



Protocol with CMVM

Resolution of disputes resorting to alternative dispute resolution mechanisms

The Branch signed a protocol with CMVM which applies to the resolution of disputes resorting to alternative dispute resolution mechanisms:

(i) by clients

a. which are consumers (natural persons acting for purposes which are outside their trade, business craft or profession); and

b. which are classified as retail investors;

(ii) whenever

a. the dispute concerns financial intermediation activities; and

b. the amount at stake does not surpass 15,000€ (fifteen thousand euros).

In the context of said protocol, the Branch has committed, whenever its clients resort to alternative dispute resolution mechanisms in cases listed above, to use the consumer arbitration network (*rede de arbitragem de consumo*) which comprises Consumer Conflicts Arbitration Centres (*Centros de Arbitragem de Conflitos de Consumo*) in accordance with article 4 of Law no. 144/2015 of 8 September, which jointly ensure coverage of all the Portuguese territory through the following centres:

- *Centro de Arbitragem de Conflitos de Consumo da Região de Coimbra ("CACRC")*
- *Centro de Arbitragem de Conflitos de Consumo de Lisboa ("CACCL")*
- *Centro de Arbitragem de Conflitos de Consumo do Ave, Tâmega e Sousa ("TRIAVE")*
- *Centro de Informação de Consumo e Arbitragem do Porto ("CICAP")*
- *Centro de Informação, Mediação e Arbitragem de Consumo (Tribunal Arbitral de Consumo) ("CIAB")*
- *Centro de Informação, Mediação e Arbitragem do Algarve ("CIMAAL")*
- *Centro Nacional de Informação e Arbitragem de Conflitos de Consumo ("CNIACC")*

In case you intend to resort to alternative dispute resolution mechanisms to solve conflicts within the scope described above, you may do it through the Consumer Conflicts Arbitration Centres listed above and the Branch is committed to use this means towards the resolution of the conflict at stake.