



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 $\geq 1250\text{€}$ net.

The vouchers have a validity of 2 months and must comply with the partner's rules.



Contact:

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Advantages that fit you

When you receive a salary \geq 600€:



10% Cashback for Credit Cards (1)

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 (2)

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 (3)

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 (1) 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 Alvito

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.

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.

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.