

Caixa Empresas



SOLUTIONS
TAILORED FOR
YOUR BUSINESS.





Caixa supports your business operations, by providing you with a set of financial products and services, to manage and increment your business. A bank with exclusive lines for supporting treasury, investment, recapitalization and internationalization of companies, and personalized assistance and advisory service, as provided by specialized managers and a vast network of branches and offices.

CURRENT MANAGEMENT	Support to treasury Financial optimization
INVESTMENT AND CAPITALIZATION	Bank financing Purchase of goods and equipment Mutual guarantee Bank guarantees Open pension funds
PAYMENT AND RECEIPTS	netcaixa SEPA Payments Cards Check Letter
SERVICES	Caixa e-banking Properties Non-financial services Insurance
EXPORT AND INTERNATIONALIZATION	Trade finance Iberian Business Special credit lines



CURRENT MANAGEMENT

SUPPORT TO TREASURY

The success of a business is based on the optimisation of its current management, namely treasury management. We have a variety of financial solutions and support services to suggest, based on a short-term credit limit to be used for various purposes.

IVA (VAT) EnCaixa

A differentiated product in the form of a short-term credit limit, enabling companies to anticipate VAT collection. This allows for the advance of up to 100% of VAT repayments comprising a periodic statement submitted to the Tax Authority (TA), a period of up to 120 days (with the possibility of adjustment to payment deadlines in effect under the TA) and payment of capital and interest at the end of the period.

Linha Caixa Exportação

This allows for early receipt of payments from export shipments, flexibility of the maturity and reimbursement of medium- and long-term operations and spread rebates for companies in a centralised global banking relationship with Caixa.

Commercial discount

Have early access to income resulting from business transactions, at competitive interest rates, with the possibility of negotiating a ceiling and with quick and easy access to resources. For businesses with seasonal activity, a convenient temporal distribution of revenue can be achieved.

Short-term credit

In order to make funds available in a quick and flexible manner, with great contracting simplicity, this type of funding up to 12 months makes it possible to endow your company with financial resources for operating expenses or treasury-related needs.



Caixafactoring

A financial product of Caixa Leasing e Factoring (CLF) intended for individually-owned companies and companies seeking to free themselves from the administrative burden inherent to the procedure for collecting on invoices, monitoring of debtors, communications, issuance of notices and receipts. With the transfer of third-party credits to the factoring company, companies can improve their negotiating power with suppliers and reduce any losses from uncollectables. Also available is a current-account credit with more favourable conditions.

Caixa Payment to Suppliers

A service whereby payment orders can be issued to CLF, so that the latter, in turn, can issue a letter to the supplier with detailed invoices and debit notes payable, conditions and procedures for any advance payment. By accepting such orders, CLF ensures that the supplier is paid, thereby allowing for a reduction in the administrative burden, preparation expenses and the issuance of payment documents and correspondence to suppliers.

Funding via promissory note

A treasury support solution domiciled at Caixa, allowing for early gains resulting from business transactions. For businesses with seasonal activities, this solution allows for a convenient temporal distribution of revenue.

Current accounts

Short-term funding for continued support of the company's treasury. You can perform operations on this account according to your needs, with the possibility of renewing operations and flexibility in the use of funds.

Automatic Management of Treasury (AMT)

Associating the demand deposit account, savings account and current account offers automatic management of treasury with the transfer, at the end of each day, of funds among the accounts, depending on a shortage or surplus of liquidity. This provides a threefold advantage: greater fund profitability, reduced credit expenses and automated account management.

Commercial Paper

This constitutes a relevant instrument for obtaining short-term resources, allowing organizations making use of it to achieve greater diversification of their funding sources.

Commercial Paper is the name given to securities representative of debt with a term of under 1 year, and can be issued by a wide array of organizations (commercial or civil companies with a commercial format, cooperatives, public companies and other legal bodies under public or private law). Commercial Papers are in book-entry form and are freely negotiable.

Caixaworks credit card⁽¹⁾

This enables funding the treasury needs of companies at very competitive interest rates, combining autonomy and flexibility in using the credit limit.

Hot money

A credit solution for very short periods at competitive interest rates, for solving occasional treasury needs. The term is normally for up to 1 month, and interest is paid at the end of the term, at the time of repayment.

⁽¹⁾ TAE (effective APR 16,2% (with actual guarantee) or 22,2% (with personal guarantee), calculated based on the monthly average of the 6-month Euribor rate (base 360) + spread of 6,833% or 12,833%, respectively, for an amount of 1.500 € with repayment at 12 months. Euribor rates updated on 01/01 and 01/07 of each year.

FINANCIAL OPTIMIZATION

Caixa Maistesouraria

An exclusive credit line with a more favourable interest rate, to finance payments and collections. The management of these operations is simple, as they are performed on the same electronic platform, based on a payment/collection management agreement established with Caixa Leasing and Factoring. This credit limit applies to Caixafactoring and Caixa Pagamento a Fornecedores (Payment to Suppliers) products.

Term deposit

A complete line of term deposits to maximize unspent funds and to apply treasury surpluses, with terms and profitability suited to your needs. These deposits include a guarantee of capital at the end of the term.

Unit trust investment funds⁽²⁾

We provide a range of funds suited to the various terms of investment, to optimize the management of your treasury surpluses:

- Caixagest Liquidity: an Open Money-Market Unit Trust Investment Fund, recommended for terms exceeding 12 months;
- Caixagest Short-Term Assets: an Open Bond Unit Trust Investment Fund, recommended for terms exceeding 12 months.

These funds offer daily liquidity which, with one business day's notice, allows for easy subscription/demobilization of available or necessary amounts.



INVESTMENT AND CAPITALIZATION

BANK FINANCING

Caixa Capitalization Line

Revolutionary line of credit in the domestic financial market, which combines debt and capital attributes. Its purpose is to provide stable resources for businesses, which can neutralise the impact on their cash flows resulting from increasingly longer average receipt deadlines, and meet the need for additional resources allocated to the growth effort, particularly in foreign markets. It provides funds with extended maturity and bullet repayment for credit (up to 4 years), with no requirement for mortgage collateral and without participation in the capital or management (provided performance ratios are met).

Medium- and long-term credit

Caixa provides medium- and long-term loans to finance projects that involve the creation, expansion, modernisation and development of businesses, as well as the reinforcing of their permanent capital.

PME Crescimento 2014

With an overall amount of 2 billion euros distributed among 3 specific sub-lines (Micro and Small Businesses, General and Commercial Credit to Exporters) and with a specific endowment to the Primary Sector amounting to 10% of the overall amount, this line supports investment in fixed assets and working capital, as well as short-term credit, with mutual guarantee hedging up to 70% of the outstanding capital.

Investe QREN (NSRF)

With an overall amount of 1 billion euros, of which 600 million euros are directed at SMEs, this credit line supports investment projects approved by Compete, as a supplement to European funds. With mutual guarantee hedging of up to 50% of the outstanding capital, maturity extended to eight years and no bank charges.



Comércio Investe Line

With an overall amount of 25 million euros, it is intended to fund applications approved as part of the "Comércio Investe" Measure, with maturity extended to 9 years and mutual guarantee hedging of up to 70% of the outstanding capital.

Mutual Guarantee Line FEI 2013-2013

With an overall amount of 203 million euros, it is intended to support investments in fixed assets and working capital, including the purchase of shareholdings, R&D investments and license purchasing, with maturity extended to 10 years and mutual guarantee hedging of up to 80% of the outstanding capital.

PRODER and PROMAR project credit line

With special conditions for supporting investment operations approved as part of the PRODER and the PROMAR, with overall maturity up to 7 years and up to 2 years interest-only, this credit line seeks to provide preferential banking conditions in granting mutuals and in constituting guarantees for payees of investment operations approved as part of these programs, and whose payment of public aid is provided by the IFAP.

Promotional credit line for agriculture, forestry and livestock

Intended for support business operations and farming entrepreneurs, by funding production expenditures with regard to a set of crops set forth by the IFAP, which also sets periods of use and depreciation of loans, as well as any interest-rate subsidy.

Helpline for the treasury of tourist operators

With an overall amount of 80 million euros, it is intended to advance revenues from the operation via a treasury credit limit up to 36 months for short-term or factoring operations, with mutual guarantee hedging of up to 55% of the outstanding capital.

Helpline for qualifying the offer of tourist operators

With funds distributed between Caixa and Turismo de Portugal (60 million euros), it is intended for supporting the requalification of tourist undertakings and the creation/requalification of entertainment and restaurant activities, with bank funding up to 2,5 million euros, minimum equity capital of 25% of the eligible investment and maturities extended to 12 years.

Helpline for financial consolidation of tourist operators

With an overall amount of 150 million euros, it is intended for profitable companies with no situation of default, allowing for expansion of the repayment deadline on already undersigned fundings (up to 6 million euros) and enabling it to be suited to the funds generated by the operations, with additional mutual guarantee hedging of up to 40% of the outstanding capital.

Unit trust investment funds⁽²⁾

For medium- and long-term applications in more specialized financial markets, we provide a diversified offer of funds, adaptable to the needs and profiles of the various investors.

Venture capital

Capital partnerships with entrepreneurs in the stages involving launch and development of corporate projects, via a diversified range of funds actively managed by Caixa Capital and by its domestic and international partners. From startups to companies undergoing expansion and internationalization, Caixa Capital is a reference in the execution of venture capital investments nationwide.

Project finance and infrastructures

This business area of Caixa - Banco de Investimento (Caixa BI), focuses its operations on the setup and structuring of operations on the basis of project risk, as it is involved in areas from an advisory role in consolidating the idea, to monitoring the project over the course of its life. It is qualified to work with the client on coming up with global solutions which, while going by way of products of a diverse nature, are best suited to the needs of each project. They may also devise specific products, provided such optimizes the project's structure and is framed in the market.

Caixa jovem empreendedor (young entrepreneur)

For entrepreneurs up to age 40, this credit line funds the purchase of equipment or other components for launching small businesses or for expanding and modernizing currently existing companies, in an amount up to 50.000 euros.

Microinvest e Invest+ credit lines

With attractive conditions, these lines support job creation by young people looking for their first job, unemployed citizens or people with incomes below the Guaranteed Minimum Monthly Wage, as part of the Program Supporting Entrepreneurship and the Creation of One's Own Job, with maturities extended up to 7 years and mutual guarantee hedging up to 100% of outstanding capital.

Renewable energy sources

A medium- and long-term funding solution geared toward corporate investment in energy efficiency and renewable energy sources. This solution can fund investments aimed at achieving energy savings, such as global energy efficiency projects (monitoring consumptions, automation, consulting and equipment replacement) and investment in equipment for generating renewable energy.

Real estate financing

At Caixa, financing can be obtained toward the purchase of real estate needed for supporting your business operations, namely stores, offices and warehouses. In the case of real estate owned by the Caixa Group or by Caixa partners, there are special financing conditions available.

Urban regeneration

As part of the JESSICA/CGD Urban Development Fund, Caixa offers two credit lines under the JESSICA Community Initiative, to support the rehabilitation and regeneration of urban centres in Portugal, aimed at the medium- and long-term funding of projects linked to urban regeneration under the Operational Programs for Northern and Central Portugal and the Alentejo region.

PURCHASE OF GOODS AND EQUIPMENT

Caixaleasing

Through Caixa Leasing e Factoring, your business has an alternative to credit, with equipment and real estate leasing solutions for funding your investment projects, equipment and properties needed for carrying on your business.

Caixarenting

Under Locarent, you have a vehicle leasing solution that ensures every fleet management service component, by no longer overloading corporate assets while providing balanced treasury management and access to a range of services requiring no downpayment. This allows the option of making a choice that is suited to every need, while reducing operational and administrative expenses, frequent vehicle/fleet renewal and swift decision-making and delivery of goods. Plus, under competitive conditions, you can also sign on to other services such as tire management, replacement vehicles, fuel and consulting.

MUTUAL GUARANTEE

A solution enabling risk-sharing with Mutual Guarantee Companies involved in financing operations, in a similar capacity to that of a guarantor, by providing Caixa with an irrevocable guarantee and upon first request. This way, it facilitates SME access to credit under favourable financing conditions.

BANK GUARANTEES

Caixa supports companies wanting to guarantee, to third parties, compliance with their obligations as a company supplying goods or providing the service. This enables flexibility in contracting and a competitive price.

OPEN PENSION FUNDS⁽³⁾

Means especially geared toward maximizing retirement savings, providing companies with financing of retirement supplements for their employees. This type of product, when properly integrated under the human rights policy of each company, and considering its specific corporate reality, and at a predictable cost, can enhance levels of employee motivation and dedication, while causing an impact on their productivity and enabling the best staff to remain with the company. As part of this, CGD Pensões provides an integrated supplementary range of investment options:

Caixa Reforma Prudente (Safe Retirement): a highly conservative investment policy, chiefly aimed at achieving stable yields over time, with greater exposure to traditional money market applications and to short- and medium-term debt.

Caixa Reforma Activa (Active Retirement): a balanced investment policy aimed at achieving a higher yield than with more traditional applications, for the medium/long term, while turning to slight exposure to the equity market.

Caixa Reforma Valor (Value Retirement): a dynamic investment policy aimed at enhancing investment recovery and maximizing capital, by taking on a higher risk level through greater exposure to the equity market.



PAYMENTS AND RECEIPTS

NETCAIXA

Caixa provides its corporate clients with a range of payment method solutions, with the installation/maintenance of physical TPAs (automated points of payment), with the option of making contactless payments, while offering virtual TPAs, thereby responding to the needs of stores and local small shops, as well as supporting companies looking to streamline their business via online sales on their websites and online stores. Both in-person and long-distance payment solutions enable safe, convenient payments with MB, Visa and Mastercard debit and credit cards.

Our range stands out for the scalability and flexibility of its solutions, with a response suited to the evolving needs of your business. You can also benefit from a set of financial advantages, most notably the refund of part of the customer service fee when payments are made using Caixa cards and the demand deposit account is remunerated according to stages, with no minimum opening amount and exemption from the account maintenance commission.

SEPA PAYMENTS

Caixa enables companies to conduct direct credit and/or debit transfers throughout the SEPA* space, at reduced costs and time requirements due to the centralization of payments and the standardization of procedures.

* EU Member States, Iceland, Lichtenstein, Monaco, Norway, Switzerland and San Marino.



CARDS

Caixa OnBizz

To assist companies, Caixa offers two prepaid cards that can reduce bureaucracy and control expenses and payments. The OnBizz card allows the payment of premiums and other retributions to employees, while the OnBizz Staff card serves to manage representation expenses. They are accepted at any domestic and foreign business establishment of the Multibanco and Mastercard networks, the 1st annuity is on us, with subsequent annuities at just 10 €/year per card. This does not require the card's user to open a demand deposit account with Caixa, while providing security since the available balance is limited to the pre-topped-up amount.

Caixa Break

A prepaid card for paying employees their meal allowance, while providing companies and employees with tax breaks on their single social tax and income taxes, respectively.

CHEQUE LETTER

The Cheque Letter service is provided to companies normally needing to process a large volume of payments. The Cheque Letter is a nominative cheque, issued by Caixa, which comes with a notice addressed to the payee with the corresponding payment description, and the cheque comes with a detachable version of the said notice. This way, the company can simplify administrative and treasury procedures, while ensuring it has funds to pay suppliers.



SERVICES

CAIXA e-BANKING

Through the Internet banking service, you have access to a vast array of consultations and transactions: consulting balances as well as account and card operations, consulting digital documents, consulting and conducting operations on current accounts, consulting loans, bank guarantees and effects, transfers between domestic and international accounts, consulting and requesting cheques, payments for services and to the state, payments of wages and to suppliers via SEPA files.

You can also sign on to term deposits, conduct online proposals for opening documented import credits, consult foreign trade transactions and collect payment on invoices in participating SEPA countries.

Caixa e-banking is also available in mobile version, through the website m.cgd.pt. For any clarification, or to conduct your transactions, you can also contact the service in authenticated mode by calling 707 24 24 77, from 8 a.m. to 10 p.m. every day, year round.

PROPERTIES

Caixa provides the market and its corporate clients, for sale or rent, a broad and diversified set of real estate owned by the Caixa Group or held by Caixa partners, under competitive conditions and permanently adjusted using judicious assessment methods, based on the most up-to-date indicators in the real estate market. Caixa also provides access to financing toward the purchase of such real estate, under special conditions.

NON-FINANCIAL SERVICES

Yunit presents a set of benefits in subscribing to investment and management support services. It drafts projects aimed at reducing energy consumption (energy efficiency), analyses service provision agreements and quantifies the potential for lowering non-operational expenses (cost-reduction services), provides business/legal advisory services and aid to exports (support to internationalization) and supports companies when applying for (tax-related and financial) investment incentives, such as SIFIDE, QREN (NSFR), among others (incentive system).

INSURANCE⁽⁴⁾

Multicare PME (SME)

Health insurance, with a comprehensive range of coverages and various capital options for hospital admissions, providing a response suited to the specific needs for protecting company employees and their households.

Activcare PME (SME)

Geared to employees wanting to benefit from quick and direct access to a vast private network of health services, by bearing the corresponding cost when undergoing the medical procedure, and at more affordable prices.

Corporate group life insurance

This is aimed at enabling entrepreneurs who have taken out a loan with Caixa, as part of a corporate or business loan, to settle the outstanding amount of the loan in the event of death or disability.

Work accident insurance

A mandatory insurance which passes on to the Insurer, under conditions legally set forth, the liability borne by the Employee, in the event of a work accident, with the payment of the legally required amounts, either monetary or via specialized medical assistance required for bringing about the Employee's recovery.

Car insurance

Mandatory insurance linked to a vast array of coverages, a high level of service and responding to the needs of your business



EXPORT AND INTERNATIONALIZATION

TRADE FINANCE

With an international platform of branches, subsidiaries and representative offices in 23 countries and a vast network of correspondent banks in nearly 120 countries, Grupo Caixa Geral de Depósitos supports exports and internationalisation of companies. The expert knowledge and experience of its team of international business managers, acting in coordination with the CGD Group's units abroad, through its international desks, ensure integrated monitoring of its customers and contribute toward promoting cross-business and the success of internationalization. Caixa also offers several banking operations aimed at minimizing the risks involved in import or export transactions.



SECURITY FOR EXPORTERS



Delayed
Receipts/Payments

Documentary
remittances

Documentary
credits

Receipts/Payments
in arrears



SECURITY FOR IMPORTERS



Documentary credits

Your international business is accompanied by Caixa, which ensures the collection of your exports and the fulfilment of contracts concluded with suppliers and customers.

- **Export:** they constitute a guarantee of payment for the exporter, provided the latter complies with all the conditions of the operation, thus eliminating commercial, political and transfer risks. Caixa can vouch for the documentary credit, undertaking an irrevocable obligation of payment to the exporter, thus allowing for the possible early receipt of the export revenue.
- **Import:** in import operations, acting at the request of its customer and contingent on the delivery of the required documents, Caixa makes payments to third parties, pays bills collected by payees, or authorises that such payments be settled, accepted or negotiated by another bank.

Early receipt of export revenue under documentary credits

Intended to meet exporters' needs of early receipt of revenue involving lower risk, before maturities.

Documentary remittances

These are banking operations in which an exporter, after shipping the goods, submits the respective documentation to their bank, which makes the collection from the bank of the importer and, thus, obtains the respective payment, against the delivery of the required documents.

- **Export:** through its vast network of correspondent banks, Caixa ensures its exporting customers the collection of their documentation from the importer. It may also, on a case-by-case basis, advance the amounts of export revenues covered by remittances.
- **Import:** Caixa ensures its importer customers the good collection of remittances received in their favour and may, on a case-by-case basis, provide financing to support the payment of imports. It may also, under request of the exporter's bank, endorse the payment of bills of exchange or promissory notes on behalf and at the expense of its customer.



Advance payments against export remittances

These meet the needs for early receipt of export revenue before their maturity (free, billed and direct).

Foreign bank guarantees and standby letter of credit

Caixa, on behalf and at the expense of its customer, can serve as a guarantee for the commitments undertaken by the latter before a foreign beneficiary, via a correspondent bank. It may also receive, through foreign banks, guarantees to notify the Portuguese beneficiary of the guarantee issued by the foreign banking institution, or issue guarantees in lieu of such foreign banking institutions in favour of national beneficiaries, who prefer to have their rights protected by Caixa. This type of commitment may also be undertaken through a standby letter of credit, an instrument similar to a bank guarantee but governed by specific rules issued by the International Chamber of Commerce.

Export prefinancing

Advancements based on firm orders from abroad, which enable their preparation and manufacture.

Import funding

Enables access to financing to pay for imports, either directly or through documentary remittances or credits.

Foreign importer credit

Credit with a maturity of 3 to 10 years for foreign importers, in order to fund Portuguese exports of goods and services. In the structuring and implementation of these operations, Caixa relies on guarantees provided by a credit insurance company, which covers the risk associated with the importing country.



Multilateral financial institutions and development banks

Caixa has established agreements with major multilateral financial institutions, which allow for the partial or full hedging of political risk, through bank guarantees and letters of credit. Therefore, it can safely negotiate payment terms in the countries with higher political risk of Central and Eastern Europe, Africa, Asia, Latin America, and the Caribbean. It can also obtain financing with more beneficial terms for export or investment projects in those countries.

Risk-hedging instruments in non-traditional markets

Caixa also offers risk-hedging solutions for non-traditional export markets in Central Europe, Asia, Africa and South America. These are based on the allocation of credit lines to financial institutions in export markets, allowing exporters to benefit from the most appropriate instruments to ensure the payment of their exports.

Risk-hedging

Given the volatility of markets, it is important to provide your business with the necessary stability to cope with the negative impact of fluctuations in exchange rates or interest rates.

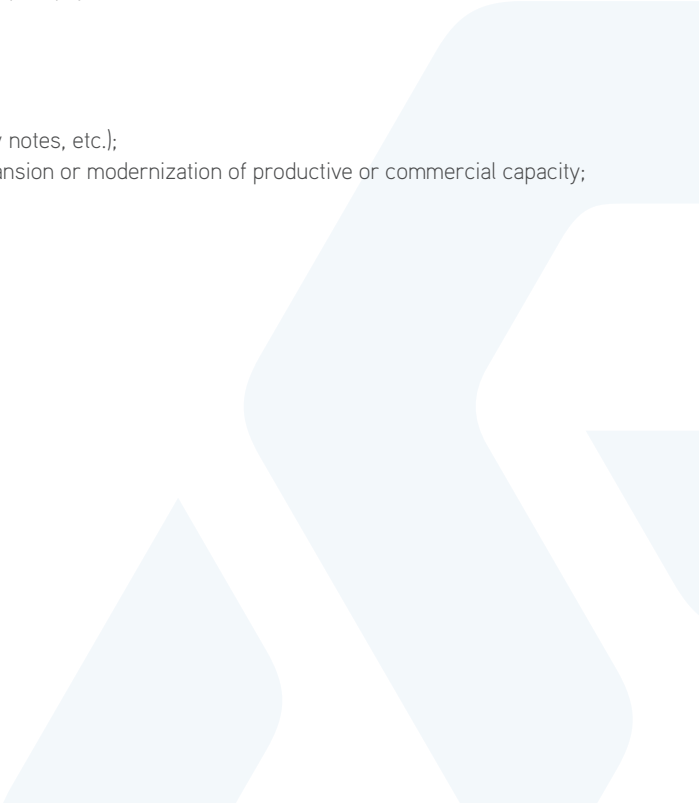
In import/export financing and transactions denominated in foreign currency outside the Euro zone, you can rely on Caixa to manage the currency risk inherent to your business activities abroad. Protect your business through an integrated, diverse and customisable range of products.

Insurance of goods carried⁽⁴⁾

Fidelidade Mercadorias Transportadas covers losses or damage to goods occurred in the course of import or export operations or occasional trips made within the country and occurring during transportation by sea, air or land.

IBERIAN BUSINESS

Benefit from CGD Group's Iberian-wide presence, and its range of financing solutions aimed at facilitating business with your Iberian partners and promoting your company's internationalisation process:

- Same-day bank account opening in Spain without leaving Portugal;
 - Quicker collection of sales made to Spanish customers through the Spain payment collection service;
 - All your banking operations at competitive Iberian prices;
 - Free, same-day cross transfers;
 - Specialized counselling from managers in both countries;
 - Single overall limit for both countries;
 - Short-term cash financing for export or import (invoices, promissory notes, etc.);
 - Medium- and long-term financing for investment in the creation, expansion or modernization of productive or commercial capacity;
 - Bank guarantees.
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SPECIAL CREDIT LINES

Portugal - Angola credit line

With a ceiling of 1 billion euros and insured by COSEC - Companhia de Seguro de Créditos, S.A., this business line aims at supporting the development of infrastructure projects to be implemented in Angola by Portuguese companies. It is a long-term financing instrument intended to support Portuguese exports of capital, goods, industrial or transport equipment, machinery, construction of infrastructure and public works, as well as the associated services and engineering projects.

Support for investment projects in emerging countries

Support for Portuguese businesses that participate in sustainable investment projects in emerging and developing countries, in the form of funding, provision of collaterals and capital participation through SOFID, an entity in which the Portuguese State and CGD, among other institutions, are shareholders. Among the instruments available, highlight goes to InvestimoZ, a Portuguese fund to support investment in Mozambique, intended for projects or strategic partnerships in the fields of energy, particularly renewable energy, environment and infrastructure.

- (2) This brochure still requires consulting vital investor information (IFI), leaflet available at Caixa branches and at www.caixagest.pt. Securities Investment fund Management Company: Caixagest, Técnicas de Gestão de Fundos, SA, Av. João XXI, 63-2º Piso, Lisbon. Depository Bank and Marketing Entity: Caixa Geral de Depósitos, SA
- (3) This brochure still requires consulting the management regulations available at Caixa branches and at www.cgdpensoes.pt. Pension fund Management Company: CGD PENSÕES- Soc. Gestora de Fundos de Pensões, SA, Av. João XXI, 63-2º Piso, Lisbon. Depository Bank and Marketing Entity: Caixa Geral de Depósitos, SA
- (4) This insurance is a product of Fidelidade-Companhia de Seguros, S.A., marketed by Caixa Geral de Depósitos, S.A., in its capacity as an insurance intermediary. Caixa Geral de Depósitos, S.A., hereinafter simply CGD, corporate tax nº. 500960046, registered at the Companies Register of Lisbon, with a share capital of 5.900.000.000 €, with its head office at Avenida João XXI, nº. 63, 1000-300 Lisbon, on September 19th, 2007 asked to be registered with the Portuguese Insurance Institute, in the category of Tied Insurance Intermediary, in the Branches of Life and Non-Life Insurance and the corresponding permission to work with Fidelidade - Companhia de Seguros, SA, registered under nº 207186041. CGD's information as an Insurance Intermediary is available for consultation on the website of the Portuguese Institute of Insurers (www.isp.pt). CGD, as an intermediary, does not have the authority to conclude insurance contracts on behalf of the Insurer, **nor does it provide hedging against any risks**. CGD, as an associated insurance intermediary, does not have the authority to exercise powers of recovery, although it may, as a banking authority, perform its own transactions as a part of its activity, such as bank debits or bank transfer operations authorised by the corresponding account holder.
- The insurance information in this brochure does not replace the consultation of the full pre-contractual and contractual information legally required, which can be obtained at any Caixa branch or Caixa Empresas office.

INTERNATIONAL PRESENCE

A vast network spanning 23 countries and 4 continents, connecting businesses in both emerging and mature markets.



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