



In Portugal
with a full heart.



Residents Abroad





Pedro Castro e Almeida
CEO Banco Santander Portugal

“

Portuguese Citizens Living Abroad can count on Santander as their partner for their projects. Our Bank is committed to supporting the development of people and companies, seeking to do so in a Simple, Close and Fair manner.

Santander is recognized as a Solid, Trustworthy leading bank in the Portuguese financial sector, which allows us to consolidate the relationship we have with our Clients and offer them the best solutions, whether they are residents or non-residents in Portugal. We complement our branch network with various digital channels, where we have been developing innovative products and services aimed at improving the quality of service provided, in order to be closer and more available to our Clients, wherever they are.

As the largest private Bank in the domestic market, as far as credit and assets, Santander will keep working with this strong commitment to supporting Portuguese families and companies, thus contributing to the economic and social development of the communities where it operates.

”

1.

Full of Confidence

Have the confidence of an international group

2.

Full of Pride

Feel the pride of the best of Portugal

3.

Full of Value

Discover the value of our products and services

4.

Full of Answers

Get answers to your questions about residing abroad

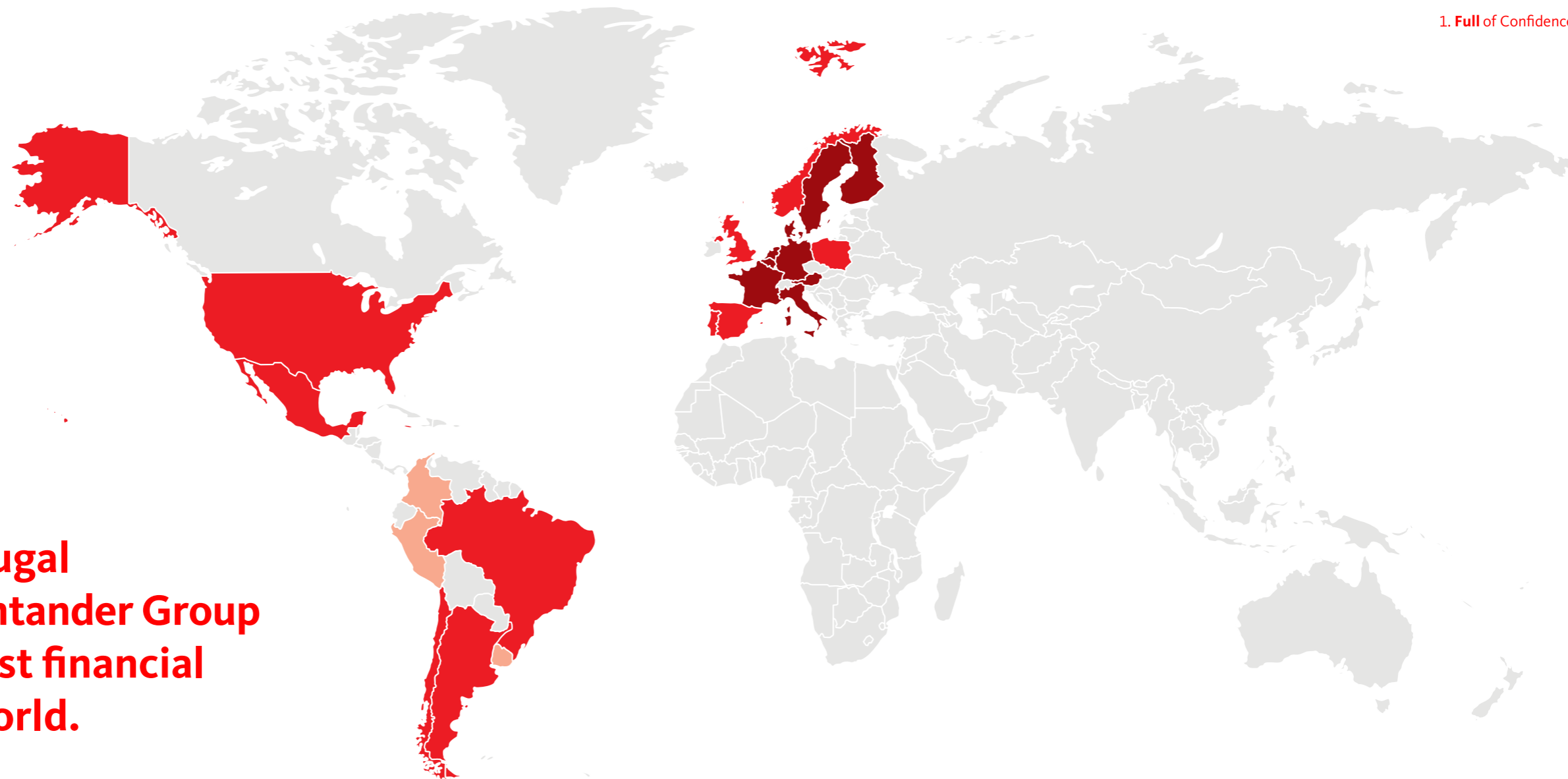
1.
Full
of Confidence

Have the confidence of an international group



**Santander Portugal
is part of the Santander Group
one of the largest financial
groups in the world.**

The trust of more than **153 million clients**, spread all over the world, reflects the Group's history and financial strength, which has been maintained for over a century already.



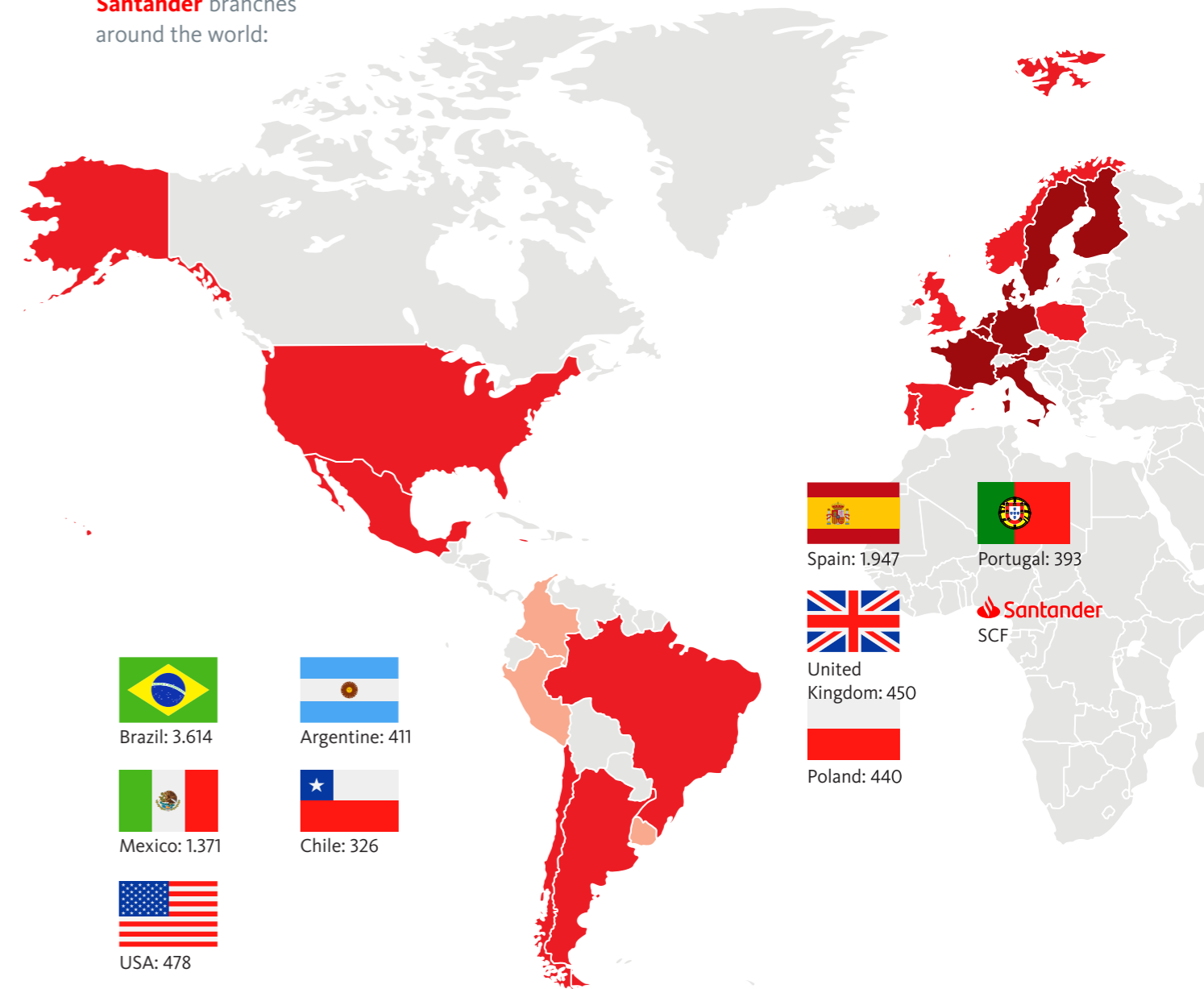
- Presence Santander and Santander Consumer
- Santander Consumer
- Other markets
- No Santander representation

At Santander we know that the world is under constant change.

And because we also know that progress means something different for each client, we have specific products and services for each country where we operate.

Santander branches around the world:

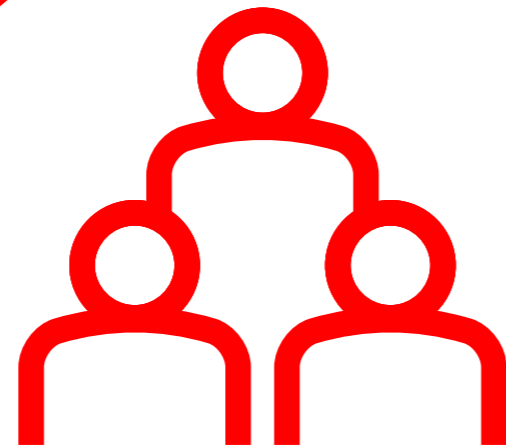
1. Full of Confidence



2.
Full
of Pride

Feel the pride of the best of Portugal





As in the rest of the world, Santander is a leading bank in Portugal, with more than 3.8 million clients and branches all over the country.

At **Santander** we take customer satisfaction as a priority, which is why our commercial logic is based on proximity and customized service. For us, each case is different, and we always have products and services available to suit each client's needs.



Bank of the Year
in Portugal 2021
Awarded by
The Banker magazine,
within the scope of
"The Bank of the Year
Awards 2021"



Best Bank
in Portugal 2021
Awarded by the
Euromoney magazine,
within the scope of the
"Euromoney's Awards
for Excellence 2021"



Best Bank
in Portugal 2021
Awarded by the
Global Finance magazine
within the scope of
"World's Best Banks 2021"

These awards are the sole responsibility of the entities that granted them.

For you
**we go the
extra mile**

Thank you for trusting us!



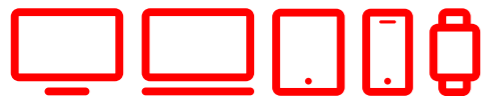
3. Full Of Value

Discover the value of our
products and services



Digital channels

A Bank that is **always** by your side.



Whether in Portugal or anywhere else in the world, at **Santander** we make it a point to keep close relationships with our clients.

Now, even if you are living abroad, you can open your account online, without having to leave home.

With our digital services — such as **NetBanco**, the **App** and the **Smartwatch** — you can easily and securely access all the information on your accounts, thus saving time and money.

3. Full of Value



Opening an account without leaving home



Checking Assets



Payments of Services and to the State



Inquiries, Payments, Card activation



Transfers to Portugal and Abroad



Topping-Up your Mobile Phone



SMS and Email Alerts



Accessing and Managing Digital Documents



Simulations



Mortgage Loans

Home is where the heart is.

With competitive interest rates, extended terms, and high amounts, **Santander's Mortgage Loan Solutions** provide you with conditions tailored to your needs.

- COMPETITIVE INTEREST RATES AND SPREADS**
- FOR OWN, PERMANENT HOUSING**
- SWAP YOUR CURRENT HOUSE FOR A NEW ONE**



Santander Cards

Equipped with **anti-fraud security** features and worldwide acceptance.

Our **Debit and Credit Cards** cover different needs, from everyday expenses to online shopping.

CREDIT CARD ONLINE CONTRACTING

Through **NetBanco** or with the **Santander App**, it's a simple, quick procedure, in just **3 steps**:

- 1.** Select "Cards" from the Menu, and then "Request Credit Card";
- 2.** Fill in the requested data;
- 3.** Check the FIN and the Terms and Conditions of Use, and order your card.



Wire Transfers to Portugal

Our trust is worldwide.
Our transfers too.

**At Santander we know that
Portugal is always present for you.**

That's why we put at your disposal our savings solutions with national, European (SEPA area) or international transfers (through agreements with local banks), in a swift, convenient, secure manner, for electronic transfers, so that your savings can follow your heart.



Santander Universities

**If you wish to take
a higher education course,
this is the right Bank for you!**

Santander cooperates with universities around the world, funding exchange programmes, internships, and training through **Santander Universities**. In addition, we also have exclusive discounts for students at our partner businesses.





World 123

**Whatever you do,
you're always saving.**

World 123 is a multi-product solution that allows you to save on your day-to-day bills, and save more at the end of the month. With **World 123** you don't have to change your life to accumulate advantages. Whenever you go shopping, fill up gas, or pay a toll, you're saving.

4.
Full
of Answers

Get answers to your questions
about residing abroad



Present the Tax Residence Certificate in order to prove your tax residence in Portugal before another State and avoid double taxation.

The way to prove your tax residence in Portugal with another State to avoid double taxation is by presenting the Tax Residence Certificate.

Among other things, this certificate is intended to provide evidence of your tax residence before foreign entities, in order to be able to benefit from tax exemption, exemption from tax withholding, or reduced rates regarding income receivable from abroad, or to document refund claims of taxes withheld abroad. You can obtain it through the Electronic Statements website (within the Tax Authority portal), by selecting “Certificates,” and then the option “Issuance of Certificates.” Then select “Tax Residence Certificate.”

Tax Regime for Non-Habitual Residents:

The Investment Tax Code, approved by Decree-Law No. 249/2009, of September 23, created the tax regime for non-habitual residents for Personal Income Tax purposes, with a view to attracting non-resident professionals to Portugal, qualified in high added value activities, or related to intellectual, industrial property or know-how, as well as beneficiaries of pensions obtained abroad. The assumption being that, for tax purposes, you are considered as a resident in Portuguese territory in the year for which you intend to start taxation, and that you have not been considered resident in Portuguese territory in any of the five previous years. This status, once granted, gives citizens the right to be taxed as non-habitual residents for 10 consecutive years, from the date on which they registered as residents in Portugal, and as long as they are actually residing in the country.

Taxation

How to obtain your tax identification document upon your return to Portugal:

You just have to go to a Tax Office or Citizen's Bureau and request your Tax Identification Number (TIN), which will identify you before the Tax and Customs Authority (AT).

When you request your Citizen's Card, the Tax Identification Number (TIN) will be written on the back of this ID document.

Tax regime when purchasing a house in Portugal:

Settlement of taxes on real estate is the responsibility of the buyer of the property, and taxes must be settled and paid before signing the deed for purchasing the property.

When the conveyance takes place abroad, the taxes must be paid during the following month. In order to make the payment, you must access the website of the Portuguese Ministry of Finance or a Casa Pronta branch.

The taxes you are subject to are the following:

Municipal Tax on Real Estate Transactions (IMT) — which is calculated based on the value of the transfer of property rights and is levied on the amount stated in the sale agreement or on the property's taxable amount, whichever is greater .

Stamp Duty (IS) — which is calculated based on the value of the transfer of the property, at a rate of 0.8%, and is also levied on the amount of the credit granted, at a rate that may rise to 0.6% for loans with a duration equal to or greater than 5 years. There is exemption from Stamp Duty on mortgage interest for own housing.

Municipal Property Tax (IMI) — which is calculated based on the property's taxable amount. Depending on the property's taxable amount, the tax can be paid in one, two or three instalments.

For more information, you can check the FAQs section on the website of the Portuguese Ministry of Finance: https://info.portaldasfinancas.gov.pt/pt/apoio_contribuinte/questoes_frequentes/Pages/faqs-00506.aspx



Source: <https://www.portaldasfinancas.gov.pt/pt/home.action> (Website of the Portuguese Ministry of Finance)
This text is merely informative and may become outdated in the event of legal changes on the topics covered.
Therefore, please check with or seek the support of official entities and/or specialized professionals.

Social Security

If you are covered by social security in the country where you work, you can keep your social benefits when you return to Portugal as follows:

There are international coordination instruments for Social Security systems within the European Union, in Iceland, Liechtenstein, Norway and Switzerland, and in several countries with which Portugal has concluded a Social Security Convention or Agreement, namely with Andorra, Argentina, Australia, Brazil, Cape Verde, Canada, Quebec, Chile, United States of America (USA), Morocco, Moldova, United Kingdom (with regard to the Islands of Jersey, Guernsey, Alderney, Herm, Jethou, and of Man), Tunisia, Ukraine, Uruguay and Venezuela

These mechanisms allow the combined, consistent application of the various national legislations to which citizens and their families are or have been subject to when they move to countries with which there is an agreement or convention.

If you are or have been covered by a Social Security regime provided for in these International Coordination Instruments or if you are going to or returning from a country with which Portugal has established Social Security Conventions or Agreements, you will be able to keep your social benefits, which are dependent on the services covered by the agreement established with each country.

For instance, if you are returning from Brazil, you will be covered by benefits in the event of illness, maternity, paternity and adoption, occupational diseases, disability, old age and death; if you are returning from the US, benefits include old age, survivors' and disability.

If you have been in a country where there are no international Social Security agreements and you have never contributed to Social Security in Portugal, please ask the Social Security Services as there are several situations in which you can still benefit from the Portuguese regime or from the regime towards which you have contributed while working abroad, such as when you are temporarily posted by your employer.

Source: High Commissioner for Migrations

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Social Security

If you are not covered by any social security scheme or if the social security scheme of the country where you work is not valid in Portugal:

If you work in a foreign country and are not covered by any international Social Security system to which Portugal is linked, you can apply for a Voluntary Social Insurance, which is an optional contributory scheme that guarantees the right to Social Security of persons above 18 years of age, able to work and who do not necessarily fall under the social protection schemes. The social protection covered by Voluntary Social Insurance varies depending on the activity carried out, including, in most cases, disability, old age and death. Please inquire about the protection covered in your case.

How can a foreign citizen, who married a Portuguese and comes to live in Portugal, obtain a Social Security number?

Portuguese citizens living abroad who intend to marry or a Portuguese citizen who intends to marry a foreigner, must ask the Consulate or Consular Section of the area of residence to register their marriage. With the entry into force of Organic Law 2/2006, of April 17, as of December 15, 2006, applications for Portuguese nationality were transferred to the Central Registry Office. Thus, the application, accompanied by the required documents, can be submitted to a Civil Registry Office or to an extension of the Central Registry Office. If you are living abroad, the application can be submitted to the Consular Services of your area of residence. For the purposes of applying for nationality, when required by the Central Registry Office, a document proving that you have been legally resident in Portugal (and for how long), under a residence permit or visa, may be requested from the Aliens and Border Control (SEF) Directorate or Regional Delegation of your area of residence. In case of a legally recognized marriage in which one of the spouses has Portuguese nationality, the foreign citizen can acquire Portuguese nationality, and, at the end of the process, will be assigned a Social Security number, which is displayed on the back of his/her Citizen's Card.

Source: High Commissioner for Migrations

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IFRRU 2020

Financial Instrument for Urban Rehabilitation and Revitalization

What is the IFRRU?

The IFRRU is a financial instrument that brings together European funds and Banco Santander funds. Currently, Santander is the Urban Rehabilitation and Revitalization Bank, with €713 million available to support urban rehabilitation and revitalization projects, through IFRRU 2020.

What projects can be supported?

The following projects are eligible for support:

- **Full rehabilitation of buildings 30 or more years old** (or, in the case of less years, which show a level of conservation equal to or less than 2 — bad or very bad — under the terms of Decree-Law No. 266-B/2012, of December 31st);
- **Rehabilitation of abandoned industrial spaces and units;**
- **Rehabilitation of private housing units integrated in social housing buildings that are subject to full rehabilitation.**

Rehabilitated buildings can be used for any purpose, namely for housing, economic activities, and facilities for collective use.

How are applications made?

Applications can be made in 3 steps:

1. Request a prior opinion from the City Council on the location of the property.
2. Obtain an Energy Efficiency Certificate for the property before the intervention, prepared by an expert qualified by the Agency for Energy (ADENE).
3. Formalize your funding request to Banco Santander.

Source: <https://www.portaldahabitacao.pt/pt/portal/reabilitacao/ifrru/> (Housing Portal)
This text is merely informative and may become outdated in the event of legal changes on the topics covered. Therefore, please check with or seek the support of official entities and/or specialized professionals.



Close whenever I'm away

Santander Próximo International

Your **Digital Desk** for those living abroad.
Whenever you need it, wherever you need it.

Available on working days, between 8:30 am and 4:30 pm (Lisbon time), by phone or email.
Through the following numbers:

TEL (+351) 210 514 922

TEL (+351) 210 514 931

TEL (+351) 210 514 932

TEL (+351) 210 514 933

Email - proximointernational@santander.pt

Cost of a call to the national landline network

United Kingdom - London

142-144 Kensington High ST. London W87RL

TEL (00 44 20) 72 64 13 00

Email - ER.Londres@santander.pt

Monday to Friday, 09:30 am - 4 pm

Time Zone in relation to Portugal - The same

Venezuela - Caracas

Bancaracas Building 9th floor - Office 9.06

Avenida San Filipe La Castellana

Caracas 1061

TEL (00 58 212) 2 65 06 08

TEL (00 58 212) 2 65 31 50

TEL (00 58 212) 2 67 08 53

Email - ERCaracas@santander.pt

Monday to Friday, 08:30 am - 3:30 pm

Time Zone in relation to Portugal

Winter: - 04H

Summer: - 05H

South Africa - Johannesburg

Bruma Urban Village,

25 Ernest Oppenheimer Avenue

Bruma 2198 - South Africa

TEL (00 27 11) 6 16 63 22

TEL (00 27 11) 6 16 63 37

TEL (00 27 11) 6 16 63 43

Email - ERJoanesburgo@santander.pt

Monday to Friday, 09:00 am - 5 pm

Time Zone in relation to Portugal

Winter: + 2H

Summer: + 1H



Learn more at santander.pt

