

Basic information about the protection of Deposit

<p>Deposits in Bankinter, S.A. - Sucursal em Portugal are protected by:</p>	<p>Fondo de Garantía de Depósitos de Entidades de Crédito (FGD) created under Spanish Royal Decree-Law 16/2011, of 14 October of which this bank is a member ⁽¹⁾.</p>
<p>Limit of protection:</p>	<p>€100,000 (one hundred thousand euros) per depositor and per Credit Institution, or for deposits denominated in foreign currencies, the equivalent amount thereof based on the exchange rate on the day of the events described under Article 8.1 of Royal Decree 2606/1996 of 20 December, or on the previous business day if the former is not a business day ⁽²⁾.</p>
<p>If you have more deposits at the same credit institution:</p>	<p>All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000 (one hundred thousand euros), or for deposits denominated in foreign currencies, the equivalent amount thereof based on the exchange rate above described ⁽²⁾.</p>
<p>If you have a joint account with other person(s):</p>	<p>The limit of €100,000 (one hundred thousand euros), or for deposits denominated in foreign currencies, the equivalent amount thereof based on the exchange rate above described, applies to each depositor separately ⁽³⁾.</p>
<p>Reimbursement period in case of credit institution's failure:</p>	<p>15 working days ⁽⁴⁾.</p>
<p>Currency of reimbursement:</p>	<p>Euro</p>
<p>Contact:</p>	<p>Fondo de Garantía de Depósitos de Entidades de Crédito Calle José Ortega y Gasset, no.22, 4th Floor , 28006, Madrid, Spain Telephone: +351 91 431 66 45 Email: fogade@fgd.es</p>
<p>More information:</p>	<p>www.fgd.es</p>
<p>Acknowledgement of receipt by the depositor:</p>	<p>Date: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Signature: _____</p>

Additional information

(1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your deposits would in any case be repaid up to €100,000 (one hundred thousand euros).

(2) General protection limit

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum €100,000 (one hundred thousand euros) per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with €90 000 (ninety thousand euros) and a current account with €20.000 (twenty thousand euros), he or she will only be repaid €100,000 (one hundred thousand euros).

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 (one hundred thousand euros) applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000 (one hundred thousand euros).

(4) Reimbursement

The responsible Deposit Guarantee Scheme is the Fondo de Garantía de Depósitos de Entidades de Crédito (FGD), Calle José Ortega y Gasset, no.22, 4th Floor, 28006, Madrid, Spain, Telephone: +351 91 431 66 45, Email: fogade@fgd.es; www.fgd.es. It will repay your deposits (up to €100.000) within:

- 15 working days, from January 1, 2019 until December 31, 2020;
- 10 working days, from January 1, 2021 until December 31, 2023;
- 7 working days from December 31, 2023.

Until December 31, 2023, where Deposit Guarantee Scheme cannot make the repayable amount available within seven working days, they shall ensure that depositors have access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. The appropriate amount shall be deducted from the repayable amount. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under www.fgd.es.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.