

Precarious

Banco BAI Europa, SA

Credit Institution based in Portugal

Effective Date: 25-Jan-2021

The complete Price List of Banco BAI Europa, SA contains the Commission and Expenses Brochure (which the maximum values of all commissions as well as the indicative value of the main expenses) and the Leaflet Interest Rates (which contains information on representative interest rates).

The Price List can be consulted at Banco BAI Europa, SA's branches and customer service locations and at www.bancobaieuropa.pt

The Commissions and Expenses Brochure can also be consulted on the Banking Customer Portal, at <https://cliente bancario.bportugal.pt/>

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

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

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COMMISSION AND EXPENDITURE LEAFLET

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GENERAL INFORMATION

Claims

For the receipt and resolution of complaints, contact:

(Complaint and customer service)

Compliance Department
Rua Tierno Galvan, Torre 3, 12th floor, 1070-274 Lisbon

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

Portugal's bank

Portugal's bank
Post Office 2240

Deposit Guarantee Fund

Deposits made with Banco BAI Europa, SA 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, whether depositors resident or not in Portugal and deposits expressed in currency domestic or foreign.

When calculating the value of deposits for each depositor, the value of the set of investment accounts is considered deposit on the date on which the institution was not available for payment, including the fees; the balance of deposits in foreign currency is for that purpose converted into euros at the exchange rate on the date deposits are unavailable.

Repayment must take place within the following deadlines:

- (a) 15 working days, from 1 January 2019 to 31 December 2020.
- (b) 10 working days, from January 1, 2021 to December 31, 2023.
- (c) 7 working days, starting on January 1, 2024.

During the transition period, the Deposit Guarantee Fund provides depositors with a installment up to EUR 10,000 of all deposits guaranteed by the Fund, within a maximum period of seven working days.

For additional information, consult the addresses <https://cliente bancario.bportugal.pt/> and www.fgd.pt.

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ADDITIONAL INFORMATION

Dates - Amount

Banking Operations

Deposits

Cash	Counter	D	Immediate	
Checks and others values	Counter			
	- about the institution itself	D	Immediate	
	- about another institution (Target / Banking)	D	Immediate	
	- about another institution	D + 2	2nd Business Day	

Deposit deliveries

Cash	Counter	D	Immediate	
Checks and others values	Counter			
	- about the institution itself	D	Immediate	
	- about another institution (Target / Banking)	D	Immediate	
	- about another institution	D + 2	2nd Business Day	

Transfers received

Internal (between accounts of the same institution)	D	Immediate	
National interbank	D	Immediate	

(1)

Cross-border			
	- No foreign exchange operation	D	Immediate
	- With foreign exchange operation	D + 2	2nd Business Day
Movement of deposit accounts			
Deposit Term	Constitution	D	Immediate
	Early mobilization	D	Immediate
	Repayment on maturity	D	Immediate
	Payment of remunerative interest	D	Immediate

Legend: D: Day of operation

Grade (1) Bank deposits are not considered to be surrendered values to the counter, by those who deliver these deposits. values, to the immediate check by the depositary, and also the collection of values from customers and other deliveries in which check your immediate check by the depositary. In these cases, the delivery or collection of values becomes considered deposits after conference and certification by the IC, which should check and certify the deliveries or collection of values in the shortest period of time, not exceeding twenty-four hours, except in exceptional situations.

Duty of Information

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

Value date: the date from which the transfer or deposit becomes effective, liable to be moved by the beneficiary and if starts the eventual 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 deposit account, without being subject to the payment of interest for the mobilization of these funds.

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

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Entry into force: 25-Jan-2021**(INDEX)****1. DEPOSIT ACCOUNTS (PRIVATE)****1.1. Demand deposits**

	Commissions (Min / Max)	Annual Amount	In addition Tax	Other conditions
Current Deposit Account (EUR / Foreign Currency)				

Contract term commissions

1. Account maintenance	€ 5.00 / Foreign Currency a month	€ 60.00 / Currency Foreign	IS - 4%	Grade (1)
2. Cash withdrawal	€ 20.00			
3. USD withdrawal on USD accounts	0.5% (€ 25.00 / € 275.00)		IS - 4%	It focuses on the amount of survey.
4. Integrated extract	Free			Frequency: Monthly
5. Loose extract	€ 5.00 / Foreign Currency for each		IS - 4%	At the request of the customer.

Overdraft Banking Commissions

[overdrafts](#)

Minimum Banking Services Account

Contract term commissions

1. Account maintenance	€ 4.10 / per Year	€ 4.10	IS - 4%	Grade (2)
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Overdraft Banking Commissions

[overdrafts](#)

Other associated expenses

at.

Subtitle:**Grade (1)**

The conditions for exemption from the current account maintenance fee are:

- In the first three (3) months after opening the current account, or
- Customers with financial products associated with the current account.

Grade (2)

Minimal Banking Services Account:

Access conditions: Individuals residing in a Member State of the European Union who meet any of the following following conditions:

I. Do not hold any demand deposit account with Banco BAI Europa, SA (BAIE) or any other Credit Institution; or

II. Hold a single demand deposit account in the banking system and have been notified that it will be closed; or

III. Hold a single demand deposit account and wish to convert it into a minimum services account bank accounts, or

IV. One of the holders of the minimum banking services account is a natural person over 65 or dependent of third parties (person with a degree of permanent disability, duly attested by a competent entity, equal to the or more than 60%),

V. Be a co-owner of a minimum banking services account with a person over the age of 65, or dependent on third party, who does not hold any other demand deposit account.

Access to the Minimum Banking Services Account does not depend on the purchase of other products or services.

SAW. They can make 5 monthly transfers through payment applications operated by third parties, with a limit of 30 euros per operation.

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Note (2) (Cont'd) Fees charged : The total annual amount of fees, expenses or other charges charged by the Bank cannot exceed 1% of the social support index in force. The commission will be updated whenever there are changes to the value of the social support index in force.

Included services and operations:

- a) Constitution, maintenance, management and ownership of the Minimum Banking Services Account;
- b) Provision of a debit card for each of the holders;
- c) Movement through deposits, cash withdrawals, payments for goods and services, direct debits and national Sepa + credit transfers.
- d) With the replacement of the debit card before 18 months have elapsed since the date of the respective issuance, the commission provided for in the pricing of Banco BAI Europa, SA, unless the validity of the card is shorter than this period or the cause of replacement is attributable to BAIE.

In case of using services not included in the Minimum Banking Services, the fees provided for in the BAIE's price list.

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2. CREDIT OPERATIONS (PRIVATE)

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2.5. Bank overdrafts

		Commissions			
		In %	(Min / Max)	Annual Amount	In addition Tax Other conditions
Minimum Amount: € 75,000.01					
		Initial commissions			
1. Opening	5.00%	(€ 300.00 / -)		IS - 4%	

2. Evaluation		€ 5,000.00	IS - 4%	
	Commissions during the term of the contract			
3. Renewal	5.00%	(€ 250.00 / -)	IS - 4%	For each renewal.
4. Change		€ 150.00	IS - 4%	For each change. Grade (1) and (2)

Overtaking Credit

For each overdue debt	\$ 0.00
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Subtitle:

Grade (1)	The Commission is exempt whenever the alteration or renegotiation of the credit operation has been motivated by situations of risk of default or arrears of obligations arising from credit agreements (Decree-Law No. 227/2012, of 25 of October).
Grade (2)	They do not apply to mortgage contracts or other property rights when entered into by individuals who act with objectives unrelated to their commercial or professional activity (Decree-Law No. 226/2012, of 18 October).

Other associated expenses

1. Stamp Duty on Capital Use:

- a) Discovered in the form of a contract covered by DL n° 133/2009, of 2 June: Term less than one year or undetermined term - 0.192% per month
- b) Discovered in the form of a contract not covered by DL No. 133/2009, of 2 June: Term less than one year or term undetermined - 0.04% per month

2. Fees for transfer and mortgage records

- a) Final mortgage registration: € 225.00 if ordered online, € 250.00 if requested at the Conservatório
- b) Final registration of purchase: € 450.00 if ordered online, € 500.00 if ordered at the Conservatory

3. Notary fees

- a) Mortgage Deed or Reinforcement Mortgage: up to € 200.00
- b) Mutual Deed or Credit Opening: up to € 200.00
- c) Deed Purchase and Sale with Mortgage: up to € 450.00
- d) Simple signature recognition: € 15.00
- e) Signature recognition with special mentions: € 20.00

VAT is added to notary fees

Banco BAI Europa, SA

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2.6. Other Credits to Individuals**Entry into force: 25-Jan-2021**[\(INDEX \)](#)

	Commissions				
	In %	(Min / Max)	Annual Amount	In addition Tax	Other conditions
Minimum Amount: € 75,000.01					
Other operations					
	Initial commissions				
1. Opening	5.00%	(€ 300.00 / -)		IS - 4%	
2. Evaluation		€ 5,000.00		IS - 4%	
	Commissions during the term of the contract				
3. Renewal / Extension	5.00%	(€ 300.00 / -)		IS - 4%	For each renewal / extension.
4. Immobilization	5% Annual	\$ 0.00		IS - 4%	Monthly payment.
5. Restructuring	5.00%	\$ 0.00		IS - 4%	Grade (1)
6. Change		€ 175.00		IS - 4%	For each change. Grade (1)
7. Early repayment (partial or total)	5.00%			IS - 4%	

Commissions at the end of the contract

8. Termination / Warranty Cancellation

€ 150.00

IS - 4%

Exempt in the case of liquidation anticipated.

9. Debt Recovery Commission**Installments of value ≤ 50,000 €**

4%

(€ 12.00 / € 150.00)

IS - 4%

Installments of value > € 50,000

1%

IS - 4%

Subtitle:**Grade (1)**

The Commission is exempt whenever the alteration or renegotiation of the credit operation has been motivated by situations of risk of default or arrears of obligations arising from credit agreements (Decree-Law No. 227/2012, of 25 of October).

Other associated expenses**1. Stamp Duty on Capital Use (applied at the beginning of the contract):**

Term less than 1 year: 0.04% per month

Term greater than or equal to 1 year and less than 5 years: 0.5%

Periods greater than or equal to 5 years: 0.6%.

2. Fees for transfer and mortgage records

a) Final mortgage registration: € 225.00 if ordered online, € 250.00 if requested at the Conservatório

b) Final registration of purchase: € 450.00 if ordered online, € 500.00 if ordered at the Conservatory

3. Notary fees

a) Mortgage Deed or Reinforcement Mortgage: up to € 200.00

b) Mutual Deed or Credit Opening: up to € 200.00

c) Deed Purchase and Sale with Mortgage: up to € 450.00

d) Simple signature recognition: € 15.00

e) Signature recognition with special mentions: € 20.00

VAT is added to notary fees

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3. CREDIT AND DEBIT CARDS (PRIVATE)

3.2. Debit cards

Commissions (Euros)									
1. Provision of a debit card									
Card designation	1st Holder		Other Holders		and d ection	card The d	to en The am lvid evo	and d The ijd d eration for ecu res in	Exemption conditions
	1st year	U.S. THE eguintes	1st year	U.S. THE eguintes					
Networks where the card is accept					stitu B u	ection ib	3. In	4. Pd	5. Rvalo
BAI Europa Electron (MB and VISA)	\$ 0.00	€ 15.00	\$ 0.00	€ 15.00	€ 15.00	Free			Grade (1) and (2)
Plus Tax				IS - 4%					

Other associated expenses

at

Grade (1) "2. Card replacement" Commission - service provided at the request of the cardholder, applicable whenever the cardholder requests the replacement of the card. respective new card, with the same characteristics, due to bad condition of the plastic or similar situations. Not applicable in cases where the replacement of the card is due to: defective manufacture of the plastic, cancellation of the card by initiative Bank for reasons of security of the card itself, suspicion of unauthorized or fraudulent use, or due to the significant increase in the risk that the customer will not be able to meet the payment responsibilities for cards with a credit line associated credit, card capture at ATMs or automatic payment terminals, namely for attempts to PIN exceeded, card retention after the time available for card withdrawal (time-out) or ATM fraud, sending by the Bank of the card or respective personalized security devices.

Grade (2) Debit card availability commission is exempt for Minimum Banking Services Account, upon payment of the respective Account Maintenance fee. For the remaining situations, the price list in force applies.

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3.4. Card operations

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Card type

Debit

Card designation

BAI Europa Electron

1. Cash withdrawals

Euro zone, EU, EEA in euros, crown
swedish and romanian lei

ATM

Free

Rest of the world	ATM	€ 4.00 + 0.33% + 1.70% (Note 1) + 1.00% (Note 2)
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2. Cash advance on credit - "Cash advance"

Euro zone, EU, EEA in euros, crown swedish and romanian lei	ATM	at
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Rest of the world	ATM	at
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3. Shopping

In Portugal	POS	Free
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Eurozone, EU, EEA, in euros, crown swedish and romanian lei	POS	Free
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Rest of the world	POS	1.70% (Note 1) + 1.00% (Note 2)
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Plus Tax		IS - 4%
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Other conditions		at
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Other associated expenses

at

Subtitle: ATM - *Automated Teller Machine* .POS - Automatic Payment Terminal [*Point Of Sale*].

Grade (1) On each transaction outside the European Economic Area (EEA) in any currency or within the EEA if the currency used is other than the euro, Swedish krona or Romanian leu, as compensation for the costs of intermediation, processing, communication and risk associated, a processing fee - IPF (*International Processing Fee*) will be charged in the maximum amount of 1.70% of the value of the operation, adding Stamp Tax of 4%.

Grade (2) In addition to the processing fee referred to in the previous note, a conversion fee / ISAF - *International Service Assessment Fee* of 1%, plus Stamp Tax of 4%.

3.5. Other card services

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

BAI Europa Electron Card:**1. Urgent card production**

Urgent card production	€ 25.00	IS - 4%
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2. Other Commissions

Copy of national or international invoices	€ 10.00	IS - 4%
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3. Proof of Multibanco Movements

List of movements that occurred less than 3 months ago	€ 15.00	IS - 4%
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List of movements between 3 months and 1 year	€ 30.00	IS - 4%
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List of movements that occurred more than 1 year ago

€ 60.00

IS - 4%

Other associated expenses

at

Banco BAI Europa, SA

Debit and Credit / Private Cards - Page 10/32

Page 11**Entry into force: 25-Jan-2021**[\(INDEX\)](#)**4. CHECKS (PRIVATE)****4.1. Requisition and delivery of check modules**

REQUEST	Counter		Online (Internet)		Other conditions
DELIVERY	Counter	post office	Counter	post office	
1. Non-crossed check					
To order					
With expiration date					
Number of checks: 5	€ 10.00	€ 20.00	€ 5.00	€ 15.00	
Number of checks: 10	€ 20.00	€ 30.00	-	-	
Number of checks: 25	€ 25.00	€ 35.00	-	-	
2. Other types of checks					
2.2. Bank check	€ 30.00	-	-	-	Delivery counter
2.3. Certified check	€ 30.00	-	-	-	Delivery counter
Plus Tax	IS - 4% + € 0.05 per check				

Other associated expenses

at.

4.2. Other services with checks

	Commissions	Other conditions
1. Risk Users		
1.1. Check Return - to be collected from the drawer	€ 35.00	
1.2. Check settlement notification	€ 15.00	
1.3. Check Regularization	€ 50.00	
1.4. Notice of termination of the check agreement	€ 20.00	
1.5. Request to Remove / Cancel the list of risky users	€ 120.00	
1.6. Request for the conclusion of a new check convention	€ 120.00	
2. Checks Issued Abroad		
2.1. Charging	€ 20.00	
2.2. Investigation	€ 7.50	
2.3. Devolution	€ 25.00	
3. Issuing Checks to Foreigners		
3.1. Emission	€ 15.00	
3.2. Annulment	€ 15.00	
3.3. Stop Payment	€ 25.00	
4. Other Services		
4.1. Check revocation	€ 15.00	
4.2. Photocopy Check	€ 6.00	
Plus Tax		IS - 4%

Other associated expenses

at.

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5. TRANSFERS (PRIVATE)**5.1. Transfer orders**

Echelons	Order receipt channel			Other conditions
	Counter	In line (Internet)	ATM	
1. Domestic / National Transfers				
1.1 Transfers sent - In Euros				
1.1.1 For an account domiciled at Banco BAI Europa, SA				
1.1.1.1 Intrabank credit transfers and permanent intrabank orders				
Processing Commission	Free	Free	Free	
1.1.2 For an account domiciled in another Credit Institution				Grade (1), (2) and (3)
1.1.2.1 SEPA + credit transfers				
	[\$ 0.01 to \$ 25,000.00]	€ 25.00	Free	Free
Processing Commission	] € 25,000.00 to € 100,000.00]	€ 25.00	AT	Free
	] € 100,000.00 to € 250,000.00]	€ 25.00	AT	Free
1.1.2.2 SEPA + standing orders				
	[\$ 0.01 to \$ 25,000.00]	€ 25.00	Free	AT
Processing Commission	] € 25,000.00 to € 100,000.00]	€ 25.00	AT	AT
	] € 100,000.00 to € 250,000.00]	€ 25.00	AT	AT
1.1.2.3 Multiple Transfers				
Processing Commission	[€ 0.01 to € 250,000.00]	€ 0.75	AT	AT
1.1.2.4 Non-SEPA + credit transfers or amounts> € 250,000				For each transfer
Processing Commission		€ 25.00	AT	AT
Urgency Committee		€ 20.00	AT	AT
1.2 Transfers sent - In Foreign Currency				Grade (3) and (4)

1.2.1 For an account domiciled at Banco BAI Europa, SA**1.2.1.1 Intrabank credit transfers and permanent intrabank orders**

Processing Commission	Free	Free	AT
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1.2.2 For an account domiciled in another Credit Institution**1.2.2.1 One-off and Permanent Transfers (Debit in account)**

Processing Commission	0.25%	AT	AT	Min. € 20.00 / Max. € 100.00
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Expedient Commission	€ 15.00	AT	AT	
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Urgency Committee	€ 20.00	AT	AT	Funds to be made available in the bank beneficiary with DV = D + 1
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Urgency Committee	€ 25.00	AT	AT	Funds to be made available in the bank beneficiary with DV = D
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1.3 Transfers received**1.3.1 SEPA + transfers**

Processing Commission	Free	AT	AT	Grade (1)
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1.3.2 Non-SEPA + transfer

Processing Commission	€ 10.00	AT	AT	Grade (1)
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Plus Tax	IS - 4%
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Order receipt channel
Transfer

		Precarious			Other conditions
Echelons		Counter	In line (Internet)	ATM	
2. Cross-Border / International Transfers					
- for account domiciled abroad					
2.1 - SEPA + transfers					
Grade (1)					
2.1.1 SEPA + credit transfers					
	[\$ 0.01 to \$ 25,000.00]	€ 25.00	Free	Free	
Processing Commission] € 25,000.00 to € 100,000.00]	€ 25.00	AT	Free	
] € 100,000.00 to € 250,000.00]	€ 25.00	AT	Free	
2.1.2 SEPA + standing orders					
	[\$ 0.01 to \$ 25,000.00]	€ 25.00	Free	AT	
Processing Commission] € 25,000.00 to € 100,000.00]	€ 25.00	AT	AT	
] € 100,000.00 to € 250,000.00]	€ 25.00	AT	AT	
2.2 - Non-SEPA + transfers or SEPA + transfers of an amount> € 250,000					
Grade (1)					
2.2.1 Intrabank credit transfers and permanent intrabank orders					
2.2.1.1 In Euros					
Processing Commission		€ 25.00	AT	AT	
Urgency Committee		€ 20.00	AT	AT	Funds to be made available in the bank beneficiary in DV = D
2.2.1.2 In Foreign Currency					
Processing Commission		0.25%	AT	AT	Minimum € 25.00 / Maximum € 100.00
Expedient Commission		€ 15.00	AT	AT	
Urgency Committee		€ 20.00	AT	AT	Funds to be made available in the bank of the beneficiary in DV = D + 1
Urgency Committee		€ 25.00	AT	AT	Funds to be made available in the bank beneficiary in DV = D
Plus Tax	IS - 4%				
2. Cross-Border / International Transfers					
- for account domiciled abroad					
2.3 - Transfers received					
2.3.1 SEPA + transfers					
Grade (1)					
Processing Commission		Free	AT	AT	
2.3.2 Non-SEPA + transfers					
Grade (1)					
2.3.2.1 From the BAI Group for non-BAI Europe customers:					
	Up to € 250.99 / \$	€ 4.81 / \$	AT	AT	

Processing Commission	From € 251.00 / \$ to € 500.99 / \$	€ 9.62 / \$	AT	AT	For cash withdrawal
	From € 501.00 / \$ to € 1,000.99 / \$	€ 19.23 / \$	AT	AT	
	More than € 1,001.00 / \$	€ 38.46 / \$	AT	AT	
2.3.2.2 Other situations:					
Processing Commission		€ 10.00	AT	AT	
Plus Tax	IS - 4%				

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Entry into force: 25-Jan-2021**(INDEX)****5.1. Transfer orders (cont.)****Subtitle:****Grade (1)**

The cumulative requirements for SEPA Countries and operations covered by Regulation No. 924/2009 are:

- 19 Eurozone countries (Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Latvia and Lithuania), 9 European Union countries (Croatia, Republic Czech, Denmark, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania), 3 countries in the European Economic Area (Iceland, Norway and Liechtenstein), Switzerland, Monaco, San Marino, Vatican City State and the Principality of Andorra;
- Indication of BIC - Bank Identification Code of SWIFT [Bank Identification Code] / IBAN - Identification Number International Banking [International Bank Account Number];
- Exclusive charge collection regime: Shared Expenses (SHA), divided between the payer and the beneficiary.

Grade (2)

In exceptional circumstances, for reasons of the Bank's treasury management, these transfers may be carried out with value date of the following business day. In this situation the customer will be alerted to the fact. For transfer the time limit: 13h30.

Grade (3)

The Bank does not carry out operations denominated in Romanian LEU currency.

Grade (4) Excludes Swedish krona currency.

Other associated expenses

In the case of transfers issued (non-SEPA countries and operations not covered by Regulation No. 924/2009) with OUR expenses expenses charged by the corresponding bank / Beneficiary.
Transfers without indication or incorrect indication of Swift code, IBAN, Clearing Code or Sort Code, may result in a charge of expenses by the Correspondent / Beneficiary bank that will be debited later.

5.2. Other services with transfers

	Commissions	Plus Tax	Other conditions
	Euros		
1. Returning Payment Order	25.00	IS - 4%	
2. Research	25.00	IS - 4%	
3. Copy of SWIFT message	5.00	IS - 4%	

Other associated expenses
at.

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7. PROVISION OF SERVICES (PRIVATE)

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7.1. Buying and selling foreign banknotes

	Commissions		In addition	Other conditions
	In %	(Min / Max)	Tax	
Purchase of Foreign Notes				
1. By Account Credit:				
1.1 Operation Commission		€ 5.00		
Sale of Foreign Notes				
1. By Account Debit				
1.1 Operation Commission	0.5%	(€ 25.00 / € 275.00)	IS - 4%	
Other associated expenses				
at.				

7.2. Guarantees provided

	Commissions		In addition	Other conditions
	In %	(Min / Max)	Tax	
Banking guarantees				
1. Issuance	0.50%	(€ 125.00 / -)	IS - 3%	

		Precarious		
2. Extension	0.25%	(€ 50.00 / -)	IS - 3%	
3. Change		€ 75.00	IS - 3%	
Contract term commissions				
4. Guarantee Award	8.0% Year	(€ 50.00 / -)	IS - 3%	Quarterly and Early Premium calculation: Actual / 360

Other associated expenses

1. Stamp Duty on Capital Use (applied at the beginning of the contract):

Term less than 1 year: 0.04% per month

Term greater than or equal to 1 year and less than 5 years: 0.5%

Periods greater than or equal to 5 years: 0.6%.

2. Fees for transfer and mortgage records

a) Final mortgage registration: € 225.00 if ordered online, € 250.00 if requested at the Conservatório

b) Final registration of purchase: € 450.00 if ordered online, € 500.00 if ordered at the Conservatory

3. Notary fees

a) Mortgage Deed or Reinforcement Mortgage: up to € 200.00

b) Mutual Deed or Credit Opening: up to € 200.00

c) Deed Purchase and Sale with Mortgage: up to € 450.00

d) Simple signature recognition: € 15.00

e) Signature recognition with special mentions: € 20.00

VAT is added to notary fees

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7.3. Other services[\(INDEX\)](#)

	Commissions	In addition Tax	Other conditions
1. Financial Capability Statement	€ 100.00	VAT - 23%	Grade (1) (2)
2. Account holder change commission	€ 10.00	IS 4%	Grade (3)

Subtitle:

Grade (1)	VAT charged at the rate in force
Grade (2)	Customer financial information provided by the Bank.
Grade (3)	By addition or subtraction of titleholder

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8. OPERATIONS WITH THE FOREIGNERS (PRIVATE)

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[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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9. DEPOSIT ACCOUNTS (OTHER CUSTOMERS)**Entry into force: 25-Jan-2021**[\(INDEX\)](#)**9.1. Demand deposits**

	Commissions (Min / Max)	Annual Amount	In addition Tax	Other conditions
Current Deposit Account (EUR / Foreign Currency)				
	Contract term commissions			
1. Account maintenance	€ 5.00 / Foreign Currency a month	€ 60.00 / Currency Foreign	IS - 4%	Grade (1)
2. Cash withdrawal	€ 20.00			
3. USD withdrawal on USD accounts	0.5% (€ 25.00 / € 275.00)		IS - 4%	It focuses on the amount of survey.
4. Integrated extract	Free			Frequency: Monthly
5. Loose extract	€ 5.00 / Foreign Currency for each		IS - 4%	At the request of the customer.

6. SWIFT statement	€ 10.00 / Foreign Currency per month / customer	IS - 4%	Frequency: Monthly Grade (2)
	€ 15.00 / Foreign Currency per month / customer	IS - 4%	Frequency: Weekly Grade (2)
	€ 20.00 / Foreign Currency per month / customer	IS - 4%	Frequency: Daily Grade (2)

Overdraft Banking Commissions

[k overdrafts](#)

Other associated expenses

at.

Subtitle:**Grade (1)**

The conditions for exemption from the current account maintenance fee are:

- In the first three (3) months after opening the current account, or
- Customers with financial products associated with the current account.

Grade (2)

The application of this commission will be carried out monthly by customer, regardless of the number of bank accounts that the customer is a holder of the Bank.

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10. CREDIT OPERATIONS (OTHER CLIENTS)**10.1. Credit lines and current accounts**

	In %	Commissions (Min / Max)	Annual Amount	In addition Tax	Other conditions
Initial commissions					
1. Opening	5.00%	(€ 300.00 / -)		IS - 4%	
2. Evaluation		€ 5,000.00		IS - 4%	
Commissions during the term of the contract					
3. Renewal	5.00%	(€ 250.00 / -)		IS - 4%	For each renewal.
4. Immobilization	5% Annual			IS - 4%	Monthly payment.
5. Restructuring	5.00%			IS - 4%	
6. Change		€ 175.00		IS - 4%	For each change.
7. Early repayment (partial or total)	5.00%			IS - 4%	
Commissions at the end of the contract					
8. Termination / Cancellation of Warranty		€ 150.00		IS - 4%	
9. Debt Recovery Commission					
Installments of value ≤ 50,000 €	4%	(€ 12.00 / € 150.00)		IS - 4%	
Installments of value > € 50,000	1%			IS - 4%	

Other associated expenses**1. Stamp Duty on Capital Use (applied at the beginning of the contract):**

Term less than 1 year: 0.04% per month

Term greater than or equal to 1 year and less than 5 years: 0.5%
Periods greater than or equal to 5 years: 0.6%.

2. Fees for transfer and mortgage records

- a) Final mortgage registration: € 225.00 if ordered online, € 250.00 if requested at the Conservatório
- b) Final registration of purchase: € 450.00 if ordered online, € 500.00 if ordered at the Conservatory

3. Notary fees

- a) Mortgage Deed or Reinforcement Mortgage: up to € 200.00
- b) Mutual Deed or Credit Opening: up to € 200.00
- c) Deed Purchase and Sale with Mortgage: up to € 450.00
- d) Simple signature recognition: € 15.00
- e) Signature recognition with special mentions: € 20.00

VAT is added to notary fees

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10.2. Bank overdrafts

	In %	Commissions (Min / Max)	Annual Amount	In addition Tax	Other conditions
Initial commissions					
1. Opening	5.00%	(€ 300.00 / -)		IS - 4%	
2. Evaluation		€ 5,000.00		IS - 4%	
Commissions during the term of the contract					
3. Renewal	5.00%	(€ 250.00 / -)		IS - 4%	For each renewal.
4. Change		€ 150.00		IS - 4%	For each change.
5. Restructuring	5.00%			IS - 4%	
Commissions at the end of the contract					
7. Termination / Cancellation of Warranty		€ 150.00		IS - 4%	
Overtaking Credit					
For each overdue debt		\$ 0.00			

Other associated expenses**1. Stamp Duty on Capital Use (applied at the beginning of the contract):**

Term less than 1 year: 0.04% per month

Term greater than or equal to 1 year and less than 5 years: 0.5%

Periods greater than or equal to 5 years: 0.6%.

2. Fees for transfer and mortgage records

a) Final mortgage registration: € 225.00 if ordered online, € 250.00 if requested at the Conservatório

b) Final registration of purchase: € 450.00 if ordered online, € 500.00 if ordered at the Conservatory

3. Notary fees

a) Mortgage Deed or Reinforcement Mortgage: up to € 200.00

b) Mutual Deed or Credit Opening: up to € 200.00

c) Deed Purchase and Sale with Mortgage: up to € 450.00

d) Simple signature recognition: € 15.00

e) Signature recognition with special mentions: € 20.00

VAT is added to notary fees

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10.3. Other credits

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Loan Account	In %	Commissions		In addition Tax	Other conditions
		(Min / Max)	Annual Amount		
		Initial commissions			
1. Opening / Structuring	5.00%	(€ 300.00 / -)		IS - 4%	
2. Participation	5.00%			IS - 4%	

3. Evaluation		€ 5,000.00	IS - 4%	
Commissions during the term of the contract				
4. Processing		€ 5.00	IS - 4%	By installment.
5. Management	5.00%		IS - 4%	Grade (1)
6. Restructuring	5.00%		IS - 4%	
7. Extension	5.00%	(€ 300.00 / -)	IS - 4%	
8. Change		€ 175.00	IS - 4%	For each change.
9. Early repayment (partial or total)	5.00%		IS - 4%	
Commissions at the end of the contract				
10. Termination / Cancellation of Warranty		€ 150.00	IS - 4%	

Other associated expenses

1. Stamp Duty on Capital Use (applied at the beginning of the contract):

Term less than 1 year: 0.04% per month

Term greater than or equal to 1 year and less than 5 years: 0.5%

Periods greater than or equal to 5 years: 0.6%.

2. Fees for transfer and mortgage records

a) Final mortgage registration: € 225.00 if ordered online, € 250.00 if requested at the Conservatório

b) Final registration of purchase: € 450.00 if ordered online, € 500.00 if ordered at the Conservatory

3. Notary fees

a) Mortgage Deed or Reinforcement Mortgage: up to € 200.00

b) Mutual Deed or Credit Opening: up to € 200.00

c) Deed Purchase and Sale with Mortgage: up to € 450.00

d) Simple signature recognition: € 15.00

e) Signature recognition with special mentions: € 20.00

VAT is added to notary fees

Note (1) Commission charged as agreed

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11. CREDIT AND DEBIT CARDS (OTHER CUSTOMERS)

11.2. Debit cards

Commissions (Euros)								
Card designation	1. Provision of a debit card				2. Scard	3. In	4. Pd	5. Rvalo
	1st Holder		Other Holders					
Networks where the card is accept	1st year	U.S. THE eguintes	1st year	U.S. THE eguintes	Exemption conditions			
BAI Europa Electron (MB and VISA)	\$ 0.00	€ 15.00	\$ 0.00	€ 15.00	€ 15.00	Free		Grade (1) and (2)
Plus Tax				IS - 4%				

Other associated expenses

at

Grade (1) "2. Card replacement" Commission - service provided at the request of the cardholder, applicable whenever the cardholder requests the replacement of the card. respective new card, with the same characteristics, due to bad condition of the plastic or similar situations. Not applicable in cases where the replacement of the card is due to: defective manufacture of the plastic, cancellation of the card by initiative of the Bank for reasons of security of the card itself, suspicion of unauthorized or fraudulent use, or due to a significant increase in the risk that the customer will not be able to meet the payment responsibilities for cards with a credit line. associated credit, card capture at ATMs or automatic payment terminals, namely for attempts to PIN exceeded, card retention after the time available for card withdrawal (time-out) or ATM fraud, sending by the Bank of the card or respective personalized security devices.

Grade (2) Debit card availability commission is exempt for Minimum Banking Services Account, upon payment of the respective Account Maintenance fee. For the remaining situations, the price list in force applies.

Banco BAI Europa, SA

Debit and Credit Cards / Other Customers - Page 22/32

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11.4. Card operations

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Card type		Debit
Card designation		BAI Europa Electron
1. Cash withdrawals		
Euro zone, EU, EEA in euros, crown swedish and romanian lei	ATM	Free
Rest of the world	ATM	€ 4.00 + 0.33% + 1.70% (Note 1) + 1.00% (Note 2)
2. Cash advance on credit - "Cash advance"		
Euro zone, EU, EEA in euros, crown swedish and romanian lei	ATM	at
Rest of the world	ATM	at
3. Shopping		
In Portugal	POS	Free
Eurozone, EU, EEA, in euros, crown swedish and romanian lei	POS	Free
Rest of the world	POS	1.70% (Note 1) + 1.00% (Note 2)
Plus Tax		IS - 4%
Other conditions		at

Other associated expenses

at

Subtitle:	ATM - <i>Automated Teller Machine</i> . POS - Automatic Payment Terminal [<i>Point Of Sale</i>].
Grade (1)	On each transaction outside the European Economic Area (EEA) in any currency or within the EEA if the currency used is other than the euro, Swedish krona or Romanian leu, as compensation for the costs of intermediation, processing, communication and risk associated, a processing fee - IPF (<i>International Processing Fee</i>) will be charged in the maximum amount of 1.70% of the value of the operation, adding Stamp Tax of 4%.
Grade (2)	In addition to the processing fee referred to in the previous note, a conversion fee / ISAF - <i>International Service Assessment Fee</i> of 1%, plus Stamp Tax of 4%.

11.5. Other card services

	Commissions		In addition Tax	Others conditions
	In %	Euros (Min / Max)		
BAI Europa Electron Card:				

1. Urgent card production

Urgent card production	€ 25.00	IS - 4%
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2. Other Commissions

Copy of national or international invoices	€ 10.00	IS - 4%
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3. Proof of Multibanco Movements

List of movements that occurred less than 3 months ago	€ 15.00	IS - 4%
List of movements between 3 months and 1 year	€ 30.00	IS - 4%
List of movements that occurred more than 1 year ago	€ 60.00	IS - 4%

Other associated expenses

at

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12. CHECKS (OTHER CUSTOMERS)

12.1. Requisition and delivery of check modules

REQUEST	Counter		Online (Internet)		Other conditions
DELIVERY	Counter	post office	Counter	post office	
1. Non-crossed check					
To order					
With expiration date					
Number of checks: 5	€ 10.00	€ 20.00	€ 5.00	€ 15.00	
Number of checks: 10	€ 20.00	€ 30.00	€ 7.50	€ 17.50	

Number of checks: 25	€ 25.00	€ 35.00	€ 12.00	€ 22.00
Number of checks: 50	€ 30.00	€ 40.00	-	-
Number of checks: 100	€ 50.00	€ 60.00	-	-

2. Other types of checks

2.2. Bank check	€ 30.00	-	-	-	Delivery counter
2.3. Certified check	€ 30.00	-	-	-	Delivery counter
Plus Tax	IS - 4% + € 0.05 per check				

Other associated expenses

at.

12.2. Other services with checks

Commissions

Other conditions

1. Risk Users

1.1. Check Return - to be collected from the drawer	€ 35.00
1.2. Check settlement notification	€ 15.00
1.3. Check Regularization	€ 50.00
1.4. Notice of termination of the check agreement	€ 20.00
1.5. Request to Remove / Cancel the list of risky users	€ 120.00
1.6. Request for the conclusion of a new check convention	€ 120.00

2. Checks Issued Abroad

2.1. Charging	€ 25.00
2.2. Investigation	€ 20.00
2.3. Devolution	€ 25.00

3. Issuing Checks to Foreigners

3.1. Emission	€ 15.00
3.2. Annulment	€ 15.00
3.3. Stop Payment	€ 25.00

4. Other Services

4.1. Check revocation	€ 15.00
4.2. Photocopy Check	€ 6.00

Plus Tax IS - 4%

Other associated expenses

at.

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13. TRANSFERS (OTHER CUSTOMERS)

13.1. Transfer orders

	Echelons	Order reception channel			Other conditions
		Transfer			
		Counter	In line (Internet)	ATM	
1. Domestic / National Transfers					
1.1 Transfers sent - In Euros					
1.1.1 For an account domiciled at Banco BAI Europa, SA					
1.1.1.1 Intrabank credit transfers and permanent intrabank orders					
Processing Commission		Free	Free	Free	Grade (1), (2) and (3)
1.1.2.1 SEPA + credit transfers					
Processing Commission	[\$ 0.01 to \$ 100,000.00]	€ 25.00 Exempt		Free	
] € 100,000.00 to € 250,000.00]	€ 25.00	€ 15.00	Free	
1.1.2.2 SEPA + standing orders					
Processing Commission	[\$ 0.01 to \$ 100,000.00]	€ 25.00 Exempt		AT	
] € 100,000.00 to € 250,000.00]	€ 25.00	€ 15.00	AT	
1.1.2.3 Multiple Transfers					
Processing Commission	[\$ 0.01 to \$ 250,000.00 [€ 0.75	AT	AT	For each transfer

1.1.2.4 Non-SEPA + credit transfer or amount > € 250,000.00

Processing Commission

€ 25.00

AT

AT

Urgency Committee

€ 20.00

AT

AT

1.2 Transfers sent - In Foreign Currency

Grade (3) and (4)

1.2.1 For an account domiciled at Banco BAI Europa, SA**1.2.1.1 Intrabank credit transfers and permanent intrabank orders**

Processing Commission

Free

Free

AT

1.2.2 For an account domiciled in another Credit Institution

Grade (1)

1.2.2.1 One-off and Permanent Transfers (Debit in account)

Processing Commission

0.25%

AT

AT

Min. € 20.00 / Max. € 100.00

Expedient Commission

€ 15.00

AT

AT

Urgency Committee

€ 20.00

AT

AT

Funds to be made available at the bank
beneficiary with DV = D + 1

Urgency Committee

€ 25.00

AT

AT

Funds to be made available at the bank
beneficiary with DV = D**1.3 SEPA + transfer****1.3.1 SEPA + transfers**

Processing Commission

Free

AT

AT

Grade (1)

1.3.2 Non-SEPA + transfers

Processing Commission

€ 10.00

AT

AT

Grade (1)

Plus Tax

IS - 4%

Banco BAI Europa, SA

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13.1. Transfer orders (cont.)

Echelons	Order reception channel			Other conditions
	Counter	Transfer In line (Internet)	ATM	
2. Cross-Border / International Transfers				
- for account domiciled abroad				
2.1 - SEPA + transfers				Grade (1)
2.1.1 SEPA + credit transfers				
Processing Commission	[\$ 0.01 to \$ 100,000.00]	€ 25.00	Free	Free
	] € 100,000.00 to € 250,000.00]	€ 25.00	€ 15.00	Free
2.1.2 SEPA + standing orders				
Processing Commission	[\$ 0.01 to \$ 100,000.00]	€ 25.00	Free	AT
	] € 100,000.00 to € 250,000.00]	€ 25.00	€ 15.00	AT
2.2 - Non-SEPA + transfers or SEPA + transfers amounting to € 250,000.00				Grade (1)
2.2.1 Intrabank credit transfers and permanent intrabank orders				
2.2.1.1 In Euros				
Processing Commission		€ 25.00	AT	AT
Urgency Committee		€ 20.00	AT	AT
2.2.1.2 In Foreign Currency				
Processing Commission		0.25%	AT	AT
Expedient Commission		€ 15.00	AT	AT
Urgency Committee		€ 20.00	AT	AT
Urgency Committee		€ 25.00	AT	AT

Plus Tax

IS - 4%

2. Cross-Border / International Transfers

- for account domiciled abroad

2.3 - Transfers received

2.3.1 SEPA + transfers

Processing Commission	Free	AT	AT	Grade (1)
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2.3.2 Non-SEPA + transfers

Grade (1)

2.3.2.1 From the BAI Group for non-BAI Europe customers:

Processing Commission	Up to € 250.99 / \$	€ 4.81 / \$	AT	AT	For cash withdrawal
	From € 251.00 / \$ to € 500.99 / \$	€ 9.62 / \$	AT	AT	
	From € 501.00 / \$ to € 1,000.99 / \$	€ 19.23 / \$	AT	AT	
	More than € 1,001.00 / \$	€ 38.46 / \$	AT	AT	

2.3.2.2 Other situations:

Processing Commission	€ 10.00	AT	AT
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Plus Tax	IS - 4%
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Entry into force: 25-Jan-2021[\(INDEX\)](#)**Caption (cont.):****Grade (1)**

The cumulative requirements for SEPA Countries and operations covered by Regulation No. 924/2009 are:

- 19 Eurozone countries (Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Netherlands, Austria, Portugal, Finland, Slovenia, Cyprus, Malta, Slovakia, Estonia, Latvia and Lithuania), 9 European Union countries (Croatia, Republic Czech, Denmark, Hungary, Poland, Sweden, United Kingdom, Bulgaria, Romania), 3 countries in the European Economic Area (Iceland, Norway and Liechtenstein), Switzerland, Monaco, San Marino, Vatican City State and the Principality of Andorra;
- Indication of BIC - Bank Identification Code of SWIFT [Bank Identification Code] / IBAN - Identification Number International Banking [International Bank Account Number];

- Exclusive charge collection regime: Shared Expenses (SHA), divided between the payer and the beneficiary.

Grade (2) In exceptional circumstances, for reasons of the Bank's treasury management, these transfers may be carried out with value date of the following business day. In this situation the customer will be alerted to the fact. For transfer the time limit: 13h30.

Grade (3) The Bank does not carry out operations denominated in Romanian LEU currency.

Grade (4) Excludes Swedish krona currency.

Other associated expenses

In the case of transfers issued (non-SEPA countries and operations not covered by Regulation No. 924/2009) with OUR expenses expenses charged by the corresponding bank / Beneficiary.

Transfers without indication or incorrect indication of Swift code, IBAN, Clearing Code or Sort Code, may result in a charge of expenses by the Correspondent / Beneficiary bank that will be debited later.

13.2. Other services with transfers

	Commissions Euros	Plus Tax	Other conditions
1. Returning Payment Order	25.00	IS - 4%	
2. Research	25.00	IS - 4%	
3. Copy of SWIFT message	5.00	IS - 4%	

Other associated expenses

at.

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Page 28
Entry into force: 25-Jan-2021**15. PROVISION OF SERVICES (OTHER CLIENTS)**[\(INDEX\)](#)**15.1. Buying and selling foreign banknotes**

	Commissions		In addition	Other conditions
	In %	(Min / Max)	Tax	
Purchase of Foreign Notes				
1. By Account Credit:				
1.1 Operation Commission		€ 5.00		
Sale of Foreign Notes				
1. By Account Debit				
1.1 Operation Commission	0.5%	(€ 25.00 / € 275.00)	IS - 4%	
Other associated expenses				
at.				

15.2. Guarantees provided

	Commissions		In addition Tax	Other conditions
	In %	(Min / Max)		
Banking guarantees				
1. Issuance	0.50%	(€ 125.00 / -)	IS - 3%	
2. Extension	0.25%	(€ 50.00 / -)	IS - 3%	
3. Change		€ 75.00	IS - 3%	
Contract term commissions				
4. Guarantee Award	8.0% Year	(€ 50.00 / -)	IS - 3%	Quarterly and Early Premium calculation: Actual / 360

Other associated expenses**1. Stamp Duty on Capital Use (applied at the beginning of the contract):**

Term less than 1 year: 0.04% per month

Term greater than or equal to 1 year and less than 5 years: 0.5%

Periods greater than or equal to 5 years: 0.6%.

2. Fees for transfer and mortgage records

a) Final mortgage registration: € 225.00 if ordered online, € 250.00 if requested at the Conservatório

b) Final registration of purchase: € 450.00 if ordered online, € 500.00 if ordered at the Conservatory

3. Notary fees

a) Mortgage Deed or Reinforcement Mortgage: up to € 200.00

b) Mutual Deed or Credit Opening: up to € 200.00

c) Deed Purchase and Sale with Mortgage: up to € 450.00

d) Simple signature recognition: € 15.00

e) Signature recognition with special mentions: € 20.00

VAT is added to notary fees

15.3. Other services

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	Commissions	In addition Tax	Other conditions
1. Provision of Information to Auditors	€ 100.00	VAT - 23%	Grade (1) (2)
2. Financial Capability Statement	€ 100.00	VAT - 23%	Grade (1) (3)
3. Account holder change commission	€ 10.00	IS 4%	Grade (4)

Subtitle:

- Grade (1) VAT charged at the rate in force
- Grade (2) Financial information provided to auditors authorized by the client.
- Grade (3) Customer financial information provided by the Bank.
- Grade (4) By addition or subtraction of titleholder

Other associated expenses
at.

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16. OPERATIONS WITH THE FOREIGNER (OTHER CUSTOMERS)

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16.1. Documentary shipments

	In %	Commissions (Min / Max)	In addition Tax	Other conditions
Import Documentary Shipments				
1. Against Payment	0.25%	(€ 250.00 / € 500.00)	IS - 4%	Plus Processing
2. Request for investigation		150.00	IS - 4%	Plus Processing
3. Processing		150.00	IS - 4%	
4. Office expenses		150.00	IS - 4%	
Export Documentary Shipments				
1. Collections	0.25%	(€ 250.00 / € 500.00)	IS - 4%	Plus Processing
2. Investigation Request		150.00	IS - 4%	Plus Processing
3. Processing		150.00	IS - 4%	
4. Office expenses		150.00	IS - 4%	

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16.2. Documentary credits (cont.)**Entry into force: 25-Jan-2021**[\(INDEX\)](#)

		Commissions	In addition	Other conditions
		In %	Tax	
		(Min / Max)		
Import Documentary Credits				
1. Opening				Plus Processing
First Quarter	0.75%	(€ 350.00 / -)	IS - 4%	
Following Months	0.25%	(€ 150.00 / -)	IS - 4%	
2. Extension (per month or fraction)	0.25%	(€ 150.00 / -)	IS - 4%	Plus Processing
3. Increase Value				Plus Processing
First Quarter	0.75%	(€ 350.00 / -)	IS - 4%	
Following Months	0.25%	(€ 150.00 / -)	IS - 4%	
4. Negotiation / payment	0.25%	(€ 250.00 / € 500.00)	IS - 4%	Plus Processing

5. Accepted / Deferred Payment (per month or installment)	0.25%	(€ 150.00 / -)	IS - 4%	Plus Processing
6. Processing		150.00	IS - 4%	
7. Cancellation		150.00	IS - 4%	Plus Processing
8. Other Changes		150.00	IS - 4%	Plus Processing
9. Office expenses		150.00	IS - 4%	
Export Documentary Credits				Grade (1)
1. Notification		€ 150.00	IS - 4%	In addition, Processing and Office expenses
2. Domiciliation	0.75%	(€ 350.00 / -)	IS - 4%	Plus Processing
3. Confirmation / Per quarter or fraction	0.75%	(€ 350.00 / -)	IS - 4%	Plus Processing Grade (3)
4. Extension	0.75%	(€ 350.00 / -)	IS - 4%	Plus Processing Grade (4)
5. Negotiation / Payment	0.25%	(€ 250.00 / € 500.00)	IS - 4%	In addition, Processing and Office expenses
6. Accepted / Deferred Payment / Per quarter or fraction	0.75%	(€ 350.00 / -)	IS - 4%	Plus Processing Grade (5)
7. Other changes		€ 150.00	IS - 4%	Plus Processing
8. Increase Value				Plus Processing
Credits Notified		€ 150.00	IS - 4%	
Domiciled Credits (per quarter or fraction)	0.75%	(€ 350.00 / -)	IS - 4%	
Confirmed Credits (per quarter or fraction)	0.75%	(€ 350.00 / -)	IS - 4%	
9. Credit Transfer (by quarter or fraction)	0.75%	(€ 350.00 / -)	IS - 4%	Plus Processing
10. Assignment of Funds		€ 150.00	IS - 4%	In addition, Processing and Office expenses
11. Documents with differences		€ 150.00	IS - 4%	Plus Processing
12. Cancellation		€ 150.00	IS - 4%	Plus Processing
13. Processing		€ 150.00	IS - 4%	
14. Office expenses		€ 150.00	IS - 4%	
15. Prior validation of documents		€ 150.00	IS - 4%	

Page 32**Entry into force: 25-Jan-2021****16.2. Documentary credits (cont.)**[\(INDEX\)](#)**Other associated expenses****Subtitle:**

- Grade (1)** In credits with an indication of the amount tolerance, commissions are calculated on the maximum amount of the credit.
- Grade (2)** The opening fee for term credits is charged until it is valid for trading.
- Grade (3)** The confirmation commission charge excludes the notification commission charge.
- Grade (4)** The extension fee is charged on the unused amount.
If the extension does not exceed the period for which the commission is charged, it will be considered as a simple change.
If the extension is requested after the credit has expired, it is considered to be a new operation.
- Grade (5)** The deferred acceptance / payment fee is applied to credit terms, from the last commission charged, until maturity.
The acceptance commission charge excludes the payment commission charge.

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