



BASIC BANK ACCOUNTS

Essential banking services at reduced cost

Did you know that there is an account that gives access to a set of essential banking services for a maximum of

4.43 euros per year?

Get information at this branch
or on the Bank Customer Website

<https://clientebancario.bportugal.pt/en/>



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ACM

Services included

- Current account;
- Debit card;
- Access to the operation of the basic bank account through ATMs in the European Union, homebanking service and credit institution's branches;
- Direct debits;
- Transfers to accounts of the same bank;
- Transfers to other banks through ATM's;
- Transfers to other banks through homebanking, with a limit of 24 transfers per year;
- Transfers via payment applications (apps) operated by third parties, eg. MBway, with a limit of 5 transfers per month and an amount up to 30 euros per transaction.

Cost

- Maximum annual cost of 4.43 euros in 2022 (which corresponds to 1% of the value of the social support index - IAS).

Access conditions

- Not having another current account or having only one that can be converted into a basic bank account.

Exceptions

- You can be co-owner of a basic bank account with a person over 65 years old or a dependent (with a degree of permanent disability equal to or greater than 60%), even if you have other accounts;
- You can hold a basic bank account even if you are co-owner of another basic bank account of a person over 65 years old or a dependent (with a degree of permanent disability equal to or greater than 60%).

Institutions that make these accounts available

- Banks, savings banks, the Central Mutual Agricultural Credit Bank and Mutual Agricultural Credit Banks, that provide to the public the services included in basic bank accounts.