

Depositor information sheet

Basic information about deposit protection

Deposits in Banco Finantia, S.A. are protected by:	Deposit Guarantee Fund (1)
Limit of protection:	€100.000 per depositor per credit institution (2)
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are "aggregated" and the total is subject to the limit of €100.000 (2)
If you have a joint account with other person(s):	The limit of €100.000 applies to each depositor separately (3)
Reimbursement period in case of credit institution's failure:	7 working days (4)
Currency of reimbursement:	Euro
Contact:	Fundo de Garantia de Depósitos Address: Fundo de Garantia de Depósitos Av. da República, 57 - 8º, 1050-189 Lisbon - Portugal Telephone: +351 21 313 01 99 / Telefax: +351 21 310 78 45 E-mail: geral@fgd.pt
Further information:	www.fgd.pt

Additional information:

(1) Scheme responsible for the protection of your deposit

Your deposit is covered by a contractual scheme officially recognised as a Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would be repaid up to €100.000.

(2) General limit of protection

If a deposit is completely unavailable owing to the credit institution being unable to meet its financial obligations, the depositors are reimbursed by means of a deposit guarantee system. The reimbursement covers a maximum amount of €100.000 per credit institution. This means that all deposit accounts in the same credit institution are added together for the purposes of determining the level of cover. For example, if the depositor is the holder of a savings account with a balance of €90,000 and of a current account with a balance of €20.000, only €100.000 will be reimbursed. The balance of a foreign currency deposit account will be converted into euros at the foreign exchange rate on that day.

(3) Limit of protection for joint accounts

In the case of joint accounts, the €100.000 limit applies to each depositor. However, deposits in an account to which two or more people have access in the capacity of members of a business partnership, association or other similar grouping, with no legal personality, are aggregated and these are treated as one single depositor for the purposes of calculating the €100,000 limit. Deposits of over €100.000 are protected in the cases listed in indents a), b) and c) of Article 166(2) of the General Framework for Credit Institutions and Financial Companies. For further information, please see www.fgd.pt.

(4) Reimbursement

The responsible Deposit Guarantee Scheme is
Fundo de Garantia de Depósitos
Address: Fundo de Garantia de Depósitos
Av. da República, 57 - 8º - 1050-189 Lisboa - Portugal
Telephone: +351 21 313 01 99 / Fax: +351 21 310 78 45 / E-mail: geral@fgd.pt

The above mentioned entity will repay your deposits up to EUR 100.000 within 7 working days. If you have not received reimbursement within these time limits, please contact the Deposit Guarantee Fund, since the time limit for claiming the reimbursement may be limited. Further information, is available at www.fgd.pt.

Other important information

In general, individual and corporate depositors are covered by the deposit guarantee system. The exceptions for certain deposits are given on the Deposit Guarantee Fund website. Banco Finantia, S.A. will also inform you, upon request, whether or not certain products are covered. If the deposits are covered, Banco Finantia, S.A. will confirm the cover in the account statements.