



CTT makes new IGCP Treasury Certificates available throughout its network and reinforces its role as a leading savings partner.

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The new government savings product, issued by the IGCP (Portuguese Treasury and Debt Management Agency), Treasury Certificates Series 5, is now available in all CTT stores. This new long-term financial investment is designed for household savings and CTT is the preferred distribution channel.

As a key partner of the Portuguese State for over 60 years in the distribution of public savings solutions, CTT makes this product available through its network of stores, ensuring access for all citizens to IGCP savings instruments throughout the country. With broad geographical coverage and a close presence among the population – including in the autonomous regions and in locations with less access to financial services – CTT puts the in-depth knowledge and long experience of its network in marketing these products at the service of the Portuguese people.

In addition to in-person subscription at CTT stores, Series 5 Treasury Certificates can also be subscribed to through the CTT App, provided the customer already holds a Savings Account at IGCP. This digital option allows for simple, convenient, and secure transactions, complementing the in-person offerings of CTT and providing greater flexibility in managing your savings.

Series 5 Treasury Certificates have a term of ten years and guarantee the full amount of the invested capital. Each certificate corresponds to one unit of 1 euro, with a minimum subscription of 1,000 units, equivalent to 1,000 euros. The maximum investment amount is 1,000,000 units per Treasury Account.

Compensation is guaranteed through fixed interest rates for each of the ten years of the investment. Interest accrues annually and is credited directly to the bank account associated with the account holder's Savings Account, after the withholding of legally applicable tax. There is no capitalization of interest; interest is paid on each anniversary of the subscription.

At the end of the term, the capital is reimbursed at face value. After the first year of subscription, savers can opt for early redemption, with reimbursement of the



capital corresponding to the redeemed units. In these situations, however, they lose the interest accrued from the last maturity date until the time of redemption.

With the availability of Treasury Certificates Series 5, CTT reinforces its role as a channel for accessing government savings products. In addition to this new series, Savings Certificates (also managed by IGCP) remain available, allowing citizens to choose from different public savings solutions according to

their objectives and investment time horizon.

Through the combination of a physical network with strong reach – supported by six decades of specialized experience – and its digital channels, namely the CTT App, the Portuguese have different ways to access and manage their savings products, benefiting from the proximity, trust, convenience and accessibility that characterize CTT's offering in this area.

Source: [CTT Portugal Post](#)