

Price List

Haitong Bank, S.A.

Credit Institution

See the **FEES AND CHARGES LEAFLET**
Effective as from: 10-Feb-2023

See the **INTEREST RATES LEAFLET**
Effective as from: 21-Sep-2023

The complete Price List for the Haitong Bank, S.A., contains the Fees and Charges Leaflet (which incorporates the maximum values of all fees as well as the indicative value of the main charges) and the Interest Rates Leaflet (which contains information on representative interest rates)

The Price List may be consulted at branches and customer service counters of Haitong Bank, S.A., and at <https://www.haitongib.com/en/fee-schedules>

The Fees and Charges Leaflet may also be consulted on the Customer Portal at www.clientebancario.bportugal.pt.

Price list prepared in compliance with Notice No. 8/2009.

Information on credit transaction conditions is provided under Decree-Law No. 220/94, of 23 August.

INTEREST RATES LEAFLET

Individual Customers		Other Customers	
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See [PART I. FEES AND CHARGES LEAFLET](#)

17. DEPOSIT ACCOUNTS - INDIVIDUAL CUSTOMERS

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17.2. Term deposits

	Gross Annual Nominal Interest Rate (TANB)	Tax	Other Conditions
Fixed rate deposits			
Euro			
Term Deposit HB			
3M 90 days	3.400%		Term deposits in euros. They can only be created through Haitong Bank's digital channels. Interest is paid at the end of the contract period. Reinforcements are not permitted. Early withdrawal is permitted at any time but only by the total amount of the deposit with full interest loss. Note (1)
6M 180 days	3.600%		
9M 270 days	3.600%		
12M 360 days	3.800%		
24M 720 days	4.000%		
		IRS 28% (Azores IRS 22.4%)	
Term Deposit HB			
No early withdrawal			
3M 90 days	3.500%		Term deposits in Euros. They can only be created through Haitong Bank's digital channels. Payment of interest at the end of the contracted term. Does not allow reinforcements. It does not allow early withdrawals. Note (1)
6M 180 days	3.700%		
9M 270 days	3.700%		
12M 360 days	3.950%		
24M 720 days	4.150%		

Note (1) No rounding of interest rate
Calculation of the interest: Current/360 based on the daily balance
The amount of interest calculated will be rounded up or down to the nearest cent.

18. CREDIT OPERATIONS - INDIVIDUAL CUSTOMERS

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18.1. Bank overdrafts

	Nominal Annual Rate (TAN)	Annual Percentage Rate (APR)	Other conditions
Bank overdraft linked to deposit accounts			
Overrunning	10.000%	10.53%	

- Note (1)

Rates shown are indicative only.
- Note (1a)

APR calculated based on TAN shown, for use of credit of 1,500 Euros at 3 months.
- Note (2)

APR calculated with all charges included.
- Note (3)

Calculation of interest: Monthly, Actual/360 basis
- Note (4)

System of taxation: Interest subject to Stamp Duty at 4%

19. DEPOSIT ACCOUNTS - OTHER CUSTOMERS

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19.2. Term deposits

	Gross Annual Nominal Interest Rate (TANB)	Tax	Other Conditions
Fixed rate deposits			
Euro			
Term Deposit Corporate			
1M 30 days	2.500%		Term deposits in euros. They can only be created through Haitong Bank's digital channels. Interest is paid at the end of the contract period. Reinforcements are not permitted. Early withdrawal is permitted at any time but only by the total amount of the deposit with full interest loss. Note (1)
3M 90 days	2.700%		
6M 180 days	2.800%		
12M 360 days	3.000%		
24M 720 days	3.250%		
		IRC 25% (Azores IRC 17.5%)	
Term Deposit Corporate No early withdrawal			
1M 30 days	2.900%		Term deposits in Euros. They can only be created through Haitong Bank's digital channels. Payment of interest at the end of the contracted term. Does not allow reinforcements. It does not allow early withdrawals. Note (1)
3M 90 days	3.100%		
6M 180 days	3.200%		
12M 360 days	3.400%		
24M 720 days	3.650%		

Note (1) No rounding of interest rate
Calculation of the interest: Current/360 based on the daily balance
The amount of interest calculated will be rounded up or down to the nearest cent.

20. CREDIT OPERATIONS - OTHER CUSTOMERS

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20.2. Bank overdrafts

	Nominal Annual Rate (TAN)	Annual Percentage Rate (APR)	Other conditions
Bank overdraft linked to deposit accounts			
Overrunning	10.000%	10.97%	

Note (1) Rates shown are indicative only.

Note (1a) APR calculated based on TAN shown, for use of credit of 1,500 Euros at 3 months.

Note (2) APR calculated with all charges included.

Note (3) Calculation of interest: Monthly, Actual/360 basis

Note (4) System of taxation: Interest subject to Stamp Duty at 4%