



## Information document on fees

Branch:

Account No:  Taxpayer identification:  Date:

**Name of account provider: novobanco**

**Type of account: Conta Golden Key**

**Date: 09/11/2023**

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



## Payments (excluding cards)

### Request and delivery of current account and crossed cheques

<u>5 cheques:</u>	
Branch - Branch	15,25€
Branch - Mail	15,25€
Internet- Mail	11,50€
Telephone with operator – Branch	15,25€
Telephone with operator - Mail	15,25€
<u>10 cheques:</u>	
Branch - Branch	26,75€
Branch - Mail	26,75€
Internet- Mail	23,00€
Telephone with operator – Branch	26,75€
Telephone with operator - Mail	26,75€
<u>20 cheques:</u>	
Branch - Branch	49,75€
Branch - Mail	49,75€
ATM – Mail	46,00€
Internet- Mail	46,00€
Telephone with operator – Branch	49,75€
Telephone with operator - Mail	49,75€

### Request and delivery of crossed and not to order cheques

<u>5 cheques:</u>	
ATS – <i>Self Cheque</i>	9,25€

### Intrabank credit transfer

<u>Same Ordering Party and beneficiary:</u>	
Branch	0,00 €
ATM	0,00 €
Internet	0,00 €
Mobile	0,00 €
Telephone with operator	1,56 €
<u>Different Ordering Party and beneficiary:</u>	
Branch	1,98 €
ATM	0,00 €
Internet	0,00 €
Mobile	0,00 €
Telephone with operator	1,98 €

### Intrabank standing order

<u>Opening / change / cancellation:</u>	
Branch	5,98 €
<u>By transfer:</u>	
Branch	1,14€
Internet	0,00€
Mobile	0,00€
Telephone with operator	1,14€



<b>SEPA+ Credit transfer</b>	<u>Less than €5,000:</u>	
	Branch	6,24€
	ATM	0,00€
	Internet	0,00€
	Mobile	0,00€
	Telephone with operator	5,72€
	<u>Less than €50,000:</u>	
	Branch	7,80€
	ATM	0,00€
	Internet	0,00€
	Mobile	0,00€
	<u>Less than €100,000:</u>	
	Branch	15,60€
ATM	0,00€	
<u>Equal or greater than €100,000:</u>		
Branch	36,40€	
<b>SEPA + Standing order</b>	<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€	
<b>Non SEPA + credit transfer</b>	<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€



<b>Non SEPA+ Standing order</b>	Service not available																			
<b>Cards and cash</b>																				
<b>Providing a debit card</b> [Cartão Débito]	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding-left: 20px;"><u>1st cardholder</u></td> <td></td> </tr> <tr> <td>First and subsequent years</td> <td style="text-align: right;">0,00€</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td style="padding-left: 20px;"><u>Additional cardholder</u></td> <td></td> </tr> <tr> <td>First and subsequent years</td> <td style="text-align: right;">0,00€</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>[Cartão Débito na Hora]</td> <td style="text-align: right;">20,28€</td> </tr> </table>		<u>1st cardholder</u>		First and subsequent years	0,00€			<u>Additional cardholder</u>		First and subsequent years	0,00€			[Cartão Débito na Hora]	20,28€				
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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.																			
<b>Cash withdrawal</b>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Branch</td> <td style="text-align: right;">12,48€</td> </tr> </table>		Branch	12,48€																
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## Declaration

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

Signature(s) (\*)

Date:  /  /

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