HAITONG

Standardised Information Sheet

Name	Term Deposit Haitong Premium no withdrawal.
Terms of Access	Individual clients of Haitong Bank.
Type	Term deposit.
Term	The term deposit can be set up for a period of 3 months, 6 months 12 months.
Early withdrawal	No early withdrawals allowed
Renewal	Not applicable.
Currency	Euro.
Amount	Minimum amount to set up and maintain the deposit: 50.000€. Maximum amount to set up the deposit: not applicable.
Subsequent deposits	No subsequent deposits admitted.
Remuneration rate	The interest rate is fixed until the end of the agreement term. **Term** / **3 months** / **6 months** / **12 months** **TANB** / 3,150% / 3,300% / 3,350% **TANL** / 2,268% / 2,376% / 2,412% TANB - Gross Annual Nominal Interest Rate. TANL – Net Annual Nominal Interest Rate, assuming an income tax withholding rate of 28% (for clients with tax residence in mainland Portugal).
Capitalisation system	Not applicable.
Calculation of interest	Interest accrues from the deposit start date, inclusive, until the day before the maturity date, inclusive. Act/360 calculation basis, based on the daily balance under the agreement. The amount of interest calculated will be rounded up or down to the nearest cent.
Interest payment	Payment of interest on the maturity date, by credit in the associated Current Account.

HAITONG BANK, S.A., with registered office at Edifício Quartzo, Rua Alexandre Herculano, 38, 1269-180 Lisboa | Telephone (351)213 196 900 | Tax number and register number in the Lisbon Commercial Registry Office of Lisbon 501 385 932 | Share Capital of € 871,605,935.00

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Taxation Regime	Interest on the term deposit is subject to income tax ("IRS" - personal income tax / "IRC" - corporate income tax") in force in Portugal, at the rate in force when it is due/credited. It may also be subject to tax abroad if the beneficiaries are resident for tax purposes in other countries. The tax regime described below is that currently in force in Portugal. Interest from term deposit accounts paid or placed at the disposal of individuals resident in Mainland Portugal is subject to withholding of income tax at the rate of 28%. The national IRS rates are reduced by 30% for resident individuals in the Azores Autonomous Region and in the Autonomous Region of Madeira. Interest from deposit accounts paid or placed at the disposal of a non-resident entity in Portuguese territory is subject to withholding tax at source at the rate of 28% ("IRS"), and may benefit from a rate reduction in case of application of a double taxation treaty entered into by the Portuguese State and in force, providing the formalities for the purpose are fulfilled. Interest on deposit accounts paid to non-resident individuals is subject to definitive withholding tax at the rate of 35%, if the taxpayer is domiciled in a country, territory or region subject to a clearly more favourable tax regime, as per the list approved by an Executive Order of the Minister of Finance. The above-mentioned income is subject to definitive withholding tax at the rate of 35% when paid or placed at the disposal in accounts opened in the name of one or more holders on behalf of unidentified third parties, except when the beneficial owner is identified, in which case the general rules apply. The holder of this income who is resident for tax purposes in Portugal may opt for aggregation, for which purpose an effective interest taxation rate is applied according to the beneficiary's tax bracket. Interest from bank deposits is subject to reporting to the respective tax entities of the countries of residence. The regime described above is a summary of the tax regime in force at the date of setting up the deposit and does not dispense with consulting the applicable legislation.
Other Conditions	Not applicable.
Capital Guarantee	Principal fully guaranteed at maturity or in the event of early withdrawal.
Deposit Guarantee Fund	Deposits held at Haitong Bank, S.A. benefit from the reimbursement guarantee provided by the Deposits Guarantee Fund whenever the deposits are not available for reasons directly related to Haitong Bank, S.A.'s financial situation. The Deposit Guarantee Fund guarantees reimbursement up to a maximum of €100,000.00 per depositor. The calculation of the amount of the deposits of each depositor takes into account the amount in all the deposit accounts on the date on which the unavailability of payment occurred, including interest and, for deposits in foreign currency, these are converted into Euros at the exchange rate on that date. For further information please refer to the Deposit Guarantee Fund at www.fgd.pt
Depository Institution	Haitong Bank, S.A. Edifício Quartzo (Head Office) Rua Alexandre Herculano, 38 1269-180 Lisboa, Portugal Tel: + 351 21 319 69 00 https://www.haitongib.com/pt
Validity of the Conditions	Today's date.

Previously provided to the client.