



## Frequently Asked Questions - Accounts Database

### Obtaining the map

1. To whom may the information contained in the BCB be reported?
2. Who has access to the BCB information?
3. Where can the BCB be consulted?
4. How can I obtain the BCB map online?
5. What do I need to do to consult the BCB in person or in writing?
6. What should account holders do if they detect wrong information on their BCB map?
7. Do financial institutions have access to my information?
8. How do I obtain information on the accounts of a deceased holder?

### About the BCB

1. What is Banco de Portugal's Accounts Database (BCB)?
2. What is the BCB's legal framework?
3. What information does the BCB contain?
4. Which entities participate in the BCB?
5. Who is responsible for the information in the BCB?

### Technical issues

1. What do the user messages mean?
2. What should I do if the authentication process fails?
3. I cannot obtain my map. What should I do?

### Obtaining the map

#### 1. To whom may the information contained in the BCB be reported?

The information contained in the Accounts Database (Portuguese acronym: BCB) may be reported to any judicial authority in criminal proceedings, the Prosecutor General of the Portuguese Republic, or anyone to whom the latter's responsibilities have been delegated, and the Financial Intelligence Unit, in the pursuance of its tasks under Law No 83/2017 of 18 August 2017. The information in the Accounts Database identifying the participating entities in which accounts are held may be reported to the Portuguese Tax and Customs Authority, the Social Security Financial Management Institute, the Criminal Police's Asset Recovery Office in the pursuance of their tasks, and debt-collection agencies, as provided for by law. In addition, this information may also be reported to court officials when carrying out equivalent functions to debt-collection agencies, as part of enforcement proceedings for the payment of fixed amounts.

#### 2. Who has access to the BCB information?

Any individual has the right to be informed on the content of any records in this database in his/her name, in accordance with the constitutional and legal protecting personal data. As such, information in the Accounts Database map may be provided to data subjects (natural or legal persons) or their authorised representative, taking into account the bank secrecy rules in force in Portugal. For further information, see the conditions of access to the Bank Accounts Database [here](#).

#### 3. Where can the BCB be consulted?

The Accounts Database map can be obtained free of charge on Banco de Portugal's website. Alternatively, requests for consultation of the Accounts Database can be made at any information desk of Banco de Portugal, by the data subjects or their authorised representative, or sent by post.

#### 4. How can I obtain the BCB map online?

To obtain the Accounts Database map on Banco de Portugal's website, data subjects may log in with their Finance website (Portal das Finanças) access credentials, i.e. their tax identification number and password, and natural persons may also use the Cartão de Cidadão (Citizen Card). The sole purpose of the use of the Portal das Finanças' access credentials or the Cartão de Cidadão is for Banco de Portugal to authenticate the data subject. Individuals (natural persons) On Banco de Portugal's website go to Personal \ Accounts Database; Log in with your Portal das Finanças access credentials (tax identification number and password). If you do not have these credentials, you may obtain them from the Portal das Finanças; Alternatively, log in with your Cartão de Cidadão and respective password. For that, you must

have a card reader (smart cards) and install the Cartão de Cidadão app (available free of charge on the Cartão de Cidadão website). Enterprises (legal persons) On Banco de Portugal's website go to Corporate \ Accounts Database; Log in with your Portal das Finanças access credentials (tax identification number and password) for the enterprise's 'master' user. If you do not have these credentials, you may obtain them from the Portal das Finanças.

## **5. What do I need to do to consult the BCB in person or in writing?**

Information requests may be provided at Banco de Portugal's information desks in person to the data subjects or their (duly authorised) representatives, provided that they submit the necessary documents. The information desks are open to the public on business days from 8:30 am to 3:00 pm. When making a request at any of Banco de Portugal's information desks, applicants should present the originals or certified copies of their ID and tax documents, as well as, in the event of representation, the document expressly granting representation powers to consult Banco de Portugal's Accounts Database, accompanied by any other required documents for obtaining the information. In the case of legal persons, information requests are only valid if presented by natural persons with sufficient binding powers on the legal person. Such powers must be proven by presenting the up-to-date articles of association, if they include the identification and the powers of the person in question, a valid excerpt of the commercial register or the access code to the permanent certificate. Information requests in writing, duly signed as in the identification document, should be submitted by mail, preferably accompanied by this form, duly completed and accompanied by certified copies of the above-mentioned documents, to the following address: Banco de Portugal Braga Agency Pç. República, n.º 14710-305 Braga

## **6. What should account holders do if they detect wrong information on their BCB map?**

Given that the participating entities are responsible for the information contained in the BCB, data subjects should contact the institution that has reported the information they consider to be incorrect.

## **7. Do financial institutions have access to my information?**

Aside from the information they report on their customers, the participating entities have no access to the information contained in the Accounts Database.

## **8. How do I obtain information on the accounts of a deceased holder?**

Heirs may consult information about the accounts of deceased holders in the Accounts Database through a request in writing to Banco de Portugal or at one of its information desks in person. It is necessary to present the applicant's identification documents, the certificate of inheritance establishing the applicant as heir, and the identification documents of the (deceased) data subject, so that their identity is verified securely. The documents submitted shall be the originals or certified copies thereof.

## **About the BCB**

### **1. What is Banco de Portugal's Accounts Database (BCB)?**

The Accounts Database of Banking is managed by Banco de Portugal and consists of information received by the participating entities identifying deposit, payment, credit and financial instrument accounts that were open on 1 March 2011 or were subsequently opened, and their holders and/or signatories (natural or legal persons).

### **2. What is the BCB's legal framework?**

Article 81-A of Decree-Law No 298/92 of 31 December 1992, Legal Framework of Credit Institutions and Financial Companies. Instruction of Banco de Portugal No 7/2011 of 15 April 2011 approving the Regulation governing the banking system's accounts database. Authorisation of the Portuguese Data Protection Authority No 6301/11 of 6 June 2011.

### **3. What information does the BCB contain?**

The Accounts Database contains information identifying the account and the participating entity where the account is held, its opening and closing date and the account holders and signatories, including proxies, agents or other representatives. The BCB does not contain account balances.

### **4. Which entities participate in the BCB?**

The institutions that report the information to the Banco de Portugal's Accounts Database (participating entities) are credit institutions, financial companies or payment institutions holding deposit, payment, credit and financial instrument accounts in Portugal.

### **5. Who is responsible for the information in the BCB?**

Data in the Accounts Database are the sole responsibility of the participating entities. Should any errors or omissions arise, these entities must correct them, on their own initiative or upon a request from the data subjects.

## **Technical issues**

### **1. What do the user messages mean?**

To consult the BCB map you must accept the conditions of access. Access to the BCB's electronic consultation service is subject to prior reading and acceptance of its terms and conditions. Click on 'I have read and accepted the terms and conditions of electronic access to the BCB' to proceed with the consultation. You are not authorised to make this consultation. Your access to the consultation is prohibited. For further information on your situation, you should contact Banco de Portugal (click on 'Contacts' at the bottom of the page). An unexpected error has occurred. Please try again later. A technical error is preventing the results from appearing – try again later. If the situation continues, contact Banco de Portugal (click on 'Contacts' at the bottom of the page), and tell us about the problem. Your request for consultation is being processed. Wait for the information to be presented.

## **2. What should I do if the authentication process fails?**

The authentication process may fail for various reasons: The password for access to the Portal das Finanças or the Cartão de Cidadão's PIN are incorrect. Check whether Caps Lock is on. Your access may have been suspended. For example, in the case of authentication with the access credentials to the Portal das Finanças, access is suspended after five consecutive unsuccessful authentication attempts. In these cases, and for any other problem that may arise in the authentication process, you should contact the corresponding entity's help desk.

## **3. I cannot obtain my map. What should I do?**

If you are experiencing difficulties obtaining your map, this may be because of your browser settings (the program you use to access the internet) or the cookies policy of the Banco de Portugal's website. We suggest you: Access your browser's privacy settings and delete the temporary files; If Internet Explorer is your browser, select 'File' > 'New session' and access the Banco de Portugal's website again to obtain your map; Check the option to enable cookies and uncheck the box beside 'Turn on Pop-up Blocker' on your browser (Tools/Internet options); Also check whether you have accepted the use of cookies (message at the bottom of the Banco de Portugal's website). You must accept the use of cookies to obtain the map. Alternatively, we suggest you try a different browser than the one you used to obtain your map. Please contact us if the problem persists. Email us at [info@bportugal.pt](mailto:info@bportugal.pt) or call +351 213 130 000 with the following information: Date and time of the error; Print screen of the error and the steps taken before the error message; Tax Identification Number of the user experiencing the problem; Telephone number.