

EMPRÉSTIMO PESSOAL

Normas e Condições:

- I. **Introdução:** Empréstimo pessoal com taxas de juros especiais, destinado aos clientes que recebem salário no Banco do Brasil Miami Branch.
- II. **Valor:** Estabelecido após avaliação de cadastro e de risco de crédito. O Valor pode ser até 100% do limite de crédito estabelecido pela Diretoria de Crédito do Banco do Brasil (DICRE).
- III. **Prazo (Tenor):** Até 48 meses (clientes em missão no exterior, mediante comprovação de ofício).
- IV. **Juros:** Taxa Fixa de 6.75% ao ano;

Custos Adicionais: US\$50.00 Taxa de processamento

- V. **Taxa da multa por atraso:** US\$25.00 (aplicável para cada parcela que esteja em atraso);
- VI. **Finalidade do empréstimo:** Empréstimo Pessoal para clientes que recebem salário no Banco do Brasil Miami Branch
- VII. **Documentação requerida (somente originais):**
 - a) Nota Promissória devidamente assinada (preferencialmente com caneta azul) pelo tomador;
 - b) Autorização do tomador do empréstimo para que sua conta-corrente seja debitada por esta agência do Banco do Brasil, pelo valor total ou parcial sem qualquer aviso prévio;
- VIII. **Pagamento:** Prestações com juros pré-fixados, de acordo com o esquema de pagamento - a prestação não pode ultrapassar 30% da renda do cliente.

Observação: Para pagar as prestações, o cliente não precisa ir ao banco, a parcela é debitada diretamente da sua conta corrente no primeiro dia útil de cada mês.

- IX. **Solicitação** Para solicitar o empréstimo pessoal junto ao Banco do Brasil Miami, basta preencher e assinar a documentação em anexo, encaminhando-a para o endereço baixo indicado:

**BB USA Servicing Center
8325 South Park Circle, Suite 140
32819 – Orlando, FL - USA**

- X. **A liberação desse empréstimo está sujeita a análise e aprovação de crédito. Caso não seja aprovado, a Nota Promissória submetida não terá valor.**

Date: *

(MM/DD/YYYY)
(Mês/Dia/Ano)

PERSONAL LOAN APPLICATION

(Fill in the spaces marked with asterisk)

Account No.: *	Loan Amount*	Term*
DOB:*	CPF:*	SSN:*(If applicable)

BORROWER:

Name: *
Email: *
Home Phone: * () _____ Cell Phone: * () _____
Borrower's Employer: (Address): (City/State/Country/ZIP Code): Phone: * () _____ Fax: * () _____
Borrower's Mailing Address:* (If different from above) (Address): (City/State/Country/ZIP Code):
Job Title / Position:*
Starting Date:* _____ (MM/DD/YYYY) (Mês/Dia/Ano) Salary US\$:* _____

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Date: *

(MM/DD/YYYY)
(Mês/Dia/Ano)

I, _____ hereby request that you grant me a loan as follows:

CLOSED END CREDIT – REG Z MODEL FORMS*Applies to all consumer credit loans under US\$54,600*

ANNUAL PERCENTAGE RATE (APR) The cost of your credit as a yearly rate	Finance Charge The dollar amount the credit will cost you	Amount Financed The amount of credit provide to you or on your behalf	Total of Payments The amount you will have paid after you have made all payments as scheduled
_____ %	\$ _____	\$ _____	\$ _____

Your Payment Schedule will be:

NUMBER of Payments:	AMOUNT of Each Monthly Payment:	WHEN Payments are Due:
_____	\$ _____	_____

Late Charge: If a payment is late, you will be charged **US\$25.00****Prepayment:** If you pay off you loan early you will not have to pay a penalty.

See your Promissory Note for any additional information about nonpayment, default, any requirement repayment in full before the schedule date, and prepayment refunds and penalties.

AUTHORIZATION TO DEBIT DDA:

I hereby authorize you to charge the above loan amount and interest accrued thereon to my Demand Deposit Account with you (reference above), in whole or in part, or any installment amount thereof, or any amount which may be overdue, without notice or demand, and to credit this amount in favor of yourselves, in payment of my loan with you.

I agree to immediately cover any and all charges to my account, for the reasons as stated above.

Borrower's Signature

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PROMISSORY NOTE

US\$: _____

Date: _____

(MM/DD/YYYY)
(Mês/Dia/Ano)

On demand, for value received, the undersigned promise (s) to pay BANCO DO BRASIL - Miami Branch (the "Bank") Dollars in lawful money of the United States, with interest until paid in full at Fixed Rate of 6.75 per cent per annum. Computations of interest hereunder shall be made on the basis of a year of 360 days but for the actual number of days elapsed in the period for which interest is payable. Upon and after any failure of the undersigned to pay any principal amount when due hereunder, interest shall accrue hereunder on such amount at the fixed rate of 8.75 per annum. All payments received by the Bank hereunder shall be applied first against any fees or expenses then due or past due, applied next against all accrued interest then payable hereunder, and then applied against principal outstanding hereunder. If any sum payable on any liability of the undersigned to the holder hereof shall not be paid when due; or if the undersigned or any endorser or guarantor hereof shall die, become insolvent (however such insolvency may be evidenced), commit any act of bankruptcy, or make a general assignment for the benefit of creditors; or if a decree or order shall be entered for relief by a court having jurisdiction of the undersigned or any endorser or guarantor in an involuntary bankruptcy case under the federal bankruptcy laws, as now or hereafter constituted, or any other applicable federal or state bankruptcy, insolvency, or other similar law, or appointing a receiver, liquidator, assignee, custodian, trustee, sequester of the undersigned or any endorser or guarantor or for any substantial part of the undersigned's or any endorser's or guarantor's property, and the continuance of any such decree or order shall be unstated and in effect for a period of 60 consecutive days; or if the undersigned or any endorser or guarantor shall commence a voluntary case under the federal bankruptcy laws, as now or hereafter constituted, or any other applicable federal or state bankruptcy, insolvency, or other similar law, or consent to the appointment of or taking possession by a receiver, liquidator, assignee, trustee, custodian, sequester of the undersigned or any endorser or guarantor or any assignment for the benefit of creditors; or if the transaction of the usual business of the undersigned shall be suspended, or any proceeding, procedure or remedy supplementary to or in enforcement of judgment shall be resorted to or commenced against, or with respect to any property of, the undersigned or any such endorser or guarantor; or if a petition in bankruptcy or for any relief under any law relating to the relief of debtors, readjustment of indebtedness, composition or extension shall be filed, or any proceeding shall be instituted under any such law, by or against the undersigned or any such endorser or guarantor; or if any governmental authority or any court at the instance thereof shall take possession of any substantial part of the property of, the undersigned or any such endorser or guarantor; or if any indebtedness of the undersigned or any such endorser or guarantor for borrowed money shall be due and payable by acceleration of maturity thereof; or if the undersigned, without the written consent of the holder hereof, shall file or authorize or permit to be filed in any jurisdiction any financing statement under the Uniform Commercial Code or like statement against the undersigned, or any property of the undersigned; then, upon the occurrence of any of the foregoing, all Liabilities (as defined below) of the undersigned to the Bank shall, unless the holder hereof shall otherwise elect, forthwith be and become immediately due and payable in full. Upon demand, the undersigned shall pay, or reimburse the Bank for, all losses, damages, costs and expenses (including any reasonable attorneys' fees and expenses, whether incurred at trial, at any appellate level or without litigation) at any time suffered or incurred by the Bank in connection with the administration or enforcement (whether through negotiation, litigation or otherwise) of this note. The undersigned hereby waives presentment, demand for payment, protest, notice of dishonor and of protest of this note, and any and all other notices and demands whatsoever. The undersigned, if more than one, shall be jointly and severally liable hereunder, and all provisions hereof shall apply to each or any of the undersigned.

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This note shall be construed according to and governed by the laws of the State of Florida. No delay on the part of the Bank in exercising any power or right hereunder shall operate as a waiver thereof; nor shall any single or partial exercise of any power or right hereunder preclude other or future exercise thereof or the exercise of any other power or right. This note and the provisions hereof are to be binding upon the heirs, executors, administrators, assigns or successors of the undersigned. The term "Liabilities" shall include this note and all other indebtedness, obligations and liabilities of any kind of the undersigned to the Bank and also to others to the extent of any participation granted to them, or interests therein created or acquired for them, by the Bank, now or hereafter existing, arising directly between the undersigned and the Bank or acquired outright, conditionally or as a collateral security from another by the Bank, absolute or contingent, joint and/or several, secured or unsecured, due or not due, contractual or tortious, liquidated or unliquidated, arising by operation of law or otherwise, or direct or indirect, including liabilities to the Bank of the undersigned as a member of any partnership, syndicate, association or other group, and whether incurred by the undersigned as principal, surety, endorser, guarantor, accommodation party or otherwise. All Liabilities of the undersigned may at any time or times be set off against any and all deposits (general or special, time or demand, provisional or final) at any time maintained by the undersigned with (and against any other indebtedness at any time owing to the undersigned by) the Bank or any office, branch or affiliate of Banco do Brasil S.A. The rights, remedies and benefits herein expressly specified are cumulative and not exclusive of any rights, remedies or benefits which the Bank may otherwise have. No provision hereof shall be modified or limited except by a written instrument expressly referring hereto and to the provision so modified or limited, which instrument must be executed by the undersigned and by the Bank. Any obligation of the undersigned, or of any guarantor of this note, to the Bank shall, notwithstanding any judgment in a currency other than United States Dollars, be discharged only to the extent that, upon receipt by the Bank of any sum in a currency other than U.S. Dollars, the Bank may, in accordance with normal banking procedures, purchase U.S. Dollars with such other currency; in this regard, any calculation made by the Bank shall be conclusive, absent manifest error. The undersigned, and each guarantor of this note, hereby irrevocably agrees with the Bank that any legal proceeding relating to this note and/or to any guaranty of this note may be brought in any state or federal court sitting in Miami-Dade County, Florida, and the undersigned and each such guarantor hereby irrevocably submits to the jurisdiction of any such court and irrevocably agrees that service of any process in any such proceeding may be made upon him by mailing such process to (or by its delivery at) such address as he may have designated to the Bank in writing or such other address as may appear in the Bank's records as his last known address; and the undersigned and each such guarantor hereby irrevocably waives any claim that any such proceeding in any such court has been brought in an inconvenient forum. Final judgment in any such proceeding in any such court shall be conclusive and may be enforced in any jurisdiction by suit on the judgment or in any other manner. THE UNDERSIGNED AND THE BANK KNOWINGLY, VOLUNTARILY AND IRREVOCABLY WAIVE ANY RIGHT TO A JURY TRIAL WITH RESPECT TO ANY PROCEEDING AT ANY TIME ARISING UNDER OR RELATING TO THIS AGREEMENT OR ANY RELATED DOCUMENT; AND THE UNDERSIGNED HEREBY ACKNOWLEDGES THAT THIS JURY WAIVER IS A MATERIAL INDUCEMENT TO THE BANK TO EXTEND CREDIT PURSUANT OT THIS NOTE, AND CERTIFIES THAT NO REPRESENTATIVE OF THE BANK HAS REPRESENTED (EXPRESSLY OR OTHERWISE) THAT THE BANK WOULD NOT OR MIGHT NOT ENFORCE THIS JURY WAIVER.

 (BORROWER'S NAME)

 (BORROWER'S DDA ACCOUNT)

By:

 (BORROWER'S SIGNATURE)

AMOUNT: \$ _____ DATE: _____

(MM/DD/YYYY)
 (Mês/Dia/Ano)

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