



**Basic information for the protection of the deposits**

**DISCLAIMER:** The English version is a translation for information purposes only of the original legally binding document in Portuguese.  
In case of a discrepancy the Portuguese original will prevail.

The deposits made at Caixa Geral de Depósitos are protected by:	Deposit Guarantee Fund <sup>(1)</sup>
Protection limit:	100.000 EUR per depositor and per credit institution <sup>(2)</sup>
If you hold more deposits in the same credit institution:	All your deposits made in the same credit institution are aggregated, being therefore subject to the total limit of 100.000 EUR <sup>(2)</sup>
If you hold a collective account with (an)other person(s):	The limit of 100.000 EUR is applicable to each depositor separately <sup>(3)</sup>
Reimbursement term in case of insolvency of the credit institution:	Seven business days <sup>(4)</sup>  If the account holder is not the rightful holder of the deposited amounts and if he/she has been identified before the unavailability of the deposits has been verified, the guarantee covers the rightful holder and the repayment term shall be 90 days from the date on which the deposits became unavailable.
Reimbursement currency:	Euro
Contact information:	Deposit Guarantee Fund: Address: Av. da República, 57 – 8.º 1050-189 Lisbon, Portugal; Telephone: + 351 213 130 199; Fax: +351 213 107 845; E-mail: geral@fgd.pt
More information:	<a href="http://www.fgd.pt">www.fgd.pt</a>

**Acknowledge of receipt by the depositor**

Date \_\_\_\_\_ Signature *Only sign the portuguese version*

**Additional Information**

**(1) System responsible for the protection of your deposit**

The credit institution is part of an institutional protection system officially recognised as the deposit guarantee system. This means that the institutions which belong to that system support each other, in order to avoid insolvencies. In the event of insolvency, your deposits shall be reimbursed up to a limit of 100.000 EUR.

**(2) General protection limit**

If a deposit is unavailable due to non-compliance of the financial obligations by the credit institution, the depositors are reimbursed through a deposit guarantee system. The reimbursement covers a maximum amount of 100.000 EUR per credit institution. This means that all deposits made to the same credit institution are added for the purposes of determining the coverage level. If, for example, the depositor is the holder of a savings account with a balance of 90.000 EUR and a current account with a balance of 20.000 EUR, he/she shall only get a reimbursement of 100.000 EUR.

**(3) Protection limit for joint accounts**

In the case of joint accounts, the limit of 100.000 EUR is applicable to each depositor. However, the deposits made in an account to which one or more persons have access to in the capacity of members of a commercial partnership, association or grouping of a similar nature, without legal identity, these are aggregated and handled as if they had been made by a single depositor for the purposes of calculating the limit of 100.000 EUR. In some cases, referred to in article 166(2) of the General System for Credit Institutions and Financial Companies, the deposits are protected above 100.000 EUR. More information available at [www.fgd.pt](http://www.fgd.pt).

**(4) Reimbursement**

The deposit guarantee system responsible is the Deposit Guarantee Fund, located at Av. da República, 57 – 8.º 1050-189 Lisbon, Portugal, with telephone no.: +351 213 130 199, email: geral@fgd.pt and website address [www.fgd.pt](http://www.fgd.pt). This entity shall reimburse your deposits (up to the limit of 100.000 EUR) within seven business days. If you have not been reimbursed after that deadline, you should get in touch with the deposit guarantee system, as the term for requiring the reimbursement may be subject to limitations. More information available at [www.fgd.pt](http://www.fgd.pt).

**Other important information**

In general, the private depositors and the companies are covered by the deposit guarantee system. The exceptions for certain deposits are indicated on the website of the responsible deposit guarantee system. Caixa Geral de Depósitos shall also inform you, upon request, of the products that are covered by that system. If the deposits are covered, the credit institution shall confirm such coverage also on the account statements.