

Standardised Information Sheet

Banco Carregosa Growing Savings Term Deposit

Name	Banco Carregosa Growing Savings Term Deposit								
Access conditions	Exclusive for clients with Checking Accounts.								
Type	Term deposits (Decree-Law 430/91).								
Term	12 months.								
Advanced call-up	Allowed, with a total interest penalty, in whole or in part whenever the amount not mobilised is greater than the minimum amount required to set up the Term Deposit.								
Renewal	Not renewable.								
Currency	EUR.								
Amount	Minimum: €25 000. Maximum: €500 000.								
Reinforcements	After the initial subscription, subsequent capital contributions (reinforcements) can be made at any time. The minimum amount for each subsequent capital injection is €1000.00. The applicable remuneration rate for each subsequent capital contribution will be the one in effect at the time of the initial subscription.								
Remuneration rate	<table border="1"> <thead> <tr> <th>Gross APR</th> <th>Net APR - IRS (*)</th> <th>Net APR - Corporate tax (IRC) (**)</th> </tr> </thead> <tbody> <tr> <td>1,75%</td> <td>1,26%</td> <td>1,31%</td> </tr> </tbody> </table>			Gross APR	Net APR - IRS (*)	Net APR - Corporate tax (IRC) (**)	1,75%	1,26%	1,31%
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1,75%	1,26%	1,31%							
	(*) Considering a withholding tax rate of 28%.								
	(**) Considering a withholding tax rate of 25%.								
Capitalisation scheme	Capitalisation does not apply to this type of deposit.								
Calculation of interest	The interest calculation basis is Atual/360. No rounding of the rate applies.								
Interest payment	Interest is paid on the maturity date of the deposit by crediting the Client's Checking Account.								
Tax scheme	Interest earned on term deposits is subject to withholding income tax (IRS/IRC), at the rate in force on the date they are credited.								
Other terms and conditions	No other terms and conditions apply.								
Guaranteed capital	The capital deposited is guaranteed in its entirety on the maturity date of the deposit or on the advanced call-up date (if permitted).								
Deposit Guarantee Fund	Deposits made with Banco L. J. Carregosa, S.A. benefit from the repayment guarantee provided by the Deposit Guarantee Fund whenever deposits are unavailable for reasons directly related to the Bank's financial situation. The Fund guarantees the repayment of the overall amount of cash balances of each depositor, whether or not resident in Portugal, and of deposits denominated in								

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	<p>national or foreign currency, provided that such amount does not exceed the guarantee limit defined by law.</p> <p>The Deposit Guarantee Fund guarantees repayment up to a maximum of €100 000 00 per depositor.</p> <p>In calculating the value of deposits of each depositor, the value of all deposit accounts on the date on which payment became unavailable is taken into account, including interest. The balance of deposits in foreign currency will be converted to euros at the exchange rate in force on that date.</p> <p>More information available at www.fgd.pt.</p>
Depository Institution	<p>Banco L. J. Carregosa, S.A Registered at the Companies Registry of Porto under unique registration and TIN number 503 267 015 Registered Office: Av. da Boavista, 1083 – 4100-129 Porto – Portugal Tel.: +351 226 086 460 • Fax: +351 226 086 493 info@bancocarregosa.com • www.bancocarregosa.com</p>
Validity of conditions	No pre-defined expiry date.

Sheet prepared per Notice 4/2009 published by Banco de Portugal on 20.08.2009.

I/We have taken note of the General Terms and Conditions in force at Banco L.J. Carregosa, S.A.:

Date: _____, _____

The Client,

1 Account Holder / Representative _____

2 Account Holder / Representative _____

(To be completed by the Bank)

Date: [yyyy/mm/dd] ____/____/____

Received by: _____

Date: [yyyy/mm/dd] ____/____/____

For the Bank: _____