

# We have the missing piece

If you open an Account with us, we  
will complete your life.

If you're already our Client, we'll  
do it too.

**Promotional Code**

Campaign valid from March 1st until May 31st, 2021.  
To access these conditions, use your promotional code

# The perfect match for a simpler life



**Without Account maintenance fees**



**Without Debit Card provision fees**



**Without Credit Card provision fees <sup>(1)</sup>**  
**TAEG 15,0% | TAN 13,700%**



**Transfers to Eurozone and MB WAY**  
**Transfers without costs**



**ActivoBank Branches open on Saturdays**  
**and with extended opening hours**

**It couldn't be simpler.**

**(1)** Credit Card Visa Classic: TAEG of 15,0% and TAN of 13,700% for a €1,500 loan, paid in 12 monthly instalments with added interest and expenses. Subject to credit risk analysis.

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# Advantages that suit your projects

For Clients and new Clients with a net salary domiciliation  $\geq 600\text{€}$

## 1% rate reduction for Personal Loan<sup>(2)</sup>

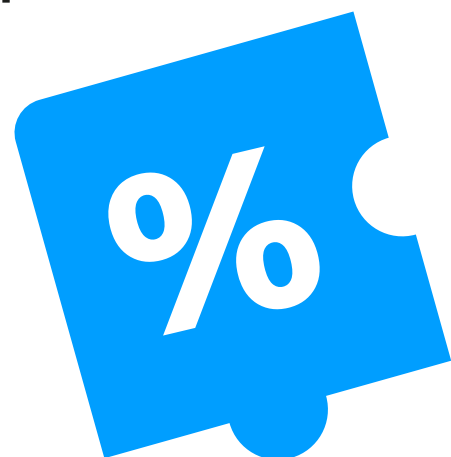
~~TAEG 9,2 | TAN 7,000%~~

TAEG 8,1% | TAN 6,000%

## 0,9% rate reduction for Car Loan<sup>(3)</sup>

~~TAEG 8,6 | TAN 6,400%~~

TAEG 7,5% | TAN 5,500%



Valid for new and current Clients that sign the Loan at an ActivoBank Branch or through our Support Line, during this campaign, and have a domiciled net salary  $\geq 600\text{€}$ . The salary must be domiciled when the Loan is signed.

**(2)** TAEG de 8,1%, TAN 6,000%, with monthly instalments of 97,22€, loan opening fee of 50€, for a 5,000 € loan with a 60-month term. Total amount charged to the consumer: 6.017,20€, including interest, Stamp Tax for the use of the loan and for fees. Loan opening fee of 1% over the financed amount, with a minimum of 10€ and maximum of 150€. Subject to credit assessment. The loan's settlements are regular charges of the banking client's household budget. It is essential that the client previously weighs his financial ability to ensure the payment of the ongoing settlements of the loans he wishes to hire. For further information on household budget management consult "Todos Contam" at [www.todoscontam.pt](http://www.todoscontam.pt) The provision of the loan is subject to the macroprudential rules of the Banco de Portugal.

**(3)** TAEG de 7,5%, TAN 5,500%, with monthly instalments of 192,03€, loan opening fee of 100€, for a 10,000 € loan with a 60-month term. Total amount charged to the consumer: 11.889,80€, including interest, Stamp Tax for the use of the loan and for fees. Loan opening fee of 1% over the financed amount, with a minimum of 10€ and maximum of 150€. Subject to credit assessment.

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# The piece that completes your home

For Clients and new Clients with a net  
salary domiciliation  $\geq 600\text{€}$



**250€ IKEA voucher** <sup>(4)</sup>,  
when you hire your Home  
TAEG 1,9% | TAEG 1,2%\* with  
associated optional sales

**\*Entails the holding of the following products:**

- **Domiciliation of salary;**
- **Life Insurance associated with the loan (Ocidental Vida);**
- **Multirisk Insurance associated with the loan (Ocidental Seguros).**

Valid for new and current Clients that sign a deed of amounts  $\geq 100.000\text{€}$  and have a domiciliation of net salary  $\geq 600\text{€}$ , made 3 months after the Account opening.

Example for a 30-year-old consumer – €100.000 financing, with mortgage; appraised value €150.000; LTV 67%; 30-year term. Product Indexed Settlement, purpose Acquisition, initial Fees (Dossier Fee, Formalization and Evaluation) €748,80; Contract expenses €470; Loan opening Stamp Duty €600; monthly fees of €2,86; Multirisk Insurance Prize with monthly payments of €8,61. Subject to credit risk assessment.

**TAEG sem vendas associadas facultativas 1,9%** - TAN variável de 1,249% (Euribor 12 meses de fevereiro de 2021 de -0,501% e spread base de 1,750%); Prémio de Seguro Vida mensal médio de 13,77€; 360 prestações mensais de 333,20€ – Montante Total Imputado ao Consumidor de 129.830,37€.

**TAEG com vendas associadas facultativas\* 1,2%** - variable TAN 0,599% (Euribor 12 months of February 2021 of -0,501% e hired spread of 1,100%); Average monthly Life Insurance prize of €13,14; 360 monthly payments of €303,55 – Total Amount Payable by the Consumer of €118.929,00.

**\*Entails the holding of the following products:**

- (i) Salary domiciliation on the Account associated with the Loan;**
- (ii) Multirisk Insurance associated with the Loan (Ocidental Seguros)\*\*;**
- (iii) Life Insurance associated with the Loan (Ocidental Vida)\*\*.**

ActivoBank is a BCP housing loan bound intermediary in exclusive basis. Home loan granted by Banco Comercial Português, S.A. The granting of credit is subject to the macro-prudential rules of Banco de Portugal. The applied interest rate (TAN) can take on negative values according to the evolution of the corresponding indexed.

**(4) Ikea Voucher:** Applicable to new deeds  $\geq 100.000\text{€}$ . The voucher will be sent up to 30 days after the deed is signed. Valid for online purchases until 30/12/2021. The campaign grants an income and is subject to a tax withholding at the rate of 28%, corresponding the 250€ to the value of the offer already deducted from that withholding. In case you chose, regarding IRS, taxable income, the IRS rates for your level will be applied.

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# Also completes the home you already own

For Clients and new Clients with a net salary  
domiciliation  $\geq$  600€

## 250€ IKEA voucher <sup>(4)</sup>, for the transfer of your Home Loan

You will benefit from the following advantages:

- **Dossier fee waiver (€290), appraisal (€230) and formalization (€200)**
- **Co-payment of the expenses by early liquidation of the transferred capital, up to a maximum of 0,5%**
- **Waiver of the mutual contract expenses with mortgage of the transferred Home Loan when concluded by Certified Private Document. (€526,25).**

**Conditions valid exclusively for transfers from Other Credit Institutions, if the total amount of the operation is equal or superior to €50.000, the deadline is equal or superior to 10 years and has associated optional sales. Conditions valid for proposals approved until June 30th, 2021 and hired until July 31st, 2021.**

Home Loan transfer from other institutions: Valid for Clients and new Clients that wish to transfer to ActivoBank their ongoing Home Loan, from another Credit Institution, with domiciliation of salary  $\geq$  600€, made 3 months after the Account opening.

Example for a 30-year-old consumer – €100.000 financing, with mortgage; appraised value €150.000; LTV 67%; 30-year term. Product Indexed Settlement, purpose Transfer, exempt of initial fees (Dossier Fee, Formalization and Evaluation); Contract expenses €65; Processing of monthly fees of €2,86; Multirisk Insurance Prize with monthly payments of €8,61. Subject to credit risk assessment.

**TAEG com vendas associadas facultativas\* 1,1%** - variable TAN of 0,599% (Euribor 12 months of February 2021 of -0,501% and hired spread of 1,100%); Average monthly Life Insurance prize of €13,14; 360 monthly payments of €303,55 – Total Amount Payable by the Consumer of €117.115,20.

**Entails the holding of the following products\*:**

- (i) Salary domiciliation on the Account associated with the Loan;**
- (ii) Multirisk Insurance associated with the Loan (Ocidental Seguros)\*\*;**
- (iii) Life Insurance associated with the Loan (Ocidental Vida)\*\*.**

ActivoBank is a BCP housing loan bound intermediary in exclusive basis. Home loan granted by Banco Comercial Português, S.A. The granting of credit is subject to the macro-prudential rules of Banco de Portugal. The applied interest rate (TAN) can take on negative values according to the evolution of the corresponding indexed.

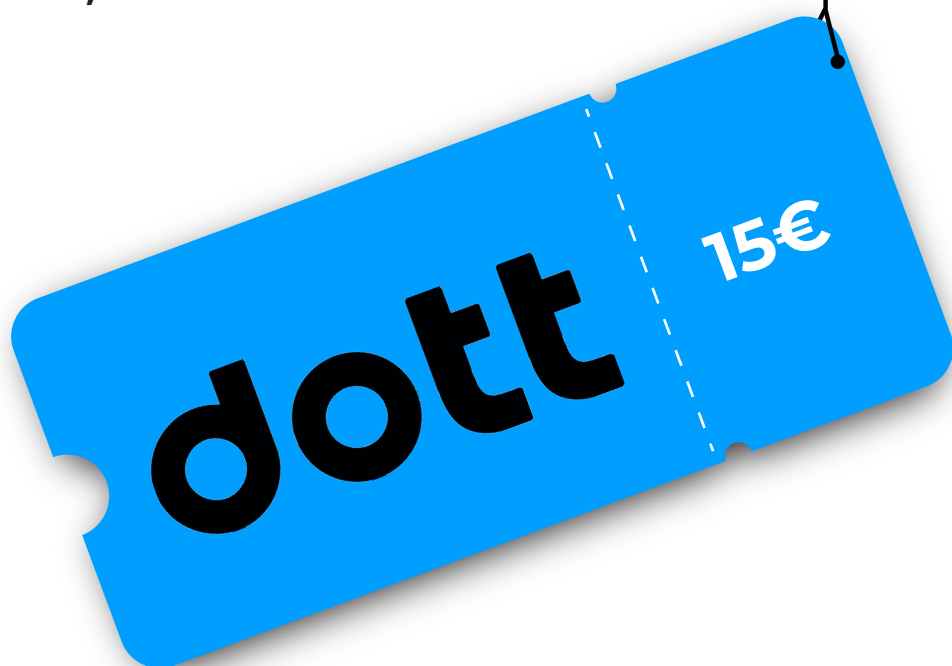
**(4) Ikea Voucher:** Applicable to new deeds  $\geq$  100.000€. The voucher will be sent up to 30 days after the deed is signed. Valid for online purchases until 30/12/2021. The campaign grants an income and is subject to a tax withholding at the rate of 28%, corresponding the 250€ to the value of the offer already deducted from that withholding. In case you chose, regarding IRS, taxable income, the IRS rates for your level will be applied.

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# Welcome: exclusive for new Clients

with a net salary domiciliation  $\geq 600\text{€}$

**15€ Dott voucher** <sup>(5)</sup>,  
for the first 100€ spent with  
the **Credit Card** <sup>(1)</sup>  
**TAE 15,0% | TAN 13,700%**



Valid for new and current Clients holders of a first Account at ActivoBank and have a domiciliation of net salary  $\geq 600\text{€}$ . To receive the Dott Voucher you must keep your salary domiciled for the first 9 months, request a Credit Card up to 6 months after the Account opening and spend 100€ on purchases during the first 3 months, after the Card is approved. Only purchases made with Visa will be considered. Payments with MBWAY/ MBNET and service payments will be excluded.

**(1) Credit Card Visa Classic:** TAE of 15,0% and TAN of 13,700% for a €1,500 loan, paid in 12 monthly instalments with added interest and expenses. Subject to credit risk analysis. The offer will not be attributed in case the Card Account have registered balance debts.

**(5) Dott Voucher:** Valid for purchases  $\geq 15\text{€}$ , made on the Dott platform. If used on purchases lower than 15€, the remaining balance will not be refunded. The voucher will be sent up to 30 days after all the conditions are met. Valid for 12 months. The campaign grants an income and is subject to a tax withholding at the rate of 28%, corresponding the 250€ to the value of the offer already deducted from that withholding. In case you chose, regarding IRS, taxable income, the IRS rates for your level will be applied.

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# Welcome: exclusive for new Clients

with a net salary domiciliation  $\geq 1.000\text{€}$  or assets  $\geq 10.000\text{€}$

**A night for two,**  
with breakfast included, at an Eco, Rural or  
4-star hotel + Nature experience



Check the hotels and experiences available at [abapecaquefaltava.com](http://abapecaquefaltava.com).

One-night voucher valid for two people at a standard double room, with included breakfast, on a Rural, Eco or 4-star Hotel and a nature experience. The offers on this voucher do not need to be used at the same time.

Cumulative with the other offers of this campaign.

Valid for new Clients, holders of a first Account at ActivoBank, older than 18 years, with a net domiciled salary  $\geq 1.250\text{€}$  or financial assets  $\geq 15.000\text{€}$ . Salary and/or financial assets must be visible at the Bank until 3 months after the Account opening. The voucher has a validity of 6 months and will be sent to the Client in no longer than 30 days after the Account opening, if the requirements in this document are met.

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**To sum up,  
everything is simpler when you find  
the Bank that completes your life**

**Shall we take  
the next step?**

**Company:**

**Code:**

**Name:**

**Phone number:**

**Email:**

**Open Account here**





# ActivoBank

by Millennium

+351 210 030 700

+351 965 998 486 / +351 935 228 486

Campaign valid from March 1st until May 1st, 2021 for new Clients, over than 18 years old, that open an Account with the partnership code and make the initial deposit. Receiving your salary for the first time at ActivoBank, from March 1st, 2020 is considered a domiciliation. The first Domiciled Salary is considered the amount credited through a properly coded Bank transfer, with the code ISO "SALA" or "08". For the salary domiciliation to be considered for the campaign, it must be done in no more than 3 months after the Account opening. The offers from this campaign are not cumulative with the other current ones. The Bank holds the right to change or cancel the present campaign without previous warning, anytime the market conditions determine it.

**Further information at ActivoBank | +351 210 030 700 | Rua Augusta 84 1100-053 Lisboa**

Banco ActivoBank, S.A., Office: Rua Augusta, 84 Lisboa, Share Capital 101.000.000 Euros, registered with this same number in the Lisbon Trade Registry, Single registration and TIN. 500 734 305. Insurance agent registered under nr. 419501226, with the Insurance and Pension Funds Supervision Authority – Registration Date: 21/01/2019. Authorization for the brokerage distribution of the life and non-life insurance. For information and further registration details, please consult: [www.asf.com.pt](http://www.asf.com.pt).

**PUB\*\*.**The information about Insurances does not expense the consult of pre-contractual and contractual information required by law. Insurances commercialized by Ocidental - Companhia Portuguesa de Seguros, S.A. and Ocidental - Companhia Portuguesa de Seguros de Vida, S.A.

The Insurance Intermediary is not authorized to sign insurance contracts on behalf of the Insurer or receive any insurance premiums payable to the Insurer. The Insurance Intermediary does not assume liability regarding any risks covered by the insurance contract, which shall be fully assumed by the Insurer.