VAT - 23%	By request, Grade (1)

**Other associated expenses**

-

**Grade (1)** It applies whenever there is sufficient cash balance, but the client intends to withdraw cash in kind specific requests that require an extra transport request to the Banco CTT Store. This transport is carried out by a company service provider external to the Bank.

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