

ASSOCIAÇÃO PORTUGUESA DE BANCOS

(PORTUGUESE BANK ASSOCIATION)

STATUTES

CHAPTER I

NAME, REGISTERED OFFICE, OBJECT AND DURATION

Article 1

Associação Portuguesa de Bancos, hereinafter referred to as the Association, is a non-profit association set up in accordance with the law, especially Decree-Law 215-C/75 of 30 April (<http://dre.pt/pdf1sdip/1975/04/10001/00070008.pdf>) for the pursuit and defence of its members' common interests.

Article 2

1. The Association's registered office is in Lisbon, though it may establish branches anywhere in Portuguese territory.
2. The Association may join federations or unions and any other Portuguese or foreign organisations in order to achieve its aims.

Article 3

The Association's object is to promote and perform any acts that may contribute to the technical, economic and social progress of its members' activity and the pursuit and defence of their interests in relation to any public or private, Portuguese or foreign entities, including:

- a) Representing and defending its members' interests;
- b) Conducting studies and issuing opinions on banking matters;
- c) Collaborating with other Portuguese or foreign business associations;
- d) Representing its member credit institutions in the negotiation and conclusion of collective labour agreements;
- e) Promoting the vocational training and improvement of bank personnel through Instituto de Formação Bancária (the Portuguese Bank Training Institute), pursuant to Chapter VI of these statutes;
- f) Promoting measures to rationalise the banking system;
- g) Promoting coordinated action with a view to bank protection and security;
- h) Acting as an arbiter or appointing arbiters or experts when requested to do so;
- i) Providing other services and any information to members within the scope of its object.

Article 4

The Association's duration shall be indefinite.