



Information document on fees

Branch:

Account No:

Taxpayer identification:

Date:

Name of account provider: novobanco

Type of account: Conta Golden Key

Date: 02/01/2025

- This document provides you with information about the fees charged for using the main services associated with your payment account and helps you compare these fees with those applicable to other accounts.
- Fees may also be charged for the use of account-related services not listed in this document. Complete information is available in the Standardized Information Sheet, in the General Conditions for opening an account and in the Fees and Expenses leaflet.
- You can consult a free glossary of terms used in this document.

Service	Fees
General account services	
<p>Maintaining the account</p> <p>Includes a service package consisting of:</p> <ul style="list-style-type: none"> - Providing an debit card [Cartão Débito] for cardholder and additional cardholder - Providing an [Cartão Gold] credit card for cardholder and additional cardholder - Free intrabank credit transfers on, "novobanco Online", and "App" mobile device - Free SEPA + credit transfers on, "novobanco Online", and "App" mobile device - Free intrabank standing orders on, "novobanco Online", and "App" mobile device - Free SEPA + standing orders on, "novobanco Online", and "App" mobile device <p>Services exceeding these amounts will be charged separately.</p>	<p>Monthly charge: 15,60€</p> <p>Total annual fee: 187,20€</p>



Payments (excluding cards)

Request and delivery of current account and crossed cheques	<p><u>5 cheques:</u></p> <p>Branch - Branch 16,75€</p> <p>Branch - Mail 16,75€</p> <p>Internet- Mail 12,75€</p> <p>Telephone with operator – Branch 16,75€</p> <p>Telephone with operator - Mail 16,75€</p> <p><u>10 cheques:</u></p> <p>Branch - Branch 29,50€</p> <p>Branch - Mail 29,50€</p> <p>Internet- Mail 25,50€</p> <p>Telephone with operator – Branch 29,50€</p> <p>Telephone with operator - Mail 29,50€</p> <p><u>20 cheques:</u></p> <p>Branch - Branch 55,00€</p> <p>Branch - Mail 55,00€</p> <p>ATM – Mail 51,00€</p> <p>Internet- Mail 51,00€</p> <p>Telephone with operator – Branch 55,00€</p> <p>Telephone with operator - Mail 55,00€</p>
Request and delivery of crossed and not to order cheques	<p><u>5 cheques:</u></p> <p>ATS – <i>Self Cheque</i> 9,25€</p>
Intrabank credit transfer	<p><u>Same Ordering Party and beneficiary:</u></p> <p>Branch 0,00 €</p> <p>ATM 0,00 €</p> <p>Internet 0,00 €</p> <p>Mobile 0,00 €</p> <p>Telephone with operator 1,56 €</p> <p><u>Different Ordering Party and beneficiary:</u></p> <p>Branch 1,98 €</p> <p>ATM 0,00 €</p> <p>Internet 0,00 €</p> <p>Mobile 0,00 €</p> <p>Telephone with operator 1,98 €</p>
Intrabank standing order	<p><u>Opening / change / cancellation:</u></p> <p>Branch 5,98 €</p> <p><u>By transfer:</u></p> <p>Branch 1,14€</p> <p>Internet 0,00€</p> <p>Mobile 0,00€</p> <p>Telephone with operator 1,14€</p>



SEPA+ Credit transfer	<u>Less than €5,000:</u>	
	Branch	6,76€
	ATM	0,00€
	Internet	1,25€
	Mobile	1,25€
	Telephone with operator	5,72€
	<u>Less than €50,000:</u>	
	Branch	8,32€
	ATM	0,00€
	Internet	1,25€
	Mobile	1,25€
	<u>Less than €100,000:</u>	
	Branch	16,64€
ATM	0,00€	
<u>Equal or greater than €100,000:</u>		
Branch	36,40€	
SEPA + Standing order	<u>Opening / change / cancellation:</u>	
	Branch	5,98€
	<u>By transfer less than €50,000:</u>	
	Branch	5,20€
	Internet	0,00€
	Mobile	0,00€
	Telephone with operator	5,20€
	<u>By transfer less than €100,000:</u>	
	Branch	7,80€
	Internet	0,00€
	Mobile	0,00€
	<u>By transfer equal to or greater than €100,000:</u>	
	Branch	34,32€
Telephone with operator	34,32€	
Non SEPA + credit transfer	<u>Less than 150€:</u>	
	Branch	20,80€
	Internet	13,00€
	Mobile	13,00€
	Telephone with operator	14,56€
	<u>Less than 12.500€:</u>	
	Branch	33,28€
	Internet	31,20€
	Mobile	31,20€
	Telephone with operator	32,24€
	<u>Greater than €12,500:</u>	
	Branch	0,26%
		with min: 45,76€ e max: 124,80€



Non SEPA+ Standing order	Service not available																	
Cards and cash																		
Providing a debit card [Cartão Débito]	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;"><u>1st cardholder</u></td> <td style="text-align: right; vertical-align: bottom;">0,00€</td> </tr> <tr> <td style="padding-left: 20px;">First and subsequent years</td> <td></td> </tr> <tr> <td style="padding-left: 20px;"><u>Additional cardholder</u></td> <td></td> </tr> <tr> <td style="padding-left: 20px;">First and subsequent years</td> <td style="text-align: right; vertical-align: bottom;">0,00€</td> </tr> <tr> <td style="padding-left: 20px;">[Cartão Débito na Hora]</td> <td style="text-align: right; vertical-align: bottom;">20,28€</td> </tr> </table>		<u>1st cardholder</u>	0,00€	First and subsequent years		<u>Additional cardholder</u>		First and subsequent years	0,00€	[Cartão Débito na Hora]	20,28€						
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Providing a credit card [Cartão Verde] [Cartão Gold] [Cartão Branco]	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;">First and subsequent years</td> <td style="text-align: right; vertical-align: bottom;">13,52€</td> </tr> <tr> <td style="padding-left: 20px;">First and subsequent years</td> <td style="text-align: right; vertical-align: bottom;">0,00€</td> </tr> <tr> <td style="padding-left: 20px;">First and subsequent years</td> <td style="text-align: right; vertical-align: bottom;">83,20€</td> </tr> </table>		First and subsequent years	13,52€	First and subsequent years	0,00€	First and subsequent years	83,20€										
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Cash advance on credit	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="padding-left: 20px;"><u>Payments in the EEA in Euro, Swedish Kronor or Romanian LEU:</u></td> </tr> <tr> <td style="padding-left: 40px;">Branch:</td> <td style="text-align: right; vertical-align: bottom;">4,42€ (a)+4,68%(b)+1,40%(c)</td> </tr> <tr> <td style="padding-left: 40px;">ATM:</td> <td style="text-align: right; vertical-align: bottom;">4,16€(a)+4,68%(b)+1,40%(c)</td> </tr> <tr> <td style="padding-left: 40px;">Internet, Mobile and Telephone with operator:</td> <td style="text-align: right; vertical-align: bottom;">4,42€(a)+4,68%(b)</td> </tr> <tr> <td colspan="2" style="padding-left: 20px;"><u>Payments in the rest of the world:</u></td> </tr> <tr> <td style="padding-left: 40px;">Branch:</td> <td style="text-align: right; vertical-align: bottom;">4,42€(a)+4,68%(b)+1,40%(c)+2,60%(d)</td> </tr> <tr> <td style="padding-left: 40px;">ATM:</td> <td style="text-align: right; vertical-align: bottom;">4,42€(a)+4,68%(b)+1,40%(c)+2,60%(d)</td> </tr> <tr> <td style="padding-left: 40px;">Internet, Mobile and Telephone with operator:</td> <td style="text-align: right; vertical-align: bottom;">4,42€(a)+4,68%(b)</td> </tr> </table>		<u>Payments in the EEA in Euro, Swedish Kronor or Romanian LEU:</u>		Branch:	4,42€ (a)+4,68%(b)+1,40%(c)	ATM:	4,16€(a)+4,68%(b)+1,40%(c)	Internet, Mobile and Telephone with operator:	4,42€(a)+4,68%(b)	<u>Payments in the rest of the world:</u>		Branch:	4,42€(a)+4,68%(b)+1,40%(c)+2,60%(d)	ATM:	4,42€(a)+4,68%(b)+1,40%(c)+2,60%(d)	Internet, Mobile and Telephone with operator:	4,42€(a)+4,68%(b)
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	(a) fixed commission on cash withdrawal and/or cash advance on credit (cash advance); (b) variable commission on cash withdrawal and/or cash advance on credit (cash advance); (c) foreign currency service fee applied to payments made in a currency other than the Euro; (d) international transaction processing commission.																	
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Declaration

I declare that I have received and become aware of this document.

Signature(s) (*)

Date: / /

(*) Signature(s) similar to those on the identity card or citizen's card