

Join the 700 new customers who choose Banco CTT every day.



**bancocctt**  
The bank that moves us

## See the advantages offered to Banco do Brasil Customers

The CTT Bank Account is a Current Account in Euros that has everything you need to manage your day-to-day finances in a simple and convenient way.

By opening the Banco CTT Account, you will receive the following **benefits**:

- ▲ Account without commission
- ▲ 1 Debit card with free annuity
- ▲ 1 Credit Card<sup>1</sup> with free annuity (APR 16.4%)
- ▲ Access to the Bank Overdraft<sup>2</sup> facility, which allows you to receive up to 100% of your salary in advance
- ▲ Free national transfers on digital channels
- ▲ 3 Withdrawals, per month, free at the counter, in a network with more than 200 CTT Bank Agencies in Portugal, always at your service
- ▲ Access to a Personal Credit<sup>3</sup> for specific needs up to €50,000, at attractive rates (TAN from 8.70% and APR from 10.3%) and with a simple and fast process of adhesion. Pre-approval on the same day and financing within 48 hours upon receipt of the credit agreement.

**Benefits only** for Customers of Banco do Brasil AG - Branch in Portugal:

- ▲ Very competitive spreads from 1.30%<sup>4</sup>, in Home Credit, to which a special discount of 0.10%<sup>5</sup> is added.
- ▲ Until 12/31/2017, all Customers with a term investment at Banco CTT, equal to or greater than 50 thousand Euros, will receive a voucher for a one-night stay at one of the following 5-star hotels:

**Troia Design Hotel (hotel resort situated in Troia)**  
**Hotel Quinta das Lágrimas (former palace located in Coimbra)**

### Banco CTT preferred Agencies for contact by Banco do Brasil Customers

Agency	Address	Agency	Address
Fernão de Magalhães	Av. Fernão de Magalhães, 223 R/C - 3000-176	Entrecampos	Av. da República, 99 D - 1050-995
Matosinhos	Rua Brito Capelo, 208 - 4450-999	Morais Soares	Rua Morais Soares, N° 66 A - 1900-998
Maximinos (Braga)	Rua Lopes Gonçalves- 4700-999	Oeiras	Rua José Falcão, N° 23 - 2780-999
Boavista (Porto)	Praça Mouzinho Albuquerque, 74 -4100-999	Praça (Almada)	Praça M.F.A.13B - 2800-998
Vila Nova de Gaia	Av. República - 4430-999	Queluz	Av. Luis de Camões, N° 22 - 2745-999
Algés (Lisbon)	Rua Dr. Manuel de Arriaga, 17 - 1495-999	Rebelva	Av. Marechal Craveiro Lopes, 129 -
Amadora	Rua 5 de Outubro, N° 10 - 2700-999	Restauradores	Praça dos Restauradores, N° 58 -
Benfica (Lisbon)	Rua Amélia Rei Colaço, 3 - 1500-998	Headquarters	Av. D. João II N° 13.I - 1999-001
Bonfim (Setúbal)	Av. Mariano Carvalho S/N - 2900-999	Sintra	Praça D. Afonso Henriques, 7 - 2710-999
Cascais	Av. Ultramar, 22 e 22 <sup>a</sup> - 2750-999	Telheiras (Lisbon)	Rua Prof. Mário Chicó, Lt 1 Ed.F2 -
Costa da Caparica	Praça 9 Julho, 10/12 - 2825-999		

<sup>1</sup> APR 16.4%, for a credit limit of €1,500, reimbursed in 12 equal monthly instalments plus interest and charges, TAN 13.46%. Get in touch with Banco BNP Paribas Personal Finance, S.A. through the Banco CTT Credit Card support line 707 288 282, 7 days a week, from 8 am to midnight. Banco CTT acts as an exclusive credit intermediary on an ancillary basis. <sup>2</sup> Maximum amount of €4,000. APR of 15.50%, TAN of 13.900%, for an Overdraft of €1,500, used totally during a 3-month period. Interest rates and the use of capital are taxable at the legal rates in force. Exemption from Stamp Duty in so far as it does not exceed the monthly salary credited to the account every month. TAN and APR in force on 1 July 2017. <sup>3</sup> Example for financing of €5,000 paid in 72 monthly instalments of €97.61 (includes optional credit insurance of €7.23, not reflected in the Total Amount Payable by the Consumer (MTIC) and APR). Includes processing fee of €1.50. SO 8.75%, APR 10.1%. Total Amount Payable by the Consumer (MTIC) of €6,582.36. Credit subject to approval by Cetelem. See cetelem.pt for further information. Banco CTT acts as an exclusive credit intermediary on an ancillary basis. Conditions valid in July 2017 and subject to change according to the conditions of the campaign or legislation in force. <sup>4</sup> It applies to loans with a financing/guarantee ratio (LTV) of less than or equal to 65% and amounts financed above €100,000. It implies direct credit of salary/pension and the contracting of Life and Multi-risk Insurance at Banco CTT. For further information, see the Bank's price list at [www.bancocctt.pt](http://www.bancocctt.pt). <sup>5</sup> The application of the discount on the spread does not have a pre-defined expiration date. For Home Credit contracts with a 1.30% spread, employees of Banco do Brasil AG - Branch in Portugal will benefit from a spread protocol of 1.20%.

Further information available at a Banco CTT Agency.

**Support line 707 288 282**  
From 8 am to midnight | 7 days a week