



Banco  
**PRIMUS**  
O seu futuro primeiro.

**Disclaimer:** although this commercial teaser document is in English, all communication, information and documentation shared between Natixis employees and Banco Primus will be in Portuguese.

# BANCO PRIMUS & NATIXIS

PERKS & BENEFITS STREAM

COMMERCIAL TEASER

DECEMBER 2024

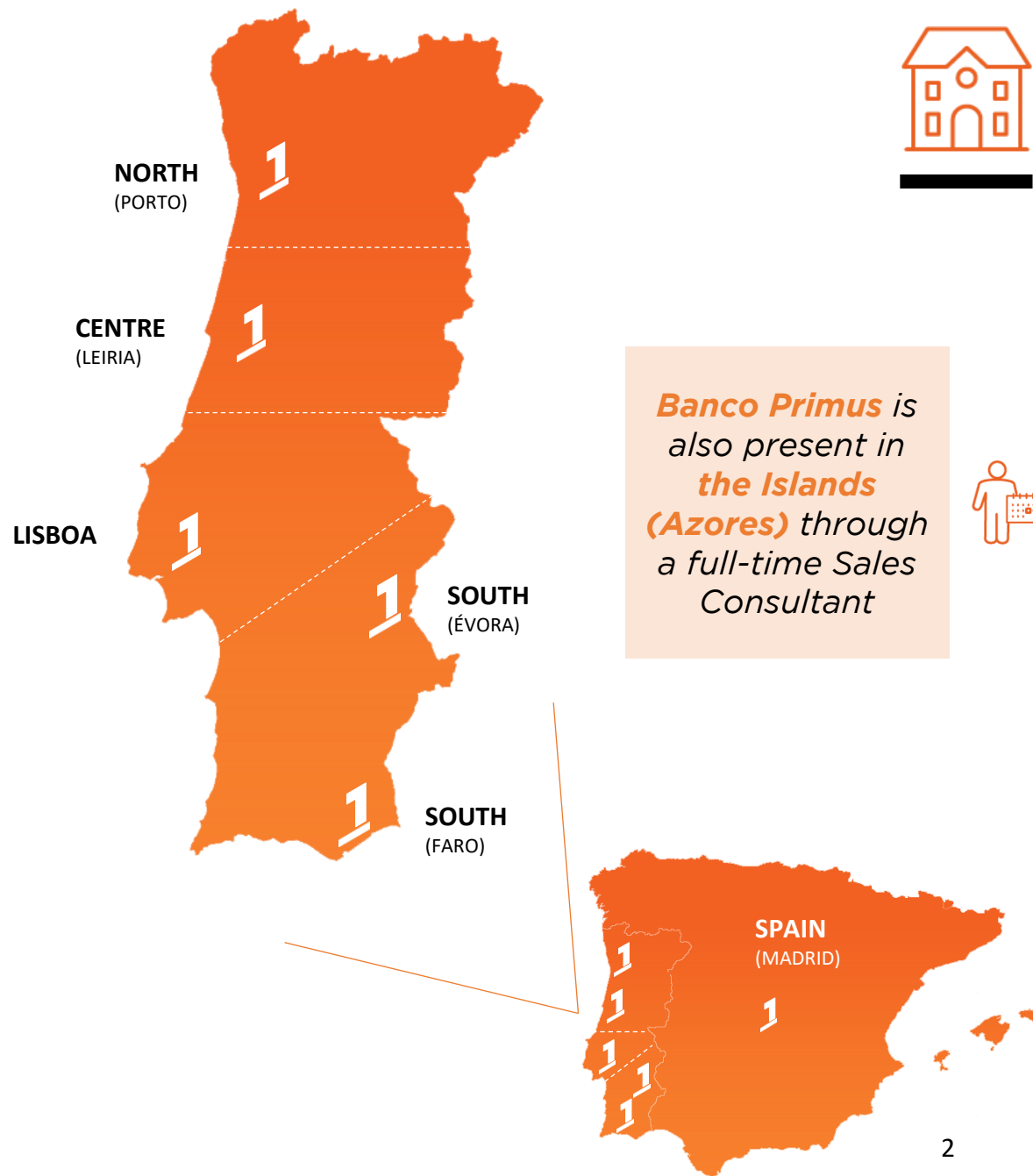




## WHO WE ARE?<sup>1</sup>

- **Part of Group BPCE** (fully owned by BPCE Financement – “Pôle SEF”)
- **A major player in consumer credit** in Portugal (Car and Personal loans)
- **Regional branches** in the North (Porto), Centre (Leiria), Lisboa and South (Évora and Faro)
- **A branch in Madrid, Spain**

<sup>1</sup>More information at  
<https://www.bancoprimumus.pt/>





***Employees of Natixis Porto<sup>1</sup>***  
*access to BP1 Car and*  
*Personal loans **at preferred***  
*rates*



**Car  
Loans**



**Personal  
Loans**



**Best in class  
Customer Service**



**Simple and fast  
Onboarding**



***WHAT WE  
HAVE TO  
OFFER?***

**Disclaimer:** any negotiation or contract (established or to be established) between any Natixis employee and Banco Primus is fully outside Natixis' liability, which acts solely as a partner of Banco Primus to provide its employees with preferred conditions, but not act as a party, or holds any interest of any kind, in any negotiation or contract that might be agreed between Banco Primus and Natixis' employees.

<sup>1</sup>Proof of employment with Natixis Porto through pay slip (other information/ documentation might be required, if applicable) under the loan application process.



## WHO CAN SUBSCRIBE A BP1 LOAN?

<sup>1</sup>Proof of employment with Natixis Porto through pay slip (other information/documentation might be required, if applicable) under the loan application process.

<sup>2</sup>As of today, if signed electronically, the car loan product is only available for Portuguese nationality. For the personal loan (only available online), the same restriction applies.



- **Individual customers, specifically, employees of Natixis Porto<sup>1</sup>**
- **Customers of any nationality, with a valid identification document and residency permit<sup>2</sup>**
- **With a Portuguese bank account (PT IBAN)**
- **With a Portuguese tax identification number (PT NIF)**



## 1 TYPE OF LOAN?

- **Car loan<sup>1</sup>**
- Financing, in whole or in part, **the purchase price of a vehicle** in which the **customer becomes the owner of the car** from the date of purchase **without having to deliver** any initial entrance amount

## 2 TYPE OF VEHICLE?

- **Passenger vehicles and commercial vehicles (new and used)**, subject to **license registration**
- Vehicles **until 10 years old** (used)

## 3 OTHER FEATURES?

- **Fixed interest rate** (i.e. “TAN”)<sup>2</sup>
- **Single opening fee** (i.e. “Comissão de Abertura”)<sup>2</sup>
- Contract term **from 12 to 120 months**
- Customer age **from 18 to 65 years old**
- Minimum loan amount of **2.500€**
- Contract subject to **stamp duty**
- Car and/or life/payment protection insurance (**optional**)
- **Wet ink or electronic signature<sup>3</sup>**
- Subscribed through BP1 **Porto branch**



## PRODUCT MAIN FEATURES? (CAR LOANS)

<sup>1</sup>Financial leasing, ALD and motorbike loans are excluded. A case by case approach might apply.

<sup>2</sup>Independently on contract term, amount and vehicle year (only varying if used or new vehicle).

<sup>3</sup>As of today, if signed electronically, the car loan product is only available for Portuguese nationality.

## 1 TYPE OF LOAN?

- **Personal credit loan** without specific purpose

## 2 OTHER FEATURES?

- **Fixed interest rate** (i.e. “TAN”)
- **No fees**
- Contract term from **24 to 84 months**
- Customer age from **18 to 65 years old**
- Loan amount from **1.500€ to 8.000€**
- Contract subject to **stamp duty**
- Payment protection insurance **(optional)**
- Subscribed **online** and **electronic signature**<sup>1</sup>



## **PRODUCT MAIN FEATURES? (PERSONAL)**

<sup>1</sup>As of today, due to the fact that is a 100% digital product and subscribed online (remote ID and electronic signature), the personal loan product is only available for Portuguese nationality.



## HOW CAN I SUBSCRIBE A BP1 LOAN?



### CAR LOANS

- **Go to BP1 Porto branch** and our sales team will guide you through the process
- **Address:** Avenida da Boavista 3769, Loja 33, 4100-139 Porto
- **Phone Number:** +351 226 161 431 (national landline fee, working days from 9h to 18h)



### PERSONAL LOANS

- **Go to** [www.bancoprimus.pt/natixis](http://www.bancoprimus.pt/natixis) and start the process online right away
- **Specific landing page** where you can apply for a personal loan with BP1 and have access to all relevant information





Vehicle Type	Interest Rate (TAN)	Opening Fee
<b>New</b>	<b>7,90%</b>	<b>125 €</b>
<b>Used</b> (up to 10 years)	<b>8,40%</b>	<b>200 €</b>

*Example for an Car Loans Agreement, with a title reservation, financing the purchase of a used car without an initial down payment. Amount financed of €15.000 with repayment in 108 constant monthly installments of €201,05. Fixed rate Credit Agreement with Nominal Annual Rate (TAN) of 8,400% and Global Effective Annual Rate (TAEG) of 9,9%. The TAEG includes an Opening Fee of €200,00 (includes Stamp Duty) and Credit Usage Stamp Duty of €264,00 (both not financed). When calculating the TAEG, the cost of fees borne by the purchaser of the vehicle, independent of the use of credit, is deducted in the amount of €55,30. Total Amount Imputed to the Consumer (MTIC) €22.177,40. The conditions presented do not include the subscription of any optional insurance(s) related to credit. Proposal subject to solvency analysis and approval by Banco Primus, S.A. registered with Banco de Portugal under no. 246. Does not dispense the consultation of legally required pre-contractual and contractual information. Conditions in force until 31/03/2025, which may be revised whenever changes occur in general market conditions, pricing policy and legal or regulatory provisions to which the Bank is subject. For more detailed information about TAN, TAEG, MTIC and other relevant aspects, consult our FAQs available at [www.bancoprimus.pt](http://www.bancoprimus.pt).*



Banco Primus follows a **responsible credit policy**, in which each credit is in accordance with **the profile of each customer**.



## **PRICING<sup>1</sup>?** (CAR LOANS)

<sup>1</sup>Conditions valid throughout the entire contract duration, regardless of whether the employment relationship with Natixis ends during that period.



- **Access BP1 personal loan simulation** at a specific landing page with Natixis pricing offer: [www.bancoprimus.pt/natixis](http://www.bancoprimus.pt/natixis)

*Example for a Personal Loan Agreement without a specific purpose. Requested credit amount of €5.000, plus Credit Opening Stamp Duty due of €88,00, with repayment in 84 constant monthly installments of €84,59. Fixed rate Credit Agreement with Nominal Annual Rate (TAN) of 10,20% and Global Effective Annual Rate (TAEG) of 11,8%. Total Amount Imputed to the Consumer (MTIC) €7.193,56. The conditions presented do not include the subscription of any optional insurance(s) related to credit. Proposal subject to solvency analysis and approval by Banco Primus, S.A. registered with Banco de Portugal under no. 246. Does not dispense the consultation of legally required pre-contractual and contractual information. Conditions in force until 31/03/2025, which may be revised whenever changes occur in general market conditions, pricing policy and legal or regulatory provisions to which the Bank is subject. For more detailed information about TAN, TAEG, MTIC and other relevant aspects, consult our FAQs available at [www.bancoprimus.pt](http://www.bancoprimus.pt).*



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## **PRICING<sup>1</sup>?** (PERSONAL)

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## OTHER RELEVANT INPUTS...



Under the **car loan product**,  
peer-to-peer  
(P2P) financing  
**is not allowed/  
covered**



*Non-Exhaustive<sup>1</sup>*

<sup>1</sup>Additional information or documentation might be requested by Banco Primus. Natixis is not involved in the request, validation and processing of this information / documentation and the associated responsibility is fully owned by Banco Primus and the concerned employee.



## DOCUMENTS NEED FOR A CREDIT REQUEST

- **Personal identification document** (e.g. ID Card/Passport and/or Residency Permit)
- **Proof of bank account** (IBAN)
- **Proof of address** (e.g. home energy invoice)
- **Proof of income** (e.g. pay slip, Portuguese tax declaration - IRS)
- **Contract** signed
- **SEPA mandate** signed
- **Insurance documentation signed** (when applicable)
- **Promissory note signed** (when applicable) – only for Car Loans
- **Vehicle documentation** – only for Car Loans





- **CAR LOANS:**

- Branch Address: Avenida da Boavista 3769, Loja 33, 4100-139 Porto
- Phone number: +351 226 161 431 (call to the national line network, working days from 9h to 18h)
- E-mail: [propostasauto@bancoprimus.pt](mailto:propostasauto@bancoprimus.pt)

- **PERSONAL LOANS:**

- Headquarters Address: Rua da Qta do Quintã 1 Piso 3, 2770-203 Paço de Arcos
- Phone number: +351 214 468 9 10 (call to the national line network, working days from 9h to 18h)
- E-mail: [creditopessoal@bancoprimus.pt](mailto:creditopessoal@bancoprimus.pt)

- **OTHER MATTERS:**

- Headquarters Address: Rua da Qta do Quintã 1 Piso 3, 2770-203 Paço de Arcos
- Phone number: +351 214 468 979 (call to the national line network, working days from 9h to 19h)
- E-mail: [geral@bancoprimus.pt](mailto:geral@bancoprimus.pt)



**MAIN  
CONTACTS?**

# THANK YOU!

*BANCO PRIMUS, S.A., with registered office at Rua da Qta do Quintã 1 Piso 3, 2770-203 Paço de Arcos, registered at the Commercial Registry of Cascais under the unique registration and legal person number 506 178 129, with the share capital of €99,000,000, credit institution registered with Banco de Portugal with no. 0246 and life and non-life insurance agent registered with the Insurance and Pension Funds Authority with no. 407255654, hereinafter referred to as “Bank”.*

