



**Account provider name: Banco BPI**

**Account Name: Conta Valor BPI Citizen**

**Date: 13/07/2023**

- This document provides you with information on the commissions charged for the use of the main services associated with the payment account and helps you compare these fees with those applicable to other accounts.
- Commissions may also be charged for the use of account-associated services not listed in this document. Complete information is available in the Standard Information Sheet and in the Bank's Pricing at any BPI counter, Premier Centre or [www.bancobpi.pt](http://www.bancobpi.pt).
- You can consult a glossary of the terms used in this document free of charge.

Service	Commissions
<b>General account services</b>	
<b>Account Maintenance</b> It includes a <b>service package</b> consisting of: <ul style="list-style-type: none"><li>• Provision of 2 Debit Cards BPI Electron;</li><li>• Provision of 2 Credit cards- BPI Gold+ (same Card Account);</li><li>• Credit transfers SEPA +, not immediate, made online, Mobile Devices and Telephone without Operator;</li><li>• Standing Payment Orders (SPOs);</li></ul> Services that exceed these quantities will be charged separately.	Monthly charge: 10,30 € <b>Total annual cost: 123,60€</b>
<b>Payments (excluding cards)</b>	
<b>Intrabank Transfer</b>	With all the different stakeholders One-off <ul style="list-style-type: none"><li>- Counter 1,77€</li><li>- Telephone with operator 1,77€</li><li>- Telephone without operator 0,00€</li><li>- Online 0,00€</li><li>- Mobile device 0,00€</li><li>- ATM 0,00€</li></ul>



<b>Standing Order Intrabank Transfer</b>	<ul style="list-style-type: none"> <li>- Counter 1,14€</li> <li>- Telephone with operator 1,14€</li> <li>- Online 0,00€</li> <li>- Mobile device 0,00€</li> </ul>
<b>Intrabank Transfer SEPA +</b>	<p>One-off – Normal – Less than 100.000€</p> <ul style="list-style-type: none"> <li>- Counter 6,24€</li> <li>- Telephone with operator 5,72€</li> <li>- Telephone without operator 0,00€</li> <li>- Online 0,00€</li> <li>- Mobile device 0,00€</li> <li>- ATM 0,00€</li> </ul> <p>One-off – equal or more than 100.000€</p> <ul style="list-style-type: none"> <li>- Counter 26,00€</li> <li>- Online 15,60€</li> </ul> <p>Urgency fee (to be added to the base tariff of transfer)</p> <ul style="list-style-type: none"> <li>- Counter 20,80€</li> <li>- Telephone with operator 20,80€</li> <li>- Online 20,80€</li> </ul> <p>Immediate transfer – equal or less than 100.000€</p> <ul style="list-style-type: none"> <li>- Online 2,08€</li> <li>- Mobile device 2,08€</li> </ul>
<b>Standing Order Intrabank Transfer SEPA+</b>	<p>Less than 100.000€</p> <ul style="list-style-type: none"> <li>- Counter 5,20€</li> <li>- Telephone with operator 4,68€</li> <li>- Online 0,00€</li> <li>- Mobile device 0,00€</li> </ul> <p>Equal or more than 100.000€</p> <ul style="list-style-type: none"> <li>- Counter 26,00€</li> <li>- Online 15,60€</li> </ul>
<b>Intrabank Transfer Not SEPA +</b>	<p>With/without indication of BIC and IBAN</p> <ul style="list-style-type: none"> <li>- Counter 0.25% (min 22,88€; max 119,60€)</li> <li>- Telephone with operator 0,25% (min 20,80€; max 119.60)</li> <li>- Online 0.20% (min 18,72€; max 104€)</li> <li>- Mobile Device 0.20% (min 18,72€; max 104€)</li> </ul>



<b>Requisition and delivery of crossed cheques books and 'to order'</b>	Book with 5 cheques	
	- Counter – Counter	15,85€
	- Counter – Post	16,85€
	- Telephone with operator – Counter	15,85€
	- Telephone with operator – Post	16,30€
	- Online – Counter	15,85€
	- Mobile device – Counter	15,85€
	- Online – Post	16,30€
	- Mobile device – Post	16,30€
<b>Requisition and delivery of crossed cheques books and 'not to order'</b>	Book with 10 cheques	
	- Counter – Counter	31,70€
	- Counter – Post	32,15€
	- Telephone with operator – Counter	31,70€
	- Telephone with operator – Post	32,15€
	- Online – Counter	31,70€
	- Mobile device – Counter	31,70€
	- Online – Post	32,15€
	- Mobile device – Post	32,15€
<b>Cards and cash</b>		
<b>Cash withdrawal in Euros</b>	- Counter (withdrawal slip)	6,24€
	- ATM	0,00€
<b>Cash advance</b>	In euros - in the European Economic Area	
	- Counter	4,42€(a) + 4,16% (b)
	- ATM	3,90€(a) + 4, 16% (b)
	In euros – outside European Economic Area	
	- Counter	4,42€(a) + 4,16%(b)+3,12%(c)
	- ATM	3,90€(a) + 4,16% (b)+3,12%(c)
	To the current account	3,12€(a)+4,16%(b)
(a) Cash advance fixed commission (b) Cash advance variable commission (c) Processing and conversion of coin commission		
<b>Debit card provision</b> [ BPI Electron Card]	Debit Card fee	20,80€
<b>Credit card provision</b> [ BPI Gold+ Card]	Credit Card fee	52,00€