



Price List

Haitong Bank, S.A.

Credit Institution

See the **FEES AND CHARGES LEAFLET**
Effective as from: 14 March 2019

See the **INTEREST RATES LEAFLET**
Effective as from: 7 December 2012

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 www.haitongib.com.

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.

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Complaints

For receipt and resolution of complaints, please contact:

(Complaints and customer service)

Compliance Department

Rua. Alexandre Herculano 38, Edifício Quartzo, 1269-180 Lisbon

Telephone: +351 21 319 69 00 Fax: +351 21 330 95 00

Compliance@haitongib.com

Any complaint can also be directed to the Banking Conduct Supervision Department at the Banco de Portugal:

Bank of Portugal

Edifício Portugal

Apartado 2240-1106-001 Lisboa

www.clientebancario.bportugal.pt

Deposit Guarantee Fund

Deposits made at **Haitong Bank, S.A.** are eligible for the money-back guarantee provided by the Deposit Guarantee Fund or the Investor Compensation Scheme when unavailable for reasons directly related to their financial status. Deposits made for the settlement of transactions and financial intermediation services covered by the Investor Compensation Scheme are not eligible for the guarantee from the Deposit Guarantee Fund under current law.

The Deposit Guarantee Fund guarantees reimbursement up to a maximum of €100,000.00 (one hundred thousand euros) for each depositor, whether they are resident in Portugal or not and whether the deposits are denominated in local or foreign currency.

In calculating the value of the deposits of each depositor, the value of all deposit accounts on the date on which payment became unavailable is considered by the institution, inclusive of interest. The balance of foreign currency deposits is converted into Euros for this purpose at the exchange rate on that date.

From 1 January 2019 to 31 December 2020, the repayment of the guaranteed amounts shall take place within the following deadlines:

- i) A proportion of up to € 10,000 of all deposits covered, within a maximum of seven days;
- ii) The remainder up to a maximum period of 15 working days

The period referred to in i) is counted from the date on which deposits have become unavailable. The Fund may, in very exceptional circumstances and in individual cases, request an extension from the Banco de Portugal, for a period not exceeding 10 working days.

For additional information please consult the websites www.clientebancario.bportugal.pt/ and <http://www.fgd.pt/>.

Banking Operations	Value Date	Available date	Notes
Deposits			
Cash	D	D	
Cheques and other amounts	D	D+1	
Delivery of funds for deposit ⁽¹⁾			
Cash	D	D	
Cheques and other amounts	D	D+1	
Transfers			
Internal (between accounts of the same bank)	D	D	
Bank to bank within Portugal			
- urgent	D	D	
International			
- urgent	D	D	
- normal	D	D+1	
Operation of deposit accounts			
Setting up / Addition of funds	D	D+1	
Early withdrawal	D	D+1	
Redemption at maturity	D	D+1	
Payment of interest	D	D+1	
Key: D: Date of transaction D+1: Next working day after transaction			
Duty of Information			
Under Decree -Law No.18/2007 and Notice 3/2007 of the Banco de Portugal, you are hereby informed:			
Value Date: the date from which the transfer or deposit takes effect, can be handled by the recipient and starts accumulating any interest arising from credit or debit balances of deposit accounts.			
Available Date: the moment from which the holder is free to move the funds deposited into their deposit account without being subject to payment of interest by the movement of these funds.			
Working day: the period of time the bank is open to the public during normal office hours (between 8:30am and 3pm)]			

1. DEPOSIT ACCOUNTS - INDIVIDUAL CUSTOMERS

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1.1. Current accounts

	Fees		Tax	Other conditions
	Euros (Min/Max)	Annual Value		
1 .Current Account				
Minimum opening deposit of € 25,000.00				
Levels	0.00/10,000.00	€ 50,00	Stamp duty at 4%	(1)

Other related expenses

Note (1) Only applies to accounts with average quarterly balances below 10.000,00 / Annual value, due 31 December of each year

5. TRANSFERS - INDIVIDUAL CUSTOMERS

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5.1. Transfer Orders in euros

	Levels	Receipt Method of Transfer Request						Other conditions
		Branch	Telephone		In Line	ATM	[...]	
			With operator	Without operator				
1. Interbank Credit Transfer								
1.2 - For account domiciled at another Portuguese bank								
- <u>Normal</u>	n.a.	-	30,00 €	-	-	-	-	
- <u>Urgent</u>	n.a.	-	50,00 €	-	-	-	-	
Add Stamp Duty at 4%								
2. Cross-border / International Transfers								
- for account domiciled abroad								
2.1 - SEPA+ Credit Transfer								
- <u>Normal</u>	n.a.	-	30,00 €	-	-	-	-	
- <u>Urgent</u>	n.a.	-	50,00 €	-	-	-	-	
Add Stamp Duty at 4%								
2.2 - Non-SEPA+ Credit Transfer								
- <u>Normal</u>	n.a.	-	50,00 €	-	-	-	-	
- <u>Urgent</u>	n.a.	-	75,00 €	-	-	-	-	
Add Stamp Duty at 4%								

Key

Single Euro Payments Area. It applies (all countries of the European Union [28], Iceland, Liechtenstein, Norway, Switzerland, Monaco, San Marino, Vatican and Andorra).

BIC - SWIFT Bank Identification Code / IBAN - International Bank Account Number

9. DEPOSIT ACCOUNTS - OTHER CLIENTS

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9.1. Current accounts

	Fees		Tax	Other conditions
	Euros (Min/Max)	Annual Value		
1. Current Account				
Minimum opening deposit of € 25,000.00				
Levels	0.00/10,000.00	€ 50,00	Stamp duty at 4%	(1)

Other related expenses

Note (1) Only applies to accounts with average quarterly balances below €10,000,00. / Annual value, due 31 December of each year.

13. TRANSFERS - OTHER CLIENTS

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13.1. Transfer Orders in euros

	Levels	Receipt Method of Transfer Request						Other conditions
		Branch	Telephone		In line	ATM	[...]	
			With operator	Without operator				
1. Interbank Credit Transfer								
1.2 - For account domiciled at another Portuguese bank								
- Normal	n.a.	-	30,00 €	-	-	-	-	
- Urgent	n.a.	-	50,00 €	-	-	-	-	
Add Stamp Duty at 4%								
2. Cross-border / International Transfers								
- for account domiciled abroad								
2.1 - SEPA+ Credit Transfer								
- Normal	n.a.	-	30,00 €	-	-	-	-	
- Urgent	n.a.	-	50,00 €	-	-	-	-	
Add Stamp Duty at 4%								
2.2 - Non-SEPA+ Credit Transfer								
- Normal	n.a.	-	50,00 €	-	-	-	-	
- Urgent	n.a.	-	75,00 €	-	-	-	-	
Add Stamp Duty at 4%								

Key

Single Euro Payments Area. It applies (all countries of the European Union [28], Iceland, Liechtenstein, Norway, Switzerland, Monaco, San Marino, Vatican and Andorra).

BIC -SWIFT Bank Identification Code / IBAN - International Bank Account Number

Individual Clients

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

18. CREDIT OPERATIONS - INDIVIDUAL CLIENTS

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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%

20. CREDIT OPERATIONS - OTHER CLIENTS

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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%