CREDIT BROKER

PRE-CONTRACTUAL INFORMATION ON CREDIT INTERMEDIATION SERVICES

1. Name / social denomination

Finscore, Lda

2. Professional address / Registered office

Rua Ladislau Patrício, 6F- 1750-136 Lisboa

3. Registration number with the Bank of Portugal

Intermediário de Crédito Nº0007407

4. Phone Number

+351 964 118 216

5. Email Address

geral@finscore.pt

6. Credit intermediary category

Affiliated

7. Lenders or group of lenders with whom it has a tied agreement

Novo Banco, SA;

Banco BPI,SA;

Banco Santander Totta, SA;

Caixa Geral de Depósitos, SA;

Banco CTT, SA;

Union de Créditos Inmobiliários, SA- Establecimiento Financiero de Crédito (Sociedad Unipersonal)- Sucursal em Portugal;

ABANCA Portugal, SA;

Bankinter, S;

Caixa Central - Caixa Central de Crédito Agrícola Mútuo, C.R. L

8. Exclusive agreement

No

9. Credit Intermediation Services

Presentation or proposal of credit agreements to consumers.

Assistance to consumers, through the performance of preparatory acts or other pre-contractual management tasks in relation to credit agreements that have not been presented or proposed by the intermediary.

Conclusion of credit agreements with consumers on behalf of the lenders.

10. Consultancy Services

No

11. Entity providing professional liability insurance

Hiscox S.A. - Sucursal em Portugal

12. Insurance policy number(s)

2537256

2537253

13. Insurance contract term

From: 01/07/2026

Until: 30/06/2027

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14.	Remuneration payable by the lender(s) or group of lenders to the credit intermediary for the intermediation of mortgage loan agreements	
	Lender(s) or group of lenders	Amount (€) of commissions or other incentives
	Novo Banco, SA	This information will be provided in the ESIS (European Standardized Information Sheet)
	Banco BPI, SA	This information will be provided in the ESIS (European Standardized Information Sheet)
	Banco Santander Totta, SA	This information will be provided in the ESIS (European Standardized Information Sheet)
	Caixa Geral de Depósitos, SA	This information will be provided in the ESIS (European Standardized Information Sheet)
	Banco CTT, SA	This information will be provided in the ESIS (European Standardized Information Sheet)
	Union de Créditos Inmobiliários, SA	This information will be provided in the ESIS (European Standardized Information Sheet)
	ABANCA Portugal, SA	This information will be provided in the ESIS (European Standardized Information Sheet)
	Bankinter, SA	This information will be provided in the ESIS (European Standardized Information Sheet)
	Caixa Central - Caixa Central de Crédito Agrícola Mútuo, C.R. L	This information will be provided in the ESIS (European Standardized Information Sheet)

- The registration of the credit intermediary can be consulted on the Bank of Portugal's website at https://www.bportugal.pt/page/listagem-intermediarios-de-credito.
- It is prohibited for the credit intermediary to receive or deliver any amounts related to the formation, execution, or early repayment of credit agreements, under the terms of Article 46 of the Legal Regime of Credit Intermediaries, approved by Decree-Law No. 81-C/2017, of 7 July.
- The credit intermediary acts under the name and responsibility of the lenders with whom it is tied.
- Credit intermediation activities are subject to supervision by the Bank of Portugal.

If you consider that the credit intermediary has not acted correctly in the marketing of credit agreements, you may file a complaint through one of the following channels:

- Electronic complaints book available at https://www.livroreclamacoes.pt/
- Physical complaints book available at the credit intermediary's premises open to the public

Alternatively, you may submit a complaint to the Bank of Portugal by postal mail to P.O. Box 2240, 1106-001 Lisbon.

In the event of a dispute, you may resort to the courts or contact the alternative dispute resolution entities listed below.

15.	Alternative dispute resolution mechanisms to which the credit intermediary is subscribed	
	Alternative dispute resolution entity	*Site*
	Centro de Arbitragem da Universidade Autónoma de Lisboa	juridico@centroarbitragemlisboa.pt
	Centro Nacional de Informação e Arbitragem de Conflitos de Consumo	geral@cniacc.pt

PERSONAL DATA PROTECTION

The **FINSCORE LDA** henceforward referred to as the Credit Broker, respects your privacy and values the relationship it maintains with its customers.

This information is intended to make known how the Credit Broker handles the personal data of its customers and guarantees their privacy in the development and performance of its activities.

The Credit Broker acts as the person in charge of the processing of your personal data, according to the terms stipulated on the General Data Protection Regulation (Regulation no (UE) 2016/679 of the European Parliament and Council, from April 27 th 2016), considering that it collects and analyzes the personal data of its customers for the development and execution of the proposed financial mediation activity.

The Credit Broker will only process your personal data for the strict purpose for which you request its intermediation (Credit procedures), not using your personal data and documentation for other purposes.

In this context, and so that the Credit Broker can present you with the best proposals and the most appropriate solution for your needs. You will have to communicate your personal data to one or more Banking Institutions such as (Banco BPI (www.bancobpi.pt), Banco CTT (www.bancoctt.pt), Bankinter (www.bankinter.pt), Caixa Geral de Depósitos (www.cgd.pt), ABANCA (www.abanca.pt), Novo Banco (www.novobanco.pt), Santander Totta (www.santander.pt), UCI (www.uci.pt), and Caixa Central de Crédito Agrícola Mútuo (www.creditoagricola.pt) headquartered within national territory, of which I am a Credit Broker of, (henceforward Partner Banking Institutions), namely its identification data, biographical, contact, financial and education and employment.

This communication of personal data to Partner Banking Institutions has the following purposes:

a. Presentation or proposal of consumer credit agreements;

b. Intermediation of credit with its Partner Banking Institutions;

c. Assistance to consumers, by carrying out preparatory acts or other pre-contractual management work in relation to credit agreements that they have not presented or proposed;

d. Signing of credit agreements with consumers on behalf of creditors (if applicable).

Under the terms of the General Regulation on Data Protection, Customers, as holders of personal data, may also exercise their rights of access, rectification and erasure, with the Partner Banking Institutions with which the Credit Broker shared your personal data with. If you wish to do so, you must address your request to the Data Protection Officer (EPO/DPO) of the targeted Banking Institution or through any other channel made available by it for this purpose.

You may consult the list of partner Banking Institutions for which the Credit Intermediary acts as a credit intermediary at https://www.bportugal.pt/intermediarios-credito/.

The Tied Credit Intermediary will inform you in advance of the partner Banking Institutions with which your personal data will actually be shared, so that you may object if you do not wish your personal data to be sent to any of them.

1º Declarant:

(Name) ___________________________ BI/CC/Passport n.º________________ valid until _____/_____/_____

Tax Number (NIF) ___________________________

Phone Number________________ E-mail ___________________________

I declare that I have been informed in advance of the communication of my personal data by FINSCORE to the partner Banking Institutions for which it acts as a Tied Credit Intermediary.

2º Declarant:

(Name) ___________________________ BI/CC/Passport n.º________________ valid until _____/_____/_____

Tax Number (NIF) ___________________________

Phone Number________________ E-mail ___________________________

Declare that I was previously informed of the communication of my personal data by FINSCORE to the Partner Banking Institutions of which he/she is associated with.

I (we) authorize that the Partner Banking Institutions partnered with the Credit Broker, to process my (our) personal data, as well as the other documents delivered for the purpose of supporting this grant application credit, so that they can carry out a prior analysis, assessment and decision-making on my (our) credit application.

☐ I(we) authorize

☐ I(we) do not authorize

I(we) authorize the Partner Banking Institutions partnered with the Credit Broker, to consult my (our) responsibilities in the Credit Responsibilities Central (CRC) at Banco de Portugal, for the purposes of solvency analysis.

☐ I(we) authorize

☐ I(we) do not authorize

I (we) authorize the Partner Banking Institutions partnered with the Credit Broker, to exchange all the necessary information with them for the specific purpose of intermediating my credit request, including the decision that may be taken by the Bank on the credit proposal in question to be presented to me through the Credit Broker.

☐ I(we) authorize

☐ I(we) do not authorize

The Declarant(s) have the right to withdraw these consents through the means indicated in the information above on Personal Data Protection for the exercise of their rights, without this compromising the lawfulness of the treatment carried out until then.

The Personal Data Protection information and the Declaration compose a single document. By signing the declaration, the declarant(s) is(are) certifying their knowledge and agreement with the information provided in this document, as well as declare(s) for the due effects, that they contract with **FINSCORE** the provision of the credit intermediary service, waiving any other credit broker.

Date: _____/_____/_____

Signature:

Signature:

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