

## Objective

---

This glossary aims to present a list of terms associated with banking activity and to identify the meaning/definition of these terms in a clear and objective way.

## Glossary

---

### **Account maintenance**

Account management for the customer's use, provided by Haitong Bank, S.A.

### **Beneficiary**

Natural or legal person who is the intended recipient of funds that have been the subject of a payment transaction.

### **BIC**

Business Identifier Code – code used internationally to identify financial and non-financial institutions in the SWIFT network.

### **Cash advance**

The customer withdraws cash on credit using the credit limit available on the credit card.

### **Cash withdrawal**

The customer withdraws cash from his account.

### **Credit card issuance**

The account provider provides a payment card associated with the customer's account. The total amount of transactions carried out with the card during an agreed period is fully or partially debited from the customer's payment account on an agreed date. A credit agreement between the payment service provider and the customer determines whether the customer is charged interest on the money borrowed.

### **Debit card issuance**

The account provider provides a payment card associated with the customer's account. The amount of each transaction carried out with the card is immediately and fully debited from the customer's account.

### **Deposit account (DA)**

Bank Account that the customer can open with Haitong Bank, S.A. and through which they can deposit funds, carry out transfers, withdrawals or any other services provided for in the account opening contract.

HAITONG BANK, S.A.

Registered address: Edifício Quartzó - Rua Alexandre Herculano, 38 - 1269 - 180 LISBOA  
Share Capital: 863 278 725 Euros - VAT nº. 501 385 932 - Registration number. Lisbon nº. 57 825  
Registration number with the Comissão de Mercado de Valores Mobiliários (CMVM): 108

---

**Deposit Guarantee Fund (DGF)**

Fund whose purpose is to guarantee the reimbursement of the total value of the balances in cash of each depositor, in accordance with certain conditions, namely when that value does not exceed 100,000 euros, per credit institution and per depositor, and provided that the deposits of the respective institution credit cards become unavailable.

**Euribor**

Euro Interbank Offered Rate – an average of the interest rates charged by the main euro area credit institutions for loans on the interbank market. It is, thus, known as the “interbank rate”.

**Fees**

Corresponds to the amount charged by Haitong Bank, SA as a stipend for the provision of banking or intermediation services.

**IBAN**

International Bank Account Number – the IBAN is the standardized structure that unambiguously identifies each payment account.

**Interest**

Represents the price of money, corresponding to the remuneration for the capital borrowed during a certain period of time. Whoever deposits their money in the bank, expects to receive interest (a remuneration), as they are providing resources that are theirs to be used by other people or companies. Those who use credit have to pay an interest (a cost) to access these funds. Interest may be received or paid at various times as agreed between the parties (for example, monthly, semi-annually or annually).

**Interest rate**

Cost of money borrowed or income from a financial investment made, expressed as a percentage of capital.

**Intrabank credit transfer**

Operation in which the payment service provider transfers, by order of the customer, funds from the customer's account to another account in the same institution.

**Intrabank standing order**

The payment service provider makes, on the customer's instruction, regular transfers of a fixed amount of money from the customer's account to another account with the same institution.

**NIB**

Bank Identification Number. Number used to identify payment accounts domiciled in Portugal.

HAITONG BANK, S.A.

Registered address: Edifício Quartzó - Rua Alexandre Herculano, 38 - 1269 - 180 LISBOA  
Share Capital: 863 278 725 Euros - VAT nº. 501 385 932 - Registration number. Lisbon nº. 57 825  
Registration number with the Comissão de Mercado de Valores Mobiliários (CMVM): 108

**Non-SEPA+ credit transfer**

Customer order to transfer funds from your account to another account outside the SEPA+ space.

**Non-SEPA+ standing order**

The payment service provider carries out, on the customer's instruction, regular transfers of a fixed amount of money from the customer's account to another account outside the SEPA+ area.

**Pricing**

Table that Haitong Bank, S.A. makes available on its website on the Internet and in which the charges, fees and other conditions of the products and services that it currently sells are published.

**Requisition and delivery of crossed and cash checks**

The customer orders and the payment service provider delivers crossed and cashed checks. A cashier's check is a check that its payee can transmit to a third person by endorsing the check.

**Requisition and delivery of crossed and non-order checks**

The customer orders and the payment service provider delivers crossed checks and not made to order. A non-payment check is a check that can only be paid to the person who appears on it as the beneficiary, and cannot be endorsed.

**Term deposit (TD)**

Bank Account that the customer can open with Haitong Bank, S.A. and through which they deposit a determined amount at their discretion, which will be immobilized for a certain time and earning interest on a certain rate, as described in the applicable conditions.

**Securities custody**

Corresponds to the service of holding the securities (stocks, bonds, etc.) acquired by the client. For this service fees are charged.

**SEPA**

Single Euro Payments Area – Single Area for Payments in Euros, whose purpose within the scope of Monetary Union is to standardize the rules and operating rules of the payment systems of the countries covered (Member States of the European Union and Andorra, Iceland, Liechtenstein, Monaco, Norway, United Kingdom, San Marino, Switzerland and Vatican). Within SEPA, citizens, companies and other economic agents can send and receive payments in euros, under identical conditions, with the same rights and obligations, regardless of their geographic location and using a single payment account located in any country in that space and a single set of payment instruments (credit transfers, direct debits and payment cards).

---

HHAITONG BANK, S.A.

Registered address: Edifício Quartzó - Rua Alexandre Herculano, 38 - 1269 - 180 LISBOA  
Share Capital: 863 278 725 Euros - VAT nº. 501 385 932 - Registration number. Lisbon nº. 57 825  
Registration number with the Comissão de Mercado de Valores Mobiliários (CMVM): 108

---

**SEPA+**

Expression used to designate standing orders and credit transfers in which: (i) the payer's and beneficiary's payment accounts are domiciled in any of the countries that make up the SEPA; and (ii) the transaction is carried out in euros.

**SEPA+ standing order**

The payment service provider makes, on the customer's instruction, regular transfers a fixed amount of money from the customer's account to another account in the SEPA+ space.

**TAE**

Effective Annual Rate – a measure of the total annual cost associated with a given loan, including interest and other associated charges.

**TAEG**

Annual Percentage Rate – the total cost of credit for the consumer, expressed as an annual percentage of the amount of credit granted. It differs from the TAE (effective annual rate) in that it includes taxes associated with the loan. The APR is the cost measure used in mortgage loans, other real estate credits and consumer credit.

**TAN**

Nominal annual interest rate – corresponds to the rate at which interest on loans is charged. In the case of variable rate loans, the TAN corresponds to the value of the index plus the spread.

**TANB**

Gross annual nominal interest rate. Annual remuneration rate for a financial investment. It is a nominal rate since it does not consider the evolution of inflation. It is a simple interest rate as it does not consider the capitalization of interest that may be paid over the deposit period. It is a gross rate, as it does not yet deduct the income tax that will be levied on interest.

**TANL**

Net annual nominal interest rate. It corresponds to the TANB (gross nominal annual interest rate) deducted from the amounts withheld as income tax, taking into consideration only what the customer will actually receive after deducting income tax.

**SEPA+ credit transfer**

Customer order to transfer funds from your account to another account in the SEPA+ space.

**Working day**

Period of the day during which the institution is open to the public during normal opening hours, that is, from Monday to Friday, between 8:30 am and 3:00 pm.

HAITONG BANK, S.A.

Registered address: Edifício Quartzó - Rua Alexandre Herculano, 38 - 1269 - 180 LISBOA  
Share Capital: 863 278 725 Euros - VAT nº. 501 385 932 - Registration number. Lisbon nº. 57 825  
Registration number with the Comissão de Mercado de Valores Mobiliários (CMVM): 108