

### FOR WHAT REASONS WOULD YOU SWITCH BANK? FOR MANY.



No account maintenance fee



Debit Card provided immediately and no annual fees



Minimum saving amount of €1



Open until 8 p.m. Monday to Saturday



The right product to buy your dream house



Personal Loan on the app

Open an account and gain immediate access to:



## **DEPÓSITO A PRAZO WORKSITE**

Term: 183 days 0,20% TANB - gross nominal annual rate (0,144% TANL - net nominal annual rate)

- Minimum deposit amount: €1.000
- Maximum deposit amount: €45.000
- Interest penalty in case of early withdrawal

Each Customer that is first holder of a current deposit account is entitled to subscribe only one Depósito a Prazo Worksite.

Customers that are first holders of current deposit accounts with ActivoBank S.A. and that are Employees of this company, which must be verified by showing a document that proves it.

The opening of an account is conditioned to the Customer's acceptance by the Bank, in accordance with its Customer Acceptance Policy. Minimum account opening amount: 250€.

Special Conditions valid until

The Bank reserves the right to alter or cancel this campaign, without prior warning whenever the market conditions so require.

**Ponto Activo:** 

Address:

E-mail:

activobank.pt facebook.com/activobank

# AFTER YOU JOIN ACTIVOBANK YOU CAN CHOOSE ONE OF THESE IMMEDIATE ADVANTAGES:



Oferta Ordenado Activo is valid for customers who receive a salary of €600 or more for an agreed loyalty period of 24 months.

This amount is applied as long as the customer also subscribes to one of seven conditions that bind him/her to the Bank. Oferta Boas Vindas is valid for 3 months after the account opening.

#### **Oferta Ordenado Activo**

For each month in which the Oferta Ordenado Activo conditions are not met, the Client commits to pay ActivoBank €14,42 (plus Stamp Tax).

The salary transfer does not imply or require the subscription of an overdraft facility. The Oferta Ordenado Activo is valid after the salary transfers begin.

#### **Oferta Boas Vindas**

To take advantage of the Oferta Boas Vindas, you just need to meet 1 of the following 7 loyalty conditions for 24 months:

- Receive a monthly salary or pension worth at least €600
- Regular term deposit, investment funds or securities portfolio worth at least €7.500 globally
- Minimum €250 charges to an ActivoBank credit card
- Three different monthly direct debits
- Crédito Multiusos (excluding the Crédito Gadget)
- Home Loan

- Médis Health Care Insurance

The conditions apply to the current account associated to the loyalty agreement. If the Client fails to meet at least 1 of the 7 conditions listed above, he/she shall be liable for a loyalty noncompliance fee of €9,62 (plus Stamp Tax), for every month of non-compliance.

### Crédito Gadget

Subject to credit assessment. 6,3% TAEG, annual effective interest rate, monthly instalments of €39,00 for a simulation of a €900,00 loan with a 24-month term. Total amount charged to the Consumer: €957,60, including interests, Stamp Tax for the use of the loan and Stamp Tax on interests. The amounts above already include VAT at the legal rate in effect and were estimated by ProMutatis for ActivoBank's Clients who agree not to leave the Bank for 24 months. Apple is a trademark of Apple Inc., registered in the USA and in other countries. A Oferta Boas Vindas and Oferta Ordenado Activo cannot be combined. Offer valid for Clients over 18 years old. During the period of time while the loyalty agreement with ActivoBank is in effect, the Client cannot enter into a new loyalty period in the wake of this campaign.

Médis: exclusive registered trademark for products managed by Médis - Companhia Portuguesa de Seguros de Saúde, SA, insurance company, reinsurer and manager of the integrated health care system underlying insurances of Policies issued by it or by other insurance companies authorized by it. This information does not dispense with the reading of the legally required pre-contractual and contractual information. Banco ActivoBank, S.A. is a financial intermediary registered with the Comissão do Mercado de Valores Mobiliários (Portuguese stock market regulator) and is authorized to provide investment services and to receive and send orders on behalf of third parties. © 2010 Banco ActivoBank, S.A.