

Deposits with BNI - Banco de Negócios Internacional S.A. are protected by the	Deposit Guarantee Fund (1)
Protection Limit	€100.000 per depositor and per credit institution (2) Balances of deposits denominated in foreign currency will be converted into Euros for repayment purposes at the exchange rate of the date of unavailability of the deposits
If you have more deposits with the same credit institution	All your deposits at the same credit institution are "pooled" and subject to the total limit of €100.000 (2)
If you have a joint account with other person(s)	The €100,000 limit applies separately to each depositor (3)
Repayment deadline in case of insolvency of the credit institution	10 (ten) working days from January 1, 2021 to December 31, 2023 (4)
Currency of repayment	Euro
Contact	Deposit Guarantee Fund Av. da República, 57 - 8º, 1050-189 Lisbon -Portugal Phone: +351 21 313 01 99 / Fax: +351 21 310 78 45 E-mail: <a href="mailto:geral@fgd.pt">geral@fgd.pt</a>
Further Information	<a href="http://www.fgd.pt">www.fgd.pt</a>
Acknowledgment to depositor	Not applicable

#### Additional Information

- (1) System responsible for deposits protection- your deposit is covered by a contractually recognized system responsible for deposits protection. In case of insolvency of the credit institution, your deposits will be repaid by the system responsible for deposits protection up to €100 000.
- (2) General Protection Limit - If a deposit is unavailable because the credit institution cannot meet its financial obligations, depositors are repaid by a system responsible for deposits protection. The repayment covers a maximum amount of €100.000 per credit institution. This means that all deposits at the same credit institution are added together for the purpose of determining the coverage level. If, for example, the depositor holds a savings account with a balance of €90.000 and a current account with a balance of €20.000, only €100.000 will be repaid.
- (3) Protection limit for omnibus accounts - In the case of omnibus accounts, the limit of €100.000 applies to each depositor. However, deposits in an account to which two or more persons have access as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purposes of calculating the €100.000 limit. In certain cases, such as, a) Deposits arising from real estate transactions related to private residential urban buildings; b) Deposits with social objectives, determined by specific legislation; and c) Deposits resulting from the payment of insurance benefits or compensation for damages resulting from the commission of a crime or wrongful conviction; and for a period of one year from the date on which the amount has been credited to the respective account, pursuant to article 166(2) of the General Regime of Credit Institutions and Financial Companies approved by Decree Law no. No. 298/92, of December 31, deposits are protected above €100.000. More information can be found at [www.fgd.pt](http://www.fgd.pt).
- (4) Repayment - The system responsible for deposits protection is:  
Deposit Guarantee Fund with address at Av. da República, 57 - 8º - 1050-189 Lisbon - Portugal  
Phone: +351 21 313 01 99 / telefax: +351 21 310 78 45  
E-mail: [geral@fgd.pt](mailto:geral@fgd.pt) / website: [www.fgd.pt](http://www.fgd.pt)  
It will repay your deposits up to €100.000 within:
  - i) twenty (20) working days until December 31, 2018
  - ii) fifteen (15) working days from January 1, 2019 to December 31, 2020,
  - iii) ten (10) working days from January 1, 2021 to December 31, 2023, and,
  - iv) from December 31, 2023 onwards, within seven (7) working days.

During this transition period, ending on December 31, 2023, the Deposit Guarantee Fund makes available to depositors a portion of up to €10.000 of all deposits guaranteed by the Fund within a maximum of seven (7) working days.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Fund, as the period for claiming repayment may be limited. More information can be found at [www.fgd.pt](http://www.fgd.pt).

#### Other important information:

In general, private depositors and companies are covered by the system responsible for deposits protection. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether or not certain products are covered. If deposits are covered, the credit institution will also confirm such coverage on your account statements.

The Holders

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## Annex

### Compliance with the duty of information

#### 1. Responsible, grounds, purpose and origin

The **Deposit Guarantee Fund (Fund)**, legal entity under public law no. 2 503 222 607, with registered office at Avenida da República, 57 - 22, 1050-189 Lisbon, in compliance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 (**GDPR**) and other applicable data protection legislation, in the exercise of functions of public interest and/or under powers of public authority vested in it, pursuant to its Regulation (ordinance n.2 285-8/95, 2<sup>nd</sup> Serie, of September 15) and the General Regime of Credit Institutions and Financial Companies, approved by Decree-Law in 298/92 of December 31, processes personal data, specifically, the name and professional contacts of individuals who, designated by the credit institutions participating in this **Fund** - who transmit them -, functionally ensure the contact with the **Fund**, within the scope of its attributions, and for the purposes resulting therefrom.

For the full performance of its attributions and skills, the **Fund** maintains regular contact, whether in person, by post or electronically, with several entities that provide Banco de Portugal with personal data on their employees or other individuals that provide them services.

#### 2. Retention

The personal data collected by the **Fund** shall be kept for the period of time strictly necessary for the pursuit of these purposes.

#### 3. Recipients

The personal data collected by the Fund may be shared with Banco de Portugal within the scope of the fulfilment of the respective attributions.

#### 4. Rights

4.1. Under the terms of the GDPR and other applicable data protection legislation, the holder of personal data is entitled:

- To request from the Found access to, rectification of and erasure of personal data concerning him/her;
- The limitation and opposition to its processing.

4.2. Regarding the rights of limitation, opposition and erasure, its exercise thereof may be subject to limitations, justified and proportional when weighed against the pursuit of the public interest pursued by the **Fund** in the specific case.

#### 5. Contacts

These rights may be exercised upon request to the Fund's Data Protection Officer through the following means:

- By email: [encarregado.protecao.dados@bportugal.pt](mailto:encarregado.protecao.dados@bportugal.pt) or
- By post: Gabinete de Proteção de Dados do Banco de Portugal, Rua do Comércio, 148, 1100-150 Lisbon.

#### 6. Complaint

Nevertheless, the holder of personal data also has the right to lodge a complaint with the National Commission for Data Protection, as the supervisory authority.