

PROGRAMA ACTIVO+ LOYALTY POINTS





HOW TO GET POINTS

The Programa Activo+ is directly linked to your account and the generation of points changes with the acquisition of each identified product.

HOW TO GET POINTS?

CREDIT CARD > €10 = 1 POINT

By using your card online or in trader's payment terminals and by cash advance in the Visa network ATMs. The ActivoBank credit card has a TAEG of 15.2% and a TAN of 14.900% for a credit of €1.500 paid in 12 equal monthly installments of capital with added interest and charges. Subject to credit assessment.

PRE-PAID BOOST CARD > €10 = 1 POINT

By using your BOOST card in trader's payment terminals.

“ESCOLHA O PRAZO” SAVINGS ACCOUNT > €1.000 = 100 POINTS

To be eligible the applications must have a deadline superior to 90 days and a value superior to € 1.000 for reinforcement or constitution. For each amount of €1.000, 100 Points will be credited.

INSURANCES > NEW POLICIES = 400 POINTS > RENEWALS = 200 POINTS

Valid for: Homin, Móbis, Médis and Pétiis.

This information does not dispense the consultation of the pre-contractual and contractual information legally necessary.

HOW TO GET POINTS?

DOMICILIATION OF SALARY

- First domiciliation = 500 Points
- Monthly credit of salary = 100 Points
- Domiciliation anniversary = 100 Points x amount of years

Minimum amount of 600€.

The domiciliation of salary does not oblige or entail the contract of any overdraft facility or similar credit operation. You can have access to a Salary Advance Loan or domiciled pension/retirement, on the first day of each month, up to 100% of your salary. For an amount of 1.500 € for 90 days at a 13,500% Nominal Interest Rate, the interests will amount to 50,63€ plus 2,103€ of stamp tax, corresponding to a Annual Percentage Rate of Charge (APRC) of 15,0%. Exemption of tax stamp for the use of the credit up to the amount of the monthly wage credited in your account. Subject to credit assessment.

STOCK ORDERS > 10 ORDERS THROUGH THE INTERNET = 100 PONTOS

Despite the conditions of banking services, investment, reception and transmission of orders on behalf of others, whose terms are explicit in the general contract terms and in the individual contracts, ActivoBank advises the activobank.pt website users to consult the additional information published there.

The warning over the negotiation of Certificates, Warrants and ETF´s can be consulted on the website activobank.pt. The quotations can show deferral superior to 15 minutes. The negotiation schedules are available for consultation on the activobank.pt website. The ADR (American Depositary Receipts) can be subject to the billing of deposit fees by the sponsoring entities of the ADR programs.





ADVANTAGES

Anytime you use one of these services or contract one of these products you will be accumulating points that can be swapped for advantages. More points equals more advantages.

To consult information about your points you can go to activobank.pt or see your account statement in Benefit Program. Chose the advantage or the item you want and exchange the respective points through our Support Line (210 030 700) or through the website activobank.pt. The items will be sent my email or to the account address with no additional charges.

3.000 POINTS

CONSTITUTION OF FLEX ACTIVO DEPOSIT

Deadline: 183 days TANB of 0,20% (TANL of 0,144%). Constitution amount: €3.000 minimum and €10.000 maximum by term deposit. Interest penalty in case of advanced mobilization.

5.000 POINTS

5 STOCK ORDERS PACK

Expiration: 2 months after the exchange of points
Bound to orders made on Euronext Lisboa transmitted through the website or the app ActivoInvest.
Consult our price list available at activobank.pt.

2.500 POINTS

EXEMPT OF CUSTODY OF BONDS FEE

Exempt of one custody of bonds fee, valid for the trimester after the exchange of points.
Consult our price list available at activobank.pt.

ADVANTAGES

LEISURE

2.500 POINTS

FNAC - €10 VOUCHER

1.000 POINTS

NOS - MOVIE TICKET

15.000 POINTS

EXPRESSO - DIGITAL, HALF-YEAR SUBSCRIPTION

2.500 POINTS

DECATHLON - €10 DIGITAL VOUCHER

FASHION

6.250 POINTS

ZARA - €25 VOUCHER

2.500 POINTS

PRIMARK - €10 VOUCHER

2.500 POINTS

PERFUMES & COMPANHIA - €10 VOUCHER



ADVANTAGES

DECORATION

2.500 POINTS **IKEA - €10 VOUCHER**

10.000 POINTS **ZARA HOME - €40 VOUCHER**

OTHERS

2.500 POINTS **GALP - €10 DIGITAL VOUCHER**

2.500 POINTS **TOYS R US - €10 VOUCHER**

2.500 POINTS **EL CORTE INGLÉS - €10 VOUCHER**

Usable in any El Corte Inglés shopping center, Hipercor and Supercor

2.500 POINTS **CARTÃO DÁ 10€**

Usable in over 1100 stores in Portugal and Spain: Continente, Worten, Worten Mobile, Zippy, MO, Sport Zone, Geostar, Well's, Bom Bocado, Bagga, Note! and in the online store in continente.pt.

POINT DONATION

1.250 POINTS **LIGA PORTUGUESA CONTRA O CANCRO
CRUZ VERMELHA PORTUGUESA - €5 DONATION**



ITEM DELIVERY

Deliveries made only in national territory. If you are abroad you must chose a delivery location in Portugal. In the case of non-existent stock, ActivoBank will inform you through phone call or email, a new item must be selected. If the new item has a different value the differentiating points will be reimbursed. The digital vouchers will be sent to the email of the account´s 1st holder.

PERSONAL INFORMATION

To execute ship and deliver the items, the Bank can hire the services of a third party, to whom he will, in secrecy, provide with information (name, address, phone number) of the account´s holder.

RESHIPPING REQUESTS

The reshipping requests will not be accepted until 30 days, from the issue date, have passed and until 90 days after that same date.

REQUEST ANNULMENT

The annulment of requests can only be made until 17 o´clock of the same day.

TRANSACTION ANNULMENT

In situations where an annulment of a transaction takes place, these are not susceptible to generate points.

POINT CENTRALIZATION

If you have more than one bonus account, you can opt to centralize all the points in a single bonus account. To do it, you must contact ActivoBank through our Support Line.

POINT VALIDITY

Points acquired from September 4th 2012 have the validity of two years.

POINTS GENERATED FROM TERM DEPOSITS AND SAVINGS

Points corresponding to the constitution or reinforcement of term deposits and savings will be added to the bonus account upon maturity, renovation or liquidation, as long as they have remained applied for 90 days minimum.

POINTS GENERATED FROM STOCK ORDERS

For the purpose of point generation only the stock orders transmitted at Euronext Lisbon will be considered, through the website or mobile and that are effectively executed.

POINTS GENERATED FROM SALARY DOMICILIATION

The domiciliation of salary for the purpose of point generation is measured through the credit transfer of maturity, referenced with codes 08 or 11. The domiciliation of salary does not assume or determine the need to hire any overdraft facility. The maximum number of salary domiciliations for the purpose of point generation is subject to the number of account holders (over 18). The points corresponding to the first salary domiciliation and to the domiciliation anniversary are added to the bonus account during the month following the credit of salary.

ActivoBank

by Millennium

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Insurance Intermediary: BANCO ACTIVOBANK, S.A., Head Office: Rua Augusta, 84 Lisbon, with share capital of 64.500.000 Euros, registered at Lisbon Commercial Registry under single registration and tax identification number 500 734 305. Tel.: +351210030700. Site: activobank.pt. The Bank is a Credit Institution with special registration at Banco de Portugal under number 23. The Bank is authorised, namely, to provide investment services as a financial intermediary, being registered at the CMVM under number 116. Linked Insurance Intermediary number 207074592 with registration date of 26/06/2007. It is authorised to mediate insurance of the Life and Non-Life Branches of the insurers Ocidental - Companhia Portuguesa de Seguros de Vida, S.A., Ocidental - Companhia Portuguesa de Seguros, S.A. and Médis - Companhia Portuguesa de Seguros de Saúde, S.A. as well as Ocidental - Sociedade Gestora de Fundos de Pensões, S.A. and Skandia Link, S.A. Information and registration details available at www.asf.com.pt. The Intermediary is not authorised to conclude insurance contracts on behalf of the Insurer or receive insurance premiums to be delivered to the Insurer. The Intermediary does not assume the coverage of the risks inherent to the insurance contract, which shall be fully assumed by the Insurer.

OCIDENTAL SEGUROS

Insurer: Ocidental – Companhia Portuguesa de Seguros, S.A. Head Office: Av. Dr. Mário Soares (Tagus Park), Edifício 10, Piso 1, 2744–002 Porto Salvo.
Legal person number 501 836 918, registered under this number at Lisbon Trade Registry, with share capital of 12.500.000 Euros.

