

ANNOUNCEMENT/

Maia, 28th October 2015

(Translation from the Portuguese original)

Sonae hereby informs that it will launch, on 29th October, Cartão Universo, an innovative product in the Portuguese market that aggregates the various loyalty and payment cards of Sonae businesses in one single card.

The Cartão Universo adds the benefits of a payment card universal use under the MasterCard network, to the options of standard credit and debit payments. It also gives clients the choice to directly select in the terminal payment, at the time of each transaction completion, one of therein available options for payment in instalments. Further to the aforementioned, the Cartão Universo will have zero annuities at launching.

This Card constitutes an upgrade to Continente loyalty card which, driven by the nature of its universal use, arises as an extended platform for benefits attribution to all the Portuguese families included in Continente loyalty programme. The management of Cartão Universo as a payment card is the responsibility of Sonae's wholly-owned subsidiary Sonae Financial Services, S.A., an electronic money institution licensed by the Bank of Portugal, being the management of the credit line associated with the Card under the exclusive responsibility of Bank BNP Paribas Personal Finance, S.A..

The creation of Cartão Universo is both part of Sonae's innovation policy, which seeks to anticipate and meet customer needs, and of Sonae's mission to bring the benefits of progress and innovation to an increasing number of Portuguese families.

The Representative for Market Relations



Head Office

Lugar do Espido, Via Norte, Maia
Share Capital: € 2.000.000.000,00
Maia Commercial Registry and Fiscal Number 500273170
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