

Depositor Information Form



BASIC INFORMATION ON THE PROTECTION OF DEPOSITS

Deposits with Banco ActivoBank, S.A. are protected by:	Deposit Guarantee Fund (1)
Protection limit:	EUR 100,000 per depositor and per credit institution (2)
If you have more deposits with the same credit institution:	All your deposits at the same credit institution are "aggregated", subject to the overall limit of EUR 100,000 (2)
If you have a joint account with (an) other person(s):	The EUR 100,000 limit applies separately to each depositor (3)
Repayment period in the event of insolvency of the credit institution:	10 (ten) business days until 31 December 2023 (4)
Reimbursement currency:	Euro
Contact:	Deposit Guarantee Fund Av. da República, 57 - 8º 1050-189 Lisboa - Portugal Telephone: +351 21 313 01 99 / Telefax: +351 21 310 78 45 E-mail: geral@fgd.pt
For more information. go to:	www.fgd.pt
The Depositor is aware of the contents:	

Additional information:

(1) System responsible for protecting your deposit - Your deposit is covered by a legal deposit guarantee scheme. In addition, your credit institution is part of an institutional protection system whose members support each other in order to avoid situations of insolvency. In the event of insolvency, your deposits shall be reimbursed by the deposit guarantee scheme up to a limit of EUR 100,000.

(2) General protection limit - If a deposit is unavailable because the credit institution cannot fulfil its financial obligations, depositors are repaid by a deposit-guarantee scheme. The reimbursement covers a maximum amount of EUR 100,000 per credit institution. This means that all deposits with the same credit institution are added together for the purpose of determining the level of coverage. If, for example, the depositor is the holder of a savings account with a balance of EUR 90,000 and a current account with a balance of EUR 20,000, they shall only be reimbursed to a total of EUR 100,000.

(3) Protection limit for joint accounts - In the case of joint accounts, the limit of EUR 100,000 applies to each depositor.

However, where two or more persons acting as members of an unincorporated business partnership, association or similar grouping have access to an account, deposits are aggregated and treated as if they had been made by a single depositor for the purpose of calculating the limit of EUR 100,000. In certain cases deposits are protected over EUR 100,000. The specified limit does not apply to the following deposits, for a period of one year from the date on which the amount was credited to its account: a) Deposits arising from property transactions relating to private residential buildings; b) Deposits with social objectives, determined by statute; c) Deposits which result from the payment of insurance benefits or compensation for damage resulting from the committing of a crime or wrongful conviction; Further information is available at www.fgd.pt.

(4) Repayment - The deposit guarantee scheme responsible is the Deposit Guarantee Fund with address at Av. da República, 57 – 8º - 1050-189 Lisboa – Portugal Telephone: +351 21 313 01 99 / telefax: +351 21 310 78 45 / E-mail: geral@fgd.pt / website: www.fgd.pt.

This entity will refund your deposits (up to a limit of EUR 100,000) within 20 business days until December 31st, 2018; 15 (fifteen) working days from January 1st, 2019 to December 31st, 2020; 10 working days from January 1st, 2021 to December 31st, 2023 and, from December 31st, 2023, within 7 (seven) working days. During this transition period, which ends on December 31st 2023, the Deposit Guarantee Fund offers investors a portion of up to EUR 10,000 of all deposits guaranteed by the Fund, within a maximum of 7 (seven) working days. If you have not been refunded within these time limits, you should contact the deposit guarantee scheme, since the period for reimbursement may be limited. Further information is available at www.fgd.pt.

Any other relevant information:

In general, private depositors and businesses are covered by the deposit guarantee scheme. Exceptions for certain deposits are indicated on the website of the relevant deposit guarantee scheme Your credit institution will also inform you, on request, about whether certain products are or are not covered. If the deposits are covered, the credit institution also confirms such coverage in account statements.

Number of Deposit Current Account:

Date:

Accreditation of Signatures

www.activobank.pt

BANCO ACTIVOBANK, S.A., public company, with registered office at Rua Augusta, 84 Lisboa, with share capital of 101,000,000 Euros, registered at the Lisbon Commercial Registry under the unique registry and tax number 500 734 305.