

Product name	Conta Bankinter ONline									
Access conditions	Exclusive account for New Individuals Customers of Bankinter, S.A. - Sucursal em Portugal. New Individuals Customers are customers who open a Current Account for the 1st time as the main holder with Bankinter, S.A. - Sucursal em Portugal. Account exclusively for adults, whether residents or non-residents* in Portugal. *If you are a non-resident, please visit a Bankinter branch.									
Type of product	Current account									
Means of use	Transactions may be made by means of: <ul style="list-style-type: none"> ▪ Debit Card and Credit Card; ▪ Cheques; ▪ Bank Transfers; ▪ Direct Debits; ▪ Channels: Telephone, Mobile banking and Online banking (Bankinter Particulares). 									
Currency	Euro									
Amounts	There are no maximum and/or minimum opening or maintenance amounts.									
Remuneration rates	<p>Monthly remuneration calculated based on the daily balances of the Bankinter ONline Account. The rate to be applied depends on the daily balance (end-of-day balances depending on transactions with the respective value date), as following:</p> <p>Conditions applicable to accounts opened from September 1, 2025 onwards: Gross Annual Nominal Interest Rate: 2,00% Net Annual Interest Rate: 1,44% (*) based on the current withholding rate for Personal Income Tax ("IRS") of 28%.</p> <p>Conditions applicable to accounts opened until August 31, 2025:</p> <table border="1"> <thead> <tr> <th>Requirement</th> <th>Gross Annual Nominal Interest Rate</th> <th>Net Annual Nominal Interest Rate**</th> </tr> </thead> <tbody> <tr> <td>with salary domiciliation*</td> <td>1,50%</td> <td>1,08%</td> </tr> <tr> <td>without salary domiciliation</td> <td>0,50%</td> <td>0,36%</td> </tr> </tbody> </table> <p>(*) Salary (or pension/retirement) domiciliation via monthly bank transfer using a specific transaction code for this purpose. If the salary (or pension/retirement) domiciliation is no longer verified, the applicable nominal annual gross rate will be 0.50% and the nominal annual net rate will be 0.36%.</p> <p>(**) based on the current withholding rate for Personal Income Tax ("IRS") of 28%.</p> <p>The remuneration conditions of this demand deposit account may be modified, upon prior communication to the Customer(s) of the content of such modification, at least 60 (sixty) days in advance of the intended date for its application, without prejudice to the Customer(s) right to terminate the deposit agreement.</p>	Requirement	Gross Annual Nominal Interest Rate	Net Annual Nominal Interest Rate**	with salary domiciliation*	1,50%	1,08%	without salary domiciliation	0,50%	0,36%
Requirement	Gross Annual Nominal Interest Rate	Net Annual Nominal Interest Rate**								
with salary domiciliation*	1,50%	1,08%								
without salary domiciliation	0,50%	0,36%								
Calculation of interest	Calculated on a daily basis (calculation basis: Actual/360), from the date that the account is opened, with the amount being rounded up to the 2nd decimal place.									
Payment of interest	Interest is credited and made available on the last business day of each month.									
Tax rules	Income tax will be deducted from the interest on the following terms:									

<p>Tax rules</p>	<p>1) Individuals resident in mainland Portugal: a definitive rate of 28% is applied, and account holders may opt for aggregation. When the account holder opts for aggregation, the amount withheld constitutes a payment on account. For Individuals resident in the Autonomous Region of the Azores (RAA) and Madeira (RAM) the tax will be reduced by 30%;</p> <p>2) Non-resident individuals: tax will be deducted at a definitive rate of 28%, which may be reduced through application of double taxation agreements (except for residents in certain tax havens, for whom tax will be deducted at source at a rate of 35%).</p> <p>This clause constitutes a summary of the tax rules at the starting date of the opening period; these rules may be altered during the lifetime of this deposit, and customers are advised to consult the applicable legislation.</p> <p>Interest payable by customers is subject to Stamp Duty at a rate of 4%.</p> <p>When interest is charged on overdrafts, in addition to Stamp Duty on interest, Credit Use Stamp Duty will also be payable at a rate of 0.04% on the monthly average obtained by calculating the sum of the outstanding balances determined daily during the month, divided by 30.</p> <p>Stamp Duty may be payable on fees and expenses associated with the account.</p>
<p>Commissions and Expenses</p>	<p>Most relevant fees and expenses associated with the BK ONLINE Account (Package Account):</p> <p>Account maintenance commission: Exempt.</p> <p>Branch cash withdrawal commission: 4,81€ + stamp duty (4%), making a total value of 5,00€. The conditions set out in this Standardised Information Sheet prevail over any others which may have been agreed between the Bank and the Customer, in particular those resulting from the subscription of other products and services.</p> <p>For subsequent changes in commissions and expenses, please consult the current Price List. Customers will be informed by Bankinter of any change at least 60 (sixty) days prior to the date they are to come into force. More information on fees is available in the Fee Information Document. All charges associated with transactions made on the account may be consulted in the current Price List which is available at Bankinter branches, at bankinter.pt or by telephone +351 210 548 000 (*).</p>
<p>Overdraft facilities</p>	<p>Salary advanced:</p> <p>Any credit limit shall be analysed and granted by Bankinter, S.A. - Sucursal em Portugal at its own discretion; each case shall be assessed and processed separately. Applications for any credit limit shall be submitted using a separate form. Subject to monthly payment of salary (or pension) into the account by encoded transfer.</p> <p>Maximum amount of salary advanced: the average of the salary amounts credited to the account over the last six months, up to a maximum of 6.000€ (six thousand euros), if applicable.</p> <p>The credit will be available on the 4th business day of the month following the day of the salary (or pension) domiciliation, unless the 3rd day of the month is not a business day, in which case the credit will be available on the day following the 4th business day; the Customer must have received his or her salary (or pension) through Bankinter in one of the 2 previous months by wire transfer using the relevant code. A maximum monthly variation of 20% is considered when calculating the salary credit to be granted. The overdraft authorisation is calculated and generated automatically on the basis of the amounts credited each month, and the credit made</p>

<p>Overdraft facilities</p>	<p>available corresponds to the average of the salary(ies) credited in the previous 6 months.</p> <p>A Nominal Annual Rate (NAR) of 14,90% is applied, corresponding to an Annual Percentage Rate of Charge (APR) of 18,6%, considering a credit facility of 1.600€ (one thousand and six hundred euros) and assuming it is used in full in the three months after being made available.</p> <p>Funds advanced by way of an authorised overdraft are repaid monthly (principal and interest) on the day on which the salary (or pension) is credited, and the Bank is hereby authorised to debit from this account the amount corresponding to the credit used in each month and the respective interest.</p> <p>Interest calculation: Interest will be calculated daily and paid monthly. The number of days of the year used in calculating borrowing and lending interest rates is 360 days. Stamp duty on interest is due.</p> <p>In the event of a change to the applicable rate, the new rate will be applied in the next interest calculation period.</p> <p>There is no minimum limit amount for interest charging.</p>
<p>Credit overrun</p>	<p>A credit overrun is subject to prior authorisation granted on a case-by-case basis by Bankinter, S.A. - Sucursal em Portugal, except where payment is mandatory as established by law.</p> <p>If Bankinter decides to allow the debit, the following terms shall apply:</p> <p>Nominal Annual Percentage Rate: 18,8%.</p> <p>Calculation of interest: Interest will be calculated daily on the entire principal used and not yet repaid at any given time, on the basis of a 360-day year and paid monthly in arrears. Stamp duty on the interest will be added.</p> <p>Repayment terms: Any and all amounts deposited or transferred to credit the account will be allocated and applied to automatic repayment, full or partial, of the credit that has been used in the corresponding amount.</p> <p>The bank may change the amount owed to the bank in interest and/or commissions and/or applicable charges.</p> <p>Changes will be published in the bank's price list with the legally established prior notice for these type of changes.</p>
<p>Other conditions</p>	<p>The Bankinter ONline Account includes the following services:</p> <ul style="list-style-type: none"> ▪ Unlimited internal credit transfers and SEPA + credit transfers (interbank) and immediate transfers sent from Bankinter Particulares (on-line Banking), without debit notices. International credit Transfers SEPA +, international immediate transfers, Swift transfers, emergency transfers and Target transfers are not included; ▪ Providing of a debit card, free of charge for the first holder of the Bankinter ONline Account.

Other conditions	The opening of the Conta Bankinter ONline under the terms listed here will be subject to the Bank's accepting the private individual as a customer and proper formalisation of the respective process of opening the bank account.
Deposit Guarantee Fund	<p>Deposits with Bankinter, S.A., benefit from the reimbursement guarantee of the Fondo de Garantía de Depósitos de Entidades de Crédito (The Deposit Guarantee Fund of Credit Institutions) under the supervision of the Bank of Spain in the event that bank cannot reimburse funds for reasons directly related to its financial status.</p> <p>The Fondo de Garantía de Depósitos de Entidades de Crédito (The Deposit Guarantee Fund of Credit Institutions) guarantees reimbursement up to the maximum amount of 100,000 EUR (one hundred thousand euros) per depositor. The total value of all deposit accounts on the date of confirmation that bank cannot reimburse, in addition to any related interest, is taken into account to calculate the deposit value for each depositor. Furthermore, any deposit balances in foreign currencies will be duly converted to euros at the current exchange rate. Additional information can be obtained at the Deposit Guarantee Fund website www.fgd.es.</p>
Depository institution	<p>Bankinter, S.A. - Registered office: Paseo de la Castellana, 29, 28046, Madrid, Spain.</p> <p>Branch in Portugal: Praça Marquês de Pombal, nr. 13, 2nd Floor, 1250-162 Lisbon, Portugal, registered at the Lisbon Registry of Companies under single registration and VAT number 980547490.</p> <p>bankinter.pt</p> <p>For any information, you can contact us through the number +351 210 548 000 (*).</p>
These terms are valid:	Since 1st of October 2025.

I/we hereby declare that I/we have read and understand all the information contained in this document.

Name Date

Client no. Associated current account

Customer signature(s)

For the Bank's use only

The terms for account transactions and the Customer signature(s) have been confirmed as per the signatures file.

Initials

(*) Call to domestic landline network. The cost of the call will depend on the specific prices that you have agreed with your telecom operator.