



# Welcome Appointment Guidelines

International Relations Service (SRI)

March 2021



## Document Management

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*Please note that this document is only intended for internal use.*



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## Purpose

INESC TEC's International Relations Service (SRI) anchors on **three operational areas**, one of which is **International Mobility**. This area includes the **support both to incoming foreign collaborators** and **INESC TEC's staff wishing to spend some time in a host organisation abroad** in order to acquire new knowledge, forging new research collaborations, conducting and/or participating in lectures courses or taking part in joint research activities.

- *Why was this document created?*

The Welcome Appointment Guidelines document was created mainly to assist SRI's mobility experts throughout inward mobility processes involving foreign nationals at the institution.

Additionally, it seeks to provide INESC TEC's administrative assistants - who also play a pivotal role in such processes - with key information that used to be scattered across different sources and, therefore, not always at hand in due time.

- *Where does this document stand in supporting incoming mobility?*

The document works as a guidance tool to streamline and standardise SRI's Welcome Appointment.

The Welcome Appointment, which differs from the Welcome Session, is organised by the Service in tandem with the host Centre's Administrative Assistant and exclusively targets foreign nationals who are due to arrive or have just arrived at INESC TEC. It aims at informing these newcomers of several actions they will have to take to complete their settlement in Portugal and clarify any doubts they might have over their situation as foreign nationals.

By concentrating relevant information from multiple sources in a single document, these guidelines will 1) save time searching for answers to frequently asked questions on inward mobility matters and 2) standardise procedures.

- *How is the document structured?*

The Welcome Appointment Guidelines document follows a checklist structure to ensure that no important matter in the process is left unaddressed. It highlights, in a simple, concise and easy-to-read manner, the steps to be taken when a foreign collaborator arrives in Portugal to work, study or carry out research activities.

Key information is organised around topics to be discussed at the sessions and complemented with additional notes and footnotes.

The mobility expert and the administrative assistant do not need to go over all the listed topics if they have already been ticked off in the incoming process they are handling. They can pick those which have not been addressed yet.



## Guidelines

Select the step(s) you need to consult:

<a href="#">Step 1</a>	Settling into INESC TEC
<a href="#">Step 2</a>	Registering with the Portuguese Tax and Social Security Authorities
<a href="#">Step 3</a>	Opening a Bank Account
<a href="#">Step 4</a>	Registering with SEF or the Local Council (“Câmara Municipal”)
<a href="#">Step 5</a>	Access to State-Provided Medical Care
<a href="#">Step 6</a>	Family Matters, Driving in Portugal, Language, Accommodation, and Gyms
<a href="#">Step 7</a>	Wrapping-up and Reassuring the Newcomer

VERY IMPORTANT: Before the meeting, the SRI staff should get as much information about the foreign collaborator’s incoming process as possible. The Administrative Assistant and the HR staff are relevant information sources within the institution and should be consulted at this stage. Additionally, the SRI staff should use [Erin Meyer s’ Cultural Map tool](#) to learn how the foreign collaborator’s original country builds trust, gives negative feedback, and makes decisions. This awareness should help the SRI staff create empathy when they meet with the foreign newcomer to welcome him to the institution.

At the beginning of the Appointment, the SRI staff should explain the meeting’s goal and its overall structure to the new collaborator.

### Step 1

☐

SETTLING INTO INESC TEC

Tick	Topics to cover	Guiding notes
<input type="checkbox"/>	Presentation of the International Relations Service by one representative of the team, only when applicable.	Go through the service presentation slides, highlighting the multicultural setting, the institution’s international profile and internal events that promote cultural awareness and cross-cultural understanding.
<input type="checkbox"/>	Raise awareness of the importance of attending the <i>Welcome Session</i> .	<i>Introduction to the Welcome Session</i> - The Welcome Session is organised by the Human Resources Service (HR). It takes place once a month



		<p>(except in August)<sup>1</sup> and is hosted by a Member of the Board of Directors, who welcomes new collaborators. It is an excellent opportunity to get to know the institution and understand its model and functioning.</p> <ul style="list-style-type: none"> <li>- These Sessions <u>are mandatory for employees and grant holders</u>, being advisable for the remaining new staff. In the event of being unable to attend the first Welcome Session upon arrival, the new collaborator should inform the HR with 48 hours' notice, in writing, by email, copying their Supervisor and Administrative Assistant.</li> <li>- A schedule of all planned sessions is published in advance, usually at the beginning of each year. (Please see <a href="#">Annex I</a>).</li> </ul>
<input type="checkbox"/>	Introduction to the <i>Cultural Ambassadors' Network</i> . <sup>2</sup>	<p><i>Introduction to the Cultural Ambassadors' Network</i></p> <p><u>Why?</u></p> <ul style="list-style-type: none"> <li>- Moving abroad is a unique experience that comes with several challenges. Adapting to a new country, culture, and language, can be much easier if one gets the chance to share such an experience with others who are or have been in a similar situation.</li> <li>- Getting to know the Cultural Ambassadors Network will <u>facilitate foreign newcomers' integration</u>.</li> <li>- The Welcome Appointment, which differs from the Welcome Session, as it is intended for foreign nationals only, is a good occasion to get to know this network.</li> <li>- The SRI should make a previous contact to confirm the Ambassador's availability to be present at the Welcome Appointment.</li> </ul> <p><u>What is a Cultural Ambassador?</u></p> <p>A volunteer who is a foreign national or has had an international experience and feels strongly about the culture of its former host country and is willing to collaborate with the SRI:</p> <ul style="list-style-type: none"> <li>- to help foreign collaborators settle into INESC TEC and adapt to a new country;</li> </ul>

<sup>1</sup> Due to the pandemic, this session, which required in-person attendance, is now on hold and has been temporarily replaced by digital communications between the host team and newcomers.

<sup>2</sup> This network is in the making and is expected to be announced in the course of 2021.



		<ul style="list-style-type: none"> <li>- to help bring out the institution's intercultural diversity and international mindset and take advantage of this to reaffirm the institution's international standing;</li> <li>- to help SRI in its intent to further educate the institution about cultural idiosyncrasies that should not be overlooked when either approaching a new geography for cooperation/business or hosting a foreign delegation.</li> </ul>
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## Step 2



### REGISTERING WITH THE PORTUGUESE TAX AND SOCIAL SECURITY AUTHORITIES

Tick	Topics to cover	Guiding notes
<input type="checkbox"/>	Upon arrival to Portugal, the foreign collaborator will have to apply for a <i>Taxpayer Identification Number (NIF – Número de Identificação Fiscal)</i> . It is also often referred to as <i>Número de Contribuinte</i> in Portuguese.	<p>Explain why he/she needs to register with the competent Portuguese authorities and the related general procedures to get these numbers.</p> <ul style="list-style-type: none"> <li>- If he/she is not a holder of a Taxpayer Identification Number (NIF), he/she will not be able to: undertake paid activities in Portugal; have a social security number; rent a house; enrol in a course at the University; set up utilities; or sign a mobile phone contract, for instance. By getting the NIF, the collaborator will also be able to exercise his/her rights as a taxpayer.</li> </ul>
<input type="checkbox"/>	Getting the <i>Social Security Number (NISS – Número de Identificação de Segurança Social)</i> should be the following topic to introduce, in particular, if the new collaborator is signing an employment contract with INESC TEC. Nevertheless, it is the employer, <b>not the employee, who must register the latter with Social Security.</b>	<ul style="list-style-type: none"> <li>- The HR at INESC TEC will not issue the employment contract if the new employee does not have a NIF or a NISS.</li> </ul>
<input type="checkbox"/>	Research grant holders, who comply with the conditions established on the Regulation for Studentships and Fellowships of FCT and are not included in a mandatory social protection scheme, may apply for the <i>Voluntary Social Insurance (SSV - Seguro Social Voluntário)</i> .	Grant holders with, at least, a 6-month fellowship, are advised to apply for the Voluntary Social Insurance to benefit from the national Social Security System. <b>Social Security affiliation is voluntary, though.</b>

Supporting Table: Taxpayer Identification Number (NIF)

Taxpayer Identification Number (NIF)	
Why	The NIF is a fiscal nine-digit number unique to each individual. It is most likely the first thing the foreign collaborator will need to start his/her new life in Portugal, i.e., to do things like open a bank account, receive an income, or make a tenancy agreement. The NIF represents individuals at the Portuguese Tax and Customs Authority (AT), ensuring that their contributions and taxes are properly recorded against their name.
Where to request	<p><a href="#">E-Balcão (Tax and Customs Authority- AT - website)</a></p> <p>Due to the pandemic, foreign citizens are no longer requested to go to a government tax office to get the NIF. They can apply for it online through the AT website while public services remain closed for walk-ins. A fiscal representative in Portugal will need to be appointed to submit the request online. Please, note, however, that in-person requests are still permitted but only by appointment (while the pandemic restrictive measures are still in force). In this situation, the requester should be accompanied by the person who will be his/her tax representative. <sup>(1)</sup></p> <p><a href="#">Local offices of the Tax and Customs Authority (Autoridade Tributária e Aduaneira)</a></p> <p>Locations: <a href="https://eportugal.gov.pt/en/pesquisa/-/pesquisa/search_stores">https://eportugal.gov.pt/en/pesquisa/-/pesquisa/search_stores</a></p> <p>Or</p> <p><a href="#">Local branch of a Citizen Shop (Loja do Cidadão)</a> <sup>(2)</sup></p> <p>Locations: <a href="https://eportugal.gov.pt/en/pesquisa/-/pesquisa/search_stores">https://eportugal.gov.pt/en/pesquisa/-/pesquisa/search_stores</a></p>
Documents required to obtain the NIF	<p><u>Foreign citizens <b>registering as non-residents</b> will need to:</u></p> <ul style="list-style-type: none"> <li>- Present a valid identity card or passport;</li> <li>- Present proof of residence (in their country of origin)</li> <li>- Appoint a fiscal representative in Portugal <sup>(3)</sup> who agrees to act on their behalf. This Fiscal Representative in Portugal will be responsible for requesting a Taxpayer Number on the foreign citizen's behalf if he/she is still applying from outside Portugal. A Power of Attorney document (translated into Portuguese) must be provided at the time of the request. Suppose, however, the foreign citizen is already in Portugal. In this case, he/she can go to a local counter of the Portuguese Tax and Customs Authority, accompanied by someone who accepts to be his/her tax representative, to request the NIF on the spot. Please, note that EU/EEA/Switzerland citizens are not obliged to appoint a tax representative to get their NIF as long as they present a document proving their residence in an EU/EEA country or Switzerland.</li> </ul> <p><u>Foreign citizens <b>registering as residents</b> <sup>(4)</sup> are required to:</u></p> <ul style="list-style-type: none"> <li>- Present a valid identity card or passport;</li> <li>- A residence permit or an equivalent document (e.g., at least, a 6-month employment contract; or a 6-month tenancy contract). In the case of EU/EE/Switzerland citizens, the EU Registration Certificate, issued by the Local Council of their place of residence in Portugal, will do.</li> </ul> <p>After obtaining the NIF, the requester may ask to be provided with the electronic credentials in order to access the Tax and Customs Authority portal and be able to check any messages received from this entity, update any relevant fiscal information that should be communicated to <i>Finanças</i>, etc.</p>
Legislation	<a href="#">Decree-Law nr 14/2013</a> : “Número de Contribuinte”, Article 3.º “Âmbito”, and 10.º “Documentos”





And

[Decree-Law nr 398/98](#): “Lei Geral Tributária” Article 19.<sup>o</sup> “Domicílio Fiscal”, numbers 6 and 9

<sup>(1)</sup> These procedures are subject to change in accordance with the evolution of the pandemic. Please, refer to the official authorities to check if these procedures remain up-to-date at the time of the Welcome Appointment.

<sup>(2)</sup> Citizen’s Shops should be the first option for this type of request.

<sup>(3)</sup> Article no. 19, of the Decree-Law no 398/98 on the Fiscal Representative:

“6 - Os sujeitos passivos residentes no estrangeiro, bem como os que, embora residentes no território nacional, se ausentem deste por período superior a seis meses, bem como as pessoas colectivas e outras entidades legalmente equiparadas que cessem a actividade, **devem, para efeitos tributários, designar um representante com residência em território nacional.**

7 - Independentemente das sanções aplicáveis, **depende da designação de representante nos termos do número anterior o exercício dos direitos dos sujeitos passivos nele referidos perante a administração tributária**, incluindo os de reclamação, recurso ou impugnação.

8 - O disposto no número anterior não é aplicável, sendo a designação de representante meramente facultativa, em relação a não residentes de, ou a residentes que se ausentem para, Estados membros da União Europeia ou do Espaço Económico Europeu, neste último caso desde que esse Estado membro esteja vinculado a cooperação administrativa no domínio da fiscalidade equivalente à estabelecida no âmbito da União Europeia.

9 - O representante pode renunciar à representação nos termos gerais, mediante comunicação escrita ao representado, enviada para a última morada deste.

10 - A renúncia torna-se eficaz relativamente à Autoridade Tributária e Aduaneira quando lhe for comunicada, devendo esta, no prazo de 90 dias a contar dessa comunicação, proceder às necessárias alterações, desde que tenha decorrido pelo menos um ano desde a nomeação ou tenha sido nomeado novo representante fiscal.”

Also, according to Article 23<sup>o</sup>, nr. 2 of the Decree-Law nr. 14/2003, a fiscal representative, must be a natural or legal person residing in Portugal. The fiscal residence of the represented foreign collaborator will be that of the fiscal representative. Once the foreign collaborator is able to prove that he has a fiscal address in Portugal, he is advised to promptly go to a tax office to unlink himself from his fiscal representative. In Portugal, there are **several offices providing tax representation services**. Fees charged vary from 135 up to 450 euros depending on 1) the representation’s period of time and 2) the tasks that the fiscal representative will be carrying out for his client.

<sup>(4)</sup> The Portuguese tax authorities (*Finanças*) **will consider a citizen resident if he spends 183 days or more in the country within a 12-month period**. Portugal splits the year for residency purposes, which means a foreign citizen could be recognised as tax resident from the day he arrives, intending to stay permanently. If he spends less than 183 days a year in Portugal, he could still be seen as a tax resident if he owns Portuguese property that the *Finanças* consider to be their ‘permanent home’. This is what the Portuguese fiscal legislation rules. However, in practice, we have noticed that the Tax and Customs Authority (AT) considers non-EU citizens who do not hold a residence permit issued by SEF non-residents for fiscal matters.

Where the citizen’s tax status is unclear because he/she meets the residency criteria for both Portugal and his home country, residency can be determined by double tax treaties, for instance. This sets out tie-breaker rules that look at the location of the citizen’s permanent home, where his/her finances are based and where he/she normally lives. If residency still cannot be decided, it comes down to the citizen’s nationality or by mutual agreement between the two countries.



Supporting Table: Social Security Number (NISS)

Social Security Number (NISS)	
Why	To benefit from the Portuguese Social Security System in situations of increased vulnerability (e.g., sickness; unemployment; maternity). <b>The NISS is mandatory for employers when taking on staff!</b>
Where to request	INESC TEC's new employees do not need to take any action to obtain the NISS. However, they should be informed they will get one and, therefore, qualify for several benefits in the event of finding themselves in a state of increased vulnerability while employed (or after losing their job). Moreover, this registration ensures that contributions are properly credited to both the employer and the employee. INESC TEC's HR is accountable for registering new staff with Social Security (contact person: José Carlos Dore).
Documents required to obtain the NISS	The new employee should hand it over to HR: - An authenticated <sup>(1)</sup> copy of an identity document; - His Taxpayer Identification Number (NIF).
Supporting Documentation	<a href="#">Guia Prático Atribuição de NISS na Hora para Cidadãos Estrangeiros</a> (1010 – v.02) <a href="#">Social Security in Portugal, 2020</a>

<sup>(1)</sup> Document authentication can be requested at a post office, notary service, or a commercial registry office; to an attorney or solicitor; at the Parish Council (Junta de Freguesia) or at a Chamber of Commerce and Industry. Indicative fees charged:

[CTT](#): 22,14€ (up to 4 pages)

[Cartório Notarial, Alexandra Matias Vale](#) (Rio Tinto): 18,15€ (up to 4 pages)

[Junta de Freguesia de Paranhos](#): 7,50€ (up to 4 pages)

Supporting Table: Voluntary Social Insurance (SSV)

Voluntary Social Insurance (SSV)	
Why	To benefit from the Portuguese Social Security System in situations of increased vulnerability (e.g., sickness; maternity). The voluntary social insurance scheme is an <b>optional contributory scheme that aims at ensuring the right to <i>Segurança Social</i> (Social Security) of individuals over 18 years old and able to work, who do not fit into the general social protection scheme.</b> It is the case of research grant holders. However, please inform the foreign citizen that only grant holders with at least a 6-month fellowship may be advised to apply for the Voluntary Social Insurance to benefit from the national Social Security System. Also, explain that Social Security affiliation is completely voluntary in this case.
Where	A local branch of the Social Security Institute in the place of residence; Locations: <a href="http://www.seg-social.pt/servicos-de-atendimento">http://www.seg-social.pt/servicos-de-atendimento</a> Or A local branch of a Citizen Shop (Loja Do Cidadão) Locations: <a href="https://eportugal.gov.pt/en/pesquisa/-/pesquisa/search_stores">https://eportugal.gov.pt/en/pesquisa/-/pesquisa/search_stores</a>



Documents required to apply to the SSV	<ul style="list-style-type: none"> <li>- Valid identity card or passport and NIF;</li> <li>- A declaration under oath that a compulsory social welfare scheme does not cover the interested party;</li> <li>- Medical certificate attesting that the person can work;</li> <li>- Simple copy of the Research Grant Contract (for a minimum period of 6 months);</li> <li>- Forms required by the Social Security Institute duly filled in.</li> </ul>
Supporting Documentation and Legislation	<p><a href="#">Law 40/2004</a>: “Estatuto do Bolseiro” Article 10.º “Segurança Social”</p> <p><a href="#">Guia Prático: Inscrição, Alteração e Cessação do Seguro Social Voluntário</a></p> <p>Regulamento de Bolsas de Investigação do INESC TEC: Artigo 35.º “Segurança Social”</p> <p><a href="#">eportal.gov.pt</a> – Voluntary Social Insurance</p>

### Step 3



#### OPENING A BANK ACCOUNT

Tick	Topics to cover	Guiding notes
<input type="checkbox"/>	<i>Opening a Portuguese bank account</i> will ease the process of receiving the monthly salary or research grant.	<p>INESC TEC has an agreement with ActivoBank, thereby guaranteeing special conditions and advantages for collaborators (Please see <a href="#">Annex II</a>).</p> <p><i>Note: The <a href="#">TransferWise</a> website may be a cheaper and easier way to quickly and safely transfer funds worldwide, charging lower fees than banks.</i></p> <p><i>The concept is to match transfers with other people and then have a small commission while using the inter-bank mid exchange rate (differs from traditional currency transfers where there are buy and sell rates, and the broker takes the difference between the two).</i></p>

Supporting Table: Opening a Bank Account

Opening a Bank Account	
Why	Opening a Portuguese bank account will make it easier to receive the monthly salary or research grant and save time and money on daily financial transactions.
Where	<p>List of banks in Portugal: <a href="https://www.bportugal.pt/en/entidades-autorizadas/67/all">https://www.bportugal.pt/en/entidades-autorizadas/67/all</a></p> <p>INESC TEC has a protocol with <a href="#">Activo Bank</a> that guarantees specific conditions for INESC TEC’s collaborators. INESC TEC’s Key Account Manager at Activo Bank is Ms Vanessa D’Alte. Ms D’Alte should be provided with all the necessary details to assist the new employee with opening an account according to the protocol’s terms.</p>



	<p>Email: <a href="mailto:vdalte@associados-activobank.pt">vdalte@associados-activobank.pt</a></p> <p>Mobile Phone : +351 910 735 307</p> <p>Nevertheless, <b>it is up to the new collaborator to decide whether to open a bank account at Activo Bank or not.</b> There is no obligation from the newcomer to pick this bank.</p>
<b>Documents required to open a bank account</b>	<ul style="list-style-type: none"> <li>- Valid identity card;</li> <li>- Taxpayer Identification Number (NIF);</li> <li>- Proof of Residence - Documents that may be submitted as proof of residence provided that they display a Portuguese address: driver's license, a utility bill (electricity, water, gas, telephone), a tenancy agreement, a residence certificate <sup>(1)</sup> issued by the Parish Council (<i>Junta de Freguesia</i>), or an employment or research grant contract;</li> <li>- Proof of Employment (<i>Comprovativo de Profissão</i>) - some examples of documents that may be submitted: payslip or employment contract. Provided documents must be less than six months old when you request the opening of the account.</li> </ul>
<b>Supporting Documentation &amp; Additional Information</b>	<p>See <a href="#">Annex II for Activo Bank's conditions</a>;</p> <p>Detailed information on the Portuguese Bank System can be found here:  <a href="https://www.expatica.com/pt/finance/banking/opening-a-bank-account-in-portugal-105170/">https://www.expatica.com/pt/finance/banking/opening-a-bank-account-in-portugal-105170/</a></p>

<sup>(1)</sup> For instance, the *Parish Council of Paranhos* requires the following list of documents:

- Valid identity card;
- Taxpayer Identification Number (NIF);
- Proof of residence in the Paranhos' area – some examples of documents that may be submitted: tenancy agreement; any proof of rent to the landlord or agent in Portugal (such as the University Residence, or Airbnb), alternatively, two witnesses, with no family connection to the requester, confirming that this one lives in Paranhos. **Note:** The documentation may vary from place to place. The foreign national collaborator is advised to check with the Parish Council (Junta de Freguesia) of his/her area of residence the required documents to ask for proof of residence.

## Step 4



### REGISTERING WITH SEF OR THE LOCAL COUNCIL ("CÂMARA MUNICIPAL")

Tick	Topics to cover	Guiding notes
<input type="checkbox"/>	<p><i>Foreign citizens outside the EU must go to the Immigration and Borders Service (SEF) office to communicate their entry into the country and obtain the necessary legal documentation.</i></p>	<p>In a general manner:</p> <p><u><i>Third-country Nationals from countries with no signed freedom of movements agreements with the EU:</i></u></p> <ul style="list-style-type: none"> <li>- <b>Third-country nationals with residence visas or holders of temporary visas wishing to extend their stay in Portugal</b> provided that they meet the applicable requirements to apply for such an extension, <b>must book their Appointment with SEF to obtain their residence permit ("Autorização de Residência")</b>. This must be done by phone (through SEF's Call Centre) or online (for specific cases only).</li> </ul>



		<p><a href="https://imigrante.sef.pt/en/deslocacao-sef/">https://imigrante.sef.pt/en/deslocacao-sef/</a>  <a href="https://imigrante.sef.pt/en/solicitar/residir/">https://imigrante.sef.pt/en/solicitar/residir/</a></p> <p>Please note that some Portuguese Consulates, when issuing visas for stays over 90 days, are also proceeding with automatic scheduling with the Portuguese Immigration and Borders Service (SEF). Foreign nationals' holders of a Visa to enter into Portugal should look in their passport for a stamp with a link to access information about their appointment at SEF.</p> <p>At this stage, it is important to remind the foreign citizen that he/she should check beforehand the documents he/she is required to present at the appointment with SEF. Required documentation may be referred to on SEF's website.</p> <p>Citizens with a valid residence permit are entitled to apply for <i>family reunification</i>. Depending on whether the family members are outside the national territory or have already entered legally in Portugal, the required documentation will vary.</p> <p><a href="https://imigrante.sef.pt/en/solicitar/residir/art98-1/">https://imigrante.sef.pt/en/solicitar/residir/art98-1/</a>  <a href="https://imigrante.sef.pt/en/solicitar/residir/art98-2/">https://imigrante.sef.pt/en/solicitar/residir/art98-2/</a></p>
<input type="checkbox"/>	<p><i>EU citizens</i> staying more than three months in Portugal must apply for the EU registration certificate.</p>	<p><u><i>European Union, EEA, Andorra and Switzerland citizens:</i></u></p> <ul style="list-style-type: none"> <li>- European Union, European Economic Area, Andorra, and Switzerland nationals and their family members, whose period of stay in Portugal is inferior to three months, must hold a valid Identity Card or Passport.</li> <li>- <b>After three months in Portugal, these citizens have 30 days to register and formalise the right of residence at the Local Council (<i>Câmara Municipal</i>) of their place of residence in Portugal.</b> They will receive an "EU registration certificate". This registration can be made voluntarily within the first three months of stay in Portugal.</li> </ul> <p><a href="https://www.sef.pt/en/pages/faq-detalle.aspx?nID=8">https://www.sef.pt/en/pages/faq-detalle.aspx?nID=8</a>          (some information may be available only in Portuguese).</p>



## Step 5



### ACCESSING STATE-PROVIDED MEDICAL CARE

Tick	Topics to cover	Guiding notes
<input type="checkbox"/>	<p><i>Citizens of Member States of the European Union:</i></p> <ol style="list-style-type: none"> <li>1. Temporary Stays (<u>up to 3 months</u>) – the EHIC</li> <li>2. European citizens moving to Portugal to stay longer than three months – Portable S1 Document</li> </ol> <p><i>Citizens of Third Countries – under Bilateral Agreements:</i> There are bilateral agreements between Portugal and third countries, subject to reciprocity, that allow equal treatment of nationals in a situation of stay or residence in Portugal, covering social security and illness. Countries with bilateral agreements, providing for reciprocity, are</p>	<ol style="list-style-type: none"> <li>1- European citizens or third-country citizens covered by a State-based Social Security system in <b>any EU Member State</b> are eligible for a free European Health Insurance Card (EHIC) - CESD - <i>Cartão Europeu de Seguro de Doença</i>. The EHIC is a free card that gives EU/EEA/Swiss citizens access to state-provided healthcare, when necessary, during a temporary stay in any EU country, Iceland, Lichtenstein, Norway and Switzerland. The EHIC must be valid at the time of healthcare provision in Portugal. The EHIC is <b>NOT</b> an alternative to travel insurance. It does not cover any private healthcare or other costs such as a return flight to the home country or lost/stolen property.</li> <li>2- European citizens should present the <u>Portable S1 Document</u>, which attests their healthcare rights. The <u>social security institution at the home Member State can issue the S1 form upon request</u> and preferably before leaving. The new host country's social security institution can also obtain the necessary data directly from the institution in the citizen's home country. The "portable document" (E-form) from the home country's health insurance institution certifies that the cost of the treatment the EU citizen might need in Portugal will be covered. It should contain the citizen's personal health data, the coverage period, and the establishment's name providing the treatment. <a href="http://www.arsalgarve.min-saude.pt/mobilidade-de-doentes/access-to-the-national-health-system-in-portugal/">http://www.arsalgarve.min-saude.pt/mobilidade-de-doentes/access-to-the-national-health-system-in-portugal/</a></li> <li>1- In case of need for healthcare in a temporary stay in Portugal, it is necessary to present the entitlement document, whose validity must cover the date of the provision of healthcare. The entitlement document must be requested in the country of residence.</li> </ol>



	<p>Andorra, Brazil, Cape Verde, Quebec, Morocco and Tunisia. These bilateral agreements cover workers, pensioners and their families.</p> <p>However, <i>non-residents or short-term visitors from third countries</i> will most likely need <i>private health insurance</i> whilst in Portugal.</p>	
<input type="checkbox"/>	<p><i>Foreign nationals residing in Portugal can apply for the National Health Service (SNS - Serviço Nacional de Saúde).</i></p>	<p>Any foreign citizen <b>with legal residence</b> in Portugal may request a user number in order to access the services of the public health care units of the National Health Service.</p>
<input type="checkbox"/>	<p><i>Insurance policy at INESC TEC</i></p>	<p>- <i>Work Accident Insurance</i> It covers the hazards and risks employees may be subject to while working. INESC TEC activates this insurance, and no additional action is required from the collaborator's end.</p> <p>- <i>Personal Accident Insurance</i> It covers the hazards and risks research grant holders may be subject to while doing their research work. INESC TEC activates this insurance, and no additional action is required from the grant holder's end.</p> <p>- <i>Travel Insurance</i> The travel insurance is activated whenever a Travel Form ("Ficha de Viagem") is submitted and approved.</p> <p>- <i>Health Insurance</i> Employees and research grant holders benefit from a health insurance provided by INESC TEC. INESC TEC activates the insurance when the contract is signed with the new employee or grant holder.</p> <p>Beneficiaries may request a territorial extension, free of charge, when travelling abroad for professional purposes, and a period of up to one month. The request for territorial extension should be submitted in advance to the HR (Contact Person: José Carlos Dores- <a href="mailto:jose.c.dores@inesctec.pt">jose.c.dores@inesctec.pt</a>).</p> <p>Once the insurance company approves a territorial extension request, the collaborator will receive a certificate (PT or EN) with the coverages and capitals activated for the trip duration. Please see all the information regarding insurances on the Intranet.</p>



## Informative Table: National Health Service (SNS)

National Health Service (SNS)	
Why	To obtain primary care and hospital care, urgent or scheduled, in the National Health Service's healthcare units. Everyone who is registered as a resident can also register to access the Portuguese National Health Service (SNS) on the same basis as a Portuguese citizen. This is the same whether the foreign national is employed, self-employed or not working.
Where	Foreign citizens can register with the health care unit of their place of residence, preferably with the Family Health Unit ( <i>USF - Unidade de Saúde Familiar</i> ). These units provide users with access to General Practitioners appointments, nursing care and other healthcare services: nutrition, psychological and social care support, oral health services, etc. Location: <a href="https://www.sns.gov.pt/institucional/entidades-de-saude/">https://www.sns.gov.pt/institucional/entidades-de-saude/</a> Or A local branch of a Citizen Shop (Loja Do Cidadão) Location: <a href="https://eportugal.gov.pt/en/pesquisa/-/pesquisa/search_stores">https://eportugal.gov.pt/en/pesquisa/-/pesquisa/search_stores</a>
Documents required to apply to the SNS	- Valid identity card or passport; - Taxpayer Identification Number (NIF); - A residence permit issued by Portugal's Foreigners and Borders Service ( <i>SEF - Serviço de Estrangeiros e Fronteiras</i> ); Or S1 form for EU citizens issued by the health insurance authority of their home country. Or The <i>Certificado de Direito à Assistência Médica</i> – CDAM, known as PB4, for Brazilian Citizens <sup>(5)</sup> Or Foreign nationals who do not hold a residence permit or who are in an irregular situation with regard to the legislation in force have access to the SNS upon presentation of a document from the <i>Junta de Freguesia</i> (same as Parish Council) of their place of residence attesting that they have been residing in Portugal for more than 90 days.
Supporting Documentation & Additional Information	<a href="https://eportugal.gov.pt/en/servicos/pedir-o-numero-de-utente-do-sns">https://eportugal.gov.pt/en/servicos/pedir-o-numero-de-utente-do-sns</a> <a href="https://ec.europa.eu/social/main.jsp?catId=1125&amp;langId=en&amp;intPagelId=4736">https://ec.europa.eu/social/main.jsp?catId=1125&amp;langId=en&amp;intPagelId=4736</a> <a href="https://www.euraxess.pt/portugal/information-assistance/medical-care">https://www.euraxess.pt/portugal/information-assistance/medical-care</a> <a href="https://www.ers.pt/uploads/writer_file/document/1475/Cartaz_Estrangeiros_A3_pt.pdf">https://www.ers.pt/uploads/writer_file/document/1475/Cartaz_Estrangeiros_A3_pt.pdf</a> <a href="http://www.acss.min-saude.pt/2017/05/02/access-to-the-nhs-by-foreign-citizens/?lang=en">http://www.acss.min-saude.pt/2017/05/02/access-to-the-nhs-by-foreign-citizens/?lang=en</a>

<sup>(1)</sup> Brazilian citizens may apply for the “*Certificado de Direito à Assistência Médica*” – CDAM, also known as PB4 document. The PB4 document results from an agreement signed between Portugal and Brazil, under which Brazilian citizens in Portugal hold the same rights as any other Portuguese citizen regarding access to the Portuguese public health system. <https://www.gov.br/pt-br/servicos/obter-certificado-de-direito-a-assistencia-medica>.





## Step 6



FAMILY MATTERS, DRIVING IN PORTUGAL, LANGUAGE, ACCOMMODATION, AND GYMS

Tick	Topics to cover	Guiding notes
<input type="checkbox"/>	<i>Family matters:</i>	<p>- <u>Family matters:</u></p> <p>This website provides information <u>about the Portuguese Education System</u>:</p> <p><a href="https://www.euraxess.pt/portugal/information-assistance/family-related-issues/education-system-levels-portugal">https://www.euraxess.pt/portugal/information-assistance/family-related-issues/education-system-levels-portugal</a>.</p> <p>Please refer to the list of <u>daycares/nurseries</u> in <u>Annex III</u>.</p>
<input type="checkbox"/>	<i>Driving in Portugal:</i>	<p>- <u>Driving in Portugal:</u></p> <p>Information on how to apply for an international driving license: <a href="https://www.acm.gov.pt/-/tenho-carta-de-conducao-emitida-fora-de-portugal-que-devo-fazer-para-conduzir-no-pais-">https://www.acm.gov.pt/-/tenho-carta-de-conducao-emitida-fora-de-portugal-que-devo-fazer-para-conduzir-no-pais-</a>.</p> <p>The <u>IMT - Institute of Mobility and Transport</u> is the Portuguese entity designated to handle Driver Licenses and Vehicle Registration processes.</p>
<input type="checkbox"/>	<i>Portuguese language:</i>	<p>- <u>Portuguese as a Foreign Language:</u></p> <p>Information about Portuguese language courses:</p> <p><a href="https://www.instituto-camoes.pt/en/activity-camoes/what-we-do/learn-portuguese">https://www.instituto-camoes.pt/en/activity-camoes/what-we-do/learn-portuguese</a></p> <p><a href="https://www.acm.gov.pt/-/como-posso-frequentar-um-curso-de-lingua-portuguesa-para-estrangeiros">https://www.acm.gov.pt/-/como-posso-frequentar-um-curso-de-lingua-portuguesa-para-estrangeiros</a></p> <p><a href="https://sigarra.up.pt/flup/en/WEB_BASE.GERA_PAGIN_A?P_pagina=2419">https://sigarra.up.pt/flup/en/WEB_BASE.GERA_PAGIN_A?P_pagina=2419</a>) Note: Reduced fees for students and employees of the <b>University of Porto</b> are extendable to INESC TEC's collaborators, regardless of whether they are attending a course at the University of Porto.</p> <p><u>BabeliUM – Centro de Línguas, Instituto de Letras e Ciências Humanas – Universidade do Minho</u>: Note: Reduced fees for “internals” at the <b>University of Minho</b> are extendable to INESC TEC's collaborators working at</p>



		Braga's Pole, regardless of whether they are attending a course at the University of Minho or not.
<input type="checkbox"/>	<i>Accommodation:</i>	<p>- <u>Accommodation:</u></p> <p>If the new foreign collaborator is coming to INESC TEC as part of a study plan, student accommodation may be an option, pending availability. Please refer to the student accommodation list in <a href="#">Annex IV</a>.</p> <p>INESC TEC has a partnership with <a href="#">U.hub</a>, a new student residence concept located in Asprela (where INESC TEC is headquartered). Collaborators may apply for a room reservation, regardless of whether they are students, and thus benefit from reduced rates at the time of booking (Please see <a href="#">Annex IV</a>).</p> <p>Suggestions for real estate's portals and websites:</p> <ul style="list-style-type: none"> <li>▪ Casa Sapo: <a href="https://casa.sapo.pt/en_gb/rent/">https://casa.sapo.pt/en_gb/rent/</a></li> <li>▪ Imovirtual: <a href="https://www.imovirtual.com/en/">https://www.imovirtual.com/en/</a></li> <li>▪ Idealista: <a href="https://www.idealista.pt/en/">https://www.idealista.pt/en/</a></li> <li>▪ Uniplaces: <a href="https://www.uniplaces.com">https://www.uniplaces.com</a></li> <li>▪ Remax: <a href="https://www.remax.pt">https://www.remax.pt</a></li> <li>▪ Gabinohome: <a href="https://portugal.gabinohome.com/en/rent+room/Oporto">https://portugal.gabinohome.com/en/rent+room/Oporto</a></li> <li>▪ Observatório de Alojamento Estudantil: <a href="https://www.student.alfredo.pt">https://www.student.alfredo.pt</a></li> </ul>
	<i>Other protocols:</i>	<p>- <u>Gyms</u></p> <p>To see the protocols celebrated with gyms, please see <a href="#">Annex V</a>.</p>

## Step 7



### WRAPPING UP AND REASSURING THE FOREIGN NEWCOMER

As a rule of thumb, do not wrap up the session without asking the new collaborator:

- how he/she feels about being in a new cultural environment;
- whether he/she has any concerns about a possible cultural shock or has any particular interest in the culture of his/her host or host country;
- whether he/she is looking forward to keeping any ritual or practice related to his/her primary cultural identity.



Any relevant notes of this discussion should be written down by the SRI and shared with the HR, particularly if they call for follow-up actions that fall within the HR's remit.



## 1. Annexes

Please note: The protocols signed between INESC TEC and other entities, which result in gains for employees, may be consulted on our Intranet (intranet/Pessoas/Documentos/Vantagens para o Colaborador).

[Annexe I – Welcome Session 2021 Timetable](#)

[Annexe II – Opening a Bank Account with ActivoBank](#)

[Annexe III – Family Matters \(Nursery care and Kindergartens\)](#)

[Annexe IV – Accommodation](#)

[Annexe V – Gyms](#)

[Annexe I: Welcome Session 2021 Timetable](#)

[\(Due to COVID-19 outbreak, the table is being reviewed by Human Resources Service\)](#)



## Annexe II: Opening a Bank Account with Activo Bank

**From:** Vanessa d'Alte vdalte@associados-activo.bank.pt  
**Subject:** INESC TEC - Landing Pages - Oferta PT e EN - ActivoBank  
**Date:** 18 March 2020 at 16:18  
**To:** Vera Lúcia Pinto vera.l.pinto@inesctec.pt



Olá Vera!!

Envio abaixo um breve resumo da nossa proposta de valor e em anexo, a oferta distintiva para colaboradores do INESC TEC. Estive até há pouco a tentar encontrar uma solução que não obrigasse os colaboradores a sair de casa, mas só consigo para cidadãos com cartão de cidadão português.

Sendo assim, peço que todos os interessados em abrir conta, ou qualquer outra questão que pretendam, enviem sempre as suas questões para este e-mail.

Para abertura de conta, precisamos dos seguintes elementos:

1. Cartão de cidadão/ passaporte/autorização de residência/cartão de identidade
2. Documento completo do NIF ( este documento só no caso do cliente não ter cartão de cidadão ou autorização de residência)
3. Comprovativo morada (carta de condução com morada, factura da água ou da luz, contrato de arrendamento, atestado da junta de freguesia, ou contrato de trabalho com morada portuguesa)/ validade inferior a 6 meses
4. Comprovativo de profissão( recibo de vencimento ou contrato de trabalho) - validade inferior a 6 meses

Contacto telefónico

E-mail

Estado civil

Assim que receber toda a documentação, irei encaminhar o processo para um balcão e no momento que a conta estiver pronta, comunicamos para o cliente ir assinar.

**Qualquer outra questão, por favor, contactar o meu número : 910735307**

O ActivoBank apresenta uma solução bancária distintiva, sem compromissos ou encargos que se caracteriza pela:

- **Isenção de Despesas de Manutenção de Conta** (sem qualquer obrigatoriedade);
- **Isenção das Anuidades dos Cartões de Débito e Crédito;**
- **Abertura de conta com entrega de cartões na hora;**
- Transferências gratuitas a nível nacional e internacional (SEPA);
- Transferências por MBWAY gratuito
- Acesso a soluções de poupança com taxas atrativas, diversificadas e flexíveis, com mínimos de constituição a partir de 1 Euro;
- Acesso a soluções de crédito competitivas, já distinguidas pela revista DECO;
- Acesso a soluções de proteção diversificadas e bastantes flexíveis (pessoal, casa, saúde e automóvel);
- Acesso às contas via site e aplicativos Smartphone;
- **CRÉDITO HABITAÇÃO – condições muito competitivas para novas propostas de financiamento e também para Transferências de Crédito Habitação – spread competitivo.**

Vinculação a 3 produtos:

- Domiciliação de Vencimento;
- Seguro de Vida (Ocidental) – seguro associado a crédito com a melhor opção disponível no mercado (ITP)
- Seguro Multiriscos (Ocidental)

**ActivoBank**  
simplifica

# We have the missing piece

Company:

INESC

Code:

WSA505320

## Win a weekend getaway for two people at a Pestana Group Inn

Voucher valid for 2 people, with stay and breakfast.  
Campaign valid from September 15th until October 15th, 2020 for salaries ≥ 1250€ net.  
The vouchers have a validity of 2 months and must comply with the partner's rules.

Contact: Vanessa D'Alte - TLM: 910735309 - Email: [vdalte@associados-activobank.pt](mailto:vdalte@associados-activobank.pt)

## Advantages that fit you

When you receive a salary  $\geq 600\text{€}$ :



### 10% Cashback for Credit Cards <sup>(1)</sup>

TAEG 15,3 % | TAN 14,000%

Credit Card Cashback for purchases made, up to a 10€ limit of the first domiciled salary, maximum of 250€.



### Personal Loan <sup>(2)</sup>

TAEG 8,5% | TAN 7,000%

Exemption of the Opening Fee  
(Fee over the financed amount of 1€ Min:  
10€ - Max: 150€)



### 500€ voucher for KINDA decoration stores <sup>(3)</sup>

For Home Loan and Transfers from Other Credit Institutions. (After deed – minimum operation amount: 100.000€)

TAEG 2,1% Without optional sales | TAEG 1,5% With optional sales\*

Entails the holding of the following products:

(i) Domiciliation with the Bank on the current accounts in which the borrowers are the main holders of salary/retirement of the Clients or deposits and/or transfers to the current account related to the loan of €750 month with half-year control of the accumulated value; (ii) Multirisk Insurance associated with the loan (Ocidental Seguros); (iii) Life Insurance associated with the loan (Ocidental Vida).

## Everyday



### MB WAY transfers for 0€



### Without Account maintenance fees



### Debit Card without provision fee



### Credit Card <sup>(1)</sup> without provision fee

TAEG 15,3 % | TAN 14,000%



**Campaign valid from September 15th to October 15th, 2020 for Accounts opened through the Worksite on the referred time period.**

**Account Opening:** The opening of an account is conditioned to the Customer's admission by the Bank, in accordance with its Customer Acceptance Policy. Minimum amount to open an account: 100€. Online Account opening only available for Individual Accounts with the Portuguese Identification Document. The Bank holds the right to change or cancel the present campaign without previous warning, anytime the market conditions determine it.

The first Domiciled Salary is considered the amount credited through a properly coded Bank transfer, with the code ISO "SALA" or "08".

**"Check in" voucher offer, Pestana Hotels :** Voucher valid for 2 people, with stay and breakfast on a Classic room, on the following inns:

AÇORES: Forte da Horta | Forte de Angra

ALENTEJO: Castelo de Alcácer do Sal | Convento de Arraiolos | Convento de Beja | Marvão | Convento de Vila Viçosa | Castelo de Alvíto

ALGARVE: Sagres

CENTRO: Ourém | Serra da Estrela | Ria | Viseu

LISBOA: Castelo de Palmela | Palácio de Queluz

NORTE: Bragança | Palacete de Alijó | Valença do Minho

Your reservation will be directly made with Pestana Group.

This voucher is personal and non-transferable.

Campaign valid for new Clients, holders of a first Bank Account, with domiciliation of salary  $\geq 1250\text{€}$  net. The salary must be domiciled until December 15th, 2020. The vouchers have a validity of 12 months and will be sent to the Client 15 days after the validation of the eligibility criteria present on this document.

**(1)Credit Card Visa Classic:** TAEG of 15,3% and TAN of 14,000% for a €1,500 loan, paid in 12 monthly instalments with added interest and expenses. For an €1,500 example for purchases made on national territory with a refund in 12 months, the total amount of the charges is 117,55€ and the total amount is 1.617,55€. Subject to credit risk analysis.

The Cashback on the Card Account is based on purchases made on automatic payment terminals of the Visa network, with the Visa Classic Credit Card, during the first 6 months starting from the date of the contract celebration of the Card, as long as the Client maintains the salary domiciled and  $\geq 600\text{€}$ . The accumulated Cashback amount will be credited on the month following the end of the 6 months previously mentioned, on the Card Account associated with the Card. The credit will not be made to Card Accounts who haven't paid the balance in debt. The Cashback amount grants an income and is subject to a tax withholding at the rate of 28%. This withholding is of flat rate, except if included in taxable income. In this case general IRS taxes will be applied.

**(2)Personal Loan:** Offer valid for a year after the Account opening through the current rates at the time. TAEG of 8,5%, TAN of 7,000%, with monthly instalments of 99,67€, exemption of loan opening fee (50€), for a 5,000 € loan with a 60-month term. Total amount charged to the consumer: 6.164,20€, including interest, Stamp Tax for the use of the loan and for fees. Subject to credit assessment.

**(3)Kinda voucher:** Campaign exclusive for Home Loan requests that begun between September 15th and December 31st, 2020. For financing and Home Loan transfers with an amount  $\geq 100.000\text{€}$ . Kinda voucher delivered 15 days after the Home Loan deed is signed. A campanha grants an income and is subject to a tax withholding at the rate of 28%, corresponding the 500€ to the value of the offer already deducted from that withholding. In case you chose, regarding IRS, taxable income, the IRS rates for your level will be applied.

**(3)Crédito Habitação:** Example for a 30-year-old consumer – €100.000 financing, with mortgage; appraised value €150.000; LTV 67%; 30-year term. Product Indexed Settlement, purpose Acquisition, initial Fees (Dossier Fee, Formalization and Evaluation) €792.50; Contract expenses €470; Loan opening Stamp Duty €600; monthly fees of €2,86; Multirisk Insurance Prize with monthly payments of €8,61.





• **TAEG without associated optional sales 2,1%** - variable TAN 1,471% (Euribor 12 months of July 2020 of -0,279% e hired spread of 1,750%); Average monthly Life Insurance prize of €13,99; 360 monthly payments of €343.73 – Total Amount Payable by the Consumer of €134.770,71.

• **TAEG with associated optional sales 1,5%\*** - variable TAN 0,821% (Euribor 12 months of August 2020 of -0,279% e hired spread of 1,100%); Average monthly Life Insurance prize of €13,36; 360 monthly payments of €313.48– Total Amount Payable by the Consumer of €123.654,54. Subject to credit risk assessment.

• **\*Entails the holding of the following products:**

**(i) Salary/retirement Client domiciliation for Current Accounts in which the borrowers are the first holders or deposits and/or transfers of €750 per month to the Current Account related with the Loan with half-yearly control of the accumulated amount;**

**(ii) Multirisk Insurance associated with the loan (Ocidental Seguros);**

**(iii) Life Insurance associated with the loan (Ocidental Vida).**

PUB: You must read the pre-contractual and contractual information, as required by law.

**Home Loan transfer from other institutions:** Valid for Clients with domiciliation of salary  $\geq$  600€, made 3 months after the Account opening, and for Clients who wish to transfer to ActivoBank their ongoing Home Loan from another Credit Institution. Only for hiring's during the first year as a Client. Subject to credit risk assessment.

• **You will benefit from the following advantages, only if the Home Loan is  $\geq$  50.000€:**

• Dossier fee waiver (€290), appraisal (€230) and formalization (€200)

• Co-payment of the expenses by early liquidation of the transferred capital, up to a maximum of 0,5%

• Waiver of the mutual contract expenses with mortgage of the transferred Home Loan when concluded by Certified Private Document (€526,25).

Conditions valid exclusively for transfers from Other Credit Institutions, if the total amount of the operation is equal or superior to €50.000, the deadline is equal or superior to 10 years and has associated optional sales.

Conditions valid for proposals approved until December 31st, 2020 and hired until January 31st, 2021.

Example for a 30-year-old consumer – €100.000 financing, with mortgage; appraised value €150.000; LTV 67%; 30-year term. Product Indexed Settlement, purpose Transfer, exempt of initial fees (Dossier Fee, Formalization and Evaluation); Contract expenses €65; Processing of monthly fees of €2,86; Multirisk Insurance Prize with monthly payments of €8,61.

• **TAEG with associated optional sales\* 1,5%** - variable TAN 0,741% (Euribor 12 months of August 2020 of -0,359% e hired spread of 1,100%); Average monthly Life Insurance prize of €13,18; 360 monthly payments of €309.88– Total Amount Payable by the Consumer of 122.294,37€.

• **\*Entails the holding of the following products:**

**(i) Salary/retirement Client domiciliation for Current Accounts in which the borrowers are the first holders or deposits and/or transfers of €750 per month to the Current Account related with the Loan with half-yearly control of the accumulated amount;**

**(ii) Multirisk Insurance associated with the loan (Ocidental Seguros);**

**(iii) Life Insurance associated with the loan (Ocidental Vida).**

PUB: You must read the pre-contractual and contractual information, as required by law.

Home loan granted by Banco Comercial Português, S.A.

ActivoBank is a BCP housing loan bound intermediary in exclusive basis. The granting of credit is subject to the macro-prudential rules of Banco de Portugal. The applied interest rate (TAN) can take on negative values according to the evolution of the corresponding indexed.

PUB. The information about Insurances does not expense the reading of the pre-contractual and contractual information, as required by law.

Insurances commercialized by Ocidental - Companhia Portuguesa de Seguros, S.A. and Ocidental - Companhia Portuguesa de Seguros de Vida, S.A.



## **OCIDENTAL**

grupo agos

Life Branch: Ocidental - Companhia Portuguesa de Seguros de Vida, S.A. - Av. Dr. Mário Soares, Edif. 10 - Tagus Park - 2744-002 Porto Salvo.

Legal Person n.º 501 836 926, and registered under this number at Lisboa Trade Register, with share capital of 22.375.000 Euros.

Non Life Branch: Ocidental - Companhia Portuguesa de Seguros, S.A. - Av. Dr. Mário Soares, Edif. 10 - Tagus Park - 2744-002 Porto Salvo.

Legal Person n.º 501 836 918, and registered under this number at Lisboa Trade Register, with share capital of 12.500.000 Euros.

Insurance intermediary: Banco ActivoBank, S.A., Office: Rua Augusta, 84 Lisboa, Share Capital 101.000.000 Euros, registered with this same number in the Lisbon Trade Registry, Single registration and TIN. 500 734 305.

Insurance agent registered under nr. 419501226, with the Insurance and Pension Funds Supervision Authority - Registration Date: 21/01/2019. Authorization for the brokerage distribution of the life and non-life insurance. For information and further registration details, please consult: [www.asf.com.pt](http://www.asf.com.pt).

The Insurance Intermediary is not authorized to sign insurance contracts on behalf of the Insurer or receive any insurance premiums payable to the Insurer. The Insurance Intermediary does not assume liability regarding any risks covered by the insurance contract, which shall be fully assumed by the Insurer.

## Annex III: Family Matters

*Protocol with Kindergarden “Picolé” in Porto:*

### **PROTOCOLO DE COOPERAÇÃO**

A firma **Esteves & Ponciano Lda**, adiante designada por **Infantário Picolé**, pessoa coletiva n.º 507699041, com sede na Rua Santos Pousada, n.º 1020, representada por Isabel Maria Figueiredo Covelinhas, na qualidade de sócio-gerente,

E

O **INESC TEC – Instituto de Engenharia de Sistemas e Computadores, Tecnologia e Ciência**, adiante designada por **INESC TEC**, pessoa coletiva n.º 504441361, com sede no Campus da FEUP, Rua Dr. Roberto Frias, no Porto representada pelo Prof. Mário Jorge Moreira Leitão, na qualidade de administrador, celebram o seguinte protocolo:

#### **CLÁUSULA I**

Os colaboradores do **INESC TEC** beneficiam de 40% de desconto na inscrição inicial de filho ou adotado e 10% de desconto na mensalidade, atualmente de 250,00€.

#### **CLÁUSULA II**

Os colaboradores do **INESC TEC**, no ato da inscrição no **Picolé**, deverão identificar-se mediante apresentação de documento que comprove a ligação ao **INESC TEC**.

#### **CLÁUSULA III**

O **INESC TEC** compromete-se a divulgar o supracitado protocolo aos seus colaboradores.

#### **CLÁUSULA IV**

As condições estipuladas no presente protocolo vigorarão pelo prazo de um ano, contado a partir da data da sua assinatura conjunta, e renovar-se-ão automaticamente por iguais períodos, salvo se alguma das partes proceder à sua denúncia mediante comunicação à outra.

Porto, 01 de junho de 2015

Pelo Infantário Picolé

**ESTEVES & PONCIANO, LDA.**

Ced. nº 507-699-041

Rua Santos Pousada, 1020

4000-482 PORTO

Tel. 919 766 999

Pelo INESC TEC

**INESCTEC**  
TECNOLOGIA E CIÊNCIA  
LABORATÓRIO ASSOCIADO



*Daycares/Nurseries with no protocol. The conditions must be negotiated directly with the entities. These contacts are merely indicative.*

### Porto:

#### - [O PomPom](#)

Rua Antero de Quental, 826

4200-066 Porto

E-mail: [geral@opompom.pt](mailto:geral@opompom.pt)

Contacts: +531 225 507 146 or +351 939 778 060

#### - [O Príncipezinho Encantado](#)

Rua Lima Júnior, 3 e 75

4200-289 Porto

E-mail: [o.principezinho@sapo.pt](mailto:o.principezinho@sapo.pt)

Contact: +351 225 024 743

#### - [Os Mochinhos do Saber](#)

Rua de Honório de Lima, 338

4200-321 Porto

Contact: +351 914 165 106

### Braga:

#### - [Centro Social da Paróquia de Gualtar](#)

Rua da Igreja Nova, 80

4710-077 Gualtar, Braga

E-mail: [centrosocialgualtar1@sapo.pt](mailto:centrosocialgualtar1@sapo.pt)

Contact: +351 253 677 067

#### - [Nico de Gente](#)

Rua Álvares Cabral, 9

4710-082 Gualtar, Braga

E-mail: [nicodegente@gmail.com](mailto:nicodegente@gmail.com)

Contact: +351 961 974 511

#### - [Quinta da Nascente](#)

Rua da Estrada Nova, 92

4710-090 Gualtar, Braga

E-mail: [geral@quintadanascente.com](mailto:geral@quintadanascente.com)

Contact: +351 253 677 249 or +351 914 240 673 or +351 914 297 663



## Annex IV: Accommodation

*Note: There is no protocol or agreement celebrated with these entities. The conditions must be negotiated directly with the entities. These contacts are merely indicative.*

### Porto

#### **Public Student Accommodation**

##### **SERVIÇOS DE AÇÃO SOCIAL DA UNIVERSIDADE DO PORTO (SASUP)**

[https://sigarra.up.pt/sasup/pt/web\\_base.gera\\_pagina?P\\_pagina=265393](https://sigarra.up.pt/sasup/pt/web_base.gera_pagina?P_pagina=265393)

Office: Rua dos Bragas, 151. 4050-123 Porto - Contact: +351 222 074 260 - E-mail: [alojamento@sas.up.pt](mailto:alojamento@sas.up.pt)

Note: 9 Public Student Accommodations

#### **Privat Student Accommodation**

##### **PORTO STUDIOS**

<https://www.portostudios.com/>

Oliveiras Residence - Rua Dom Afonso Henriques 502, 4435-006 Rio Tinto,

Porto Giesta Residence - Rua Monte da Giesta 10, 4435-049 Rio Tinto, Porto

Areosa Residence - Travessa Heróis da Pátria 113, 4435-281 Rio Tinto,

Porto Levada Residence - Rua David Correia da Silva 241, 4435-200 Rio Tinto, Porto

Office: Oficina da Ciência, Lda, Travessa do Crasto 30, Verdemilho, 3810-416 Aveiro - Contact: +351 917 125 885

Email: [info@portostudios.com](mailto:info@portostudios.com)

##### **LIVENSA LIVING PORTO**

<https://www.livensaliving.com/porto>

R. Dr. Manuel Pereira da Silva 236, 4200-389 Porto- Contact: +351 961 372 753

Email: [porto@livensaliving.com](mailto:porto@livensaliving.com)

Note: Near Campus da Asprela

##### **MILESTONE PORTO ASPRELA**

<https://www.milestone.net/location/milestone-porto-asprela/>

Rua Manuel Pacheco de Miranda 38 4200-804 Porto - Contact: +351 912 260 446

Email: [explore.asprela@milestone.net](mailto:explore.asprela@milestone.net)

Note: Near Campus da Asprela

##### **STUDIOS RENT**

<http://www.studiosrent.pt/>

Rua Conde Avranches, 501 4200-011 Porto - Contact: +351 228 318 366

Email: [geral@studiosrent.pt](mailto:geral@studiosrent.pt)

Note: Near Campus da Asprela

##### **PORTO CAMPUS STUDIOS**

<http://portocampustudios.com/>



Rua Dionísio dos Santos Silva, no 291 4200-266, Porto - Contact: +351 933 568 135

Email: [info@portocampustudios.com](mailto:info@portocampustudios.com)

#### **WORLD SPRU PORTO**

<https://spru.pt/world-spru-porto-2/>

Rua do Monte da Estação, Porta B 4300-342 Porto - Contact: +351 225 198 700

Email: [porto@spru.pt](mailto:porto@spru.pt)

Note: Near Campanhã metro station

#### **PORTO ALTO**

<https://www.portoalto.com/pt/a-porto-alto/>

Rua João de Oliveira Ramos no65, 4000-294 (Marquês) Porto - Contact: +351 938 596 207

Email: [portoalto@portoalto.com](mailto:portoalto@portoalto.com)

### **Braga (Campus de Gualtar)**

#### **COMPLEXO RESIDENCIAL DE STA. TECLA**

<http://www.sas.uminho.pt/ModuleLeft.aspx?mdl=~/Modules/ShowArticle.ascx&ItemID=3&mid=35&lang=pt-PT&pageid=143&tabid=9>

Rua Francisco Machado Owen

4715-021 Sta. Tecla, BRAGA - Contact: +351 253 601 780 or +351 253 601 782 (Portaria bloco D)

#### **RESIDÊNCIA UNIVERSITÁRIA LLOYD BRAGA**

<http://www.sas.uminho.pt/ModuleLeft.aspx?mdl=~/Modules/ShowArticle.ascx&ItemID=4&mid=35&lang=pt-PT&pageid=143&tabid=9>

Rua Professor Carlos Lloyd Braga

4715-319 São Victor, Braga - Contact: +351 253 601 770



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**SUPER FAST  
WI-FI**



**RECEPTION 24/7**



**GYM**



**STUDY ROOM**



**LAUNDRY**



**CINEMA**



**MULTIMEDIA  
ROOM**



**GAMING  
ROOM**



**TERRACE**

INESCTEC



**Inês Santos**  
info@uhub.eu  
+351 932 963 158





## Annexe V: Gyms

Protocol celebrated with Fitness Hut, within a 10-minute walking distance from INESC TEC, Paranhos



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Info: [tiago.silva@fitnesshut.pt](mailto:tiago.silva@fitnesshut.pt) / 913 674 995

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- ✓ ACESSO LIVRE A TODOS OS CLUBES
- ✓ ACESSO LIVRE A TODAS AS AULAS DE GRUPO
- ✓ ACESSO LIVRE A TODO O GINÁSIO
- ✓ VANTAGENS PARA FAMILIARES DIRETOS

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MAR SHOPPING MATOSINHOS • PAÇOS DE FERREIRA • PRAÇA GALIZA (PORTO) • SÃO JOÃO (PORTO) • VIANA DO CASTELO • VILA REAL • VISEU  
BREVEMENTE: TROFA • MOREIRA DA MAIA • VILA DO CONDE • ANTAS • SANTARÉM



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