

## Policy for the Management of Claims

Banco Comercial Português, S.A. (Bank), operating under the commercial brand Millenniumbcp, establishes as a continuous objective the achievement of a level of excellence in the provision of products and servicing to all its Clients, regardless of the communication channel or the way the client interacts with the Bank.

Taking into account that unexpected events may occasionally cause some displeasure to any of our Clients, in case the Client wishes to present a claim, the Bank makes available, free of charge, means to achieve that purpose, through the analysis of the reported situation, being this an opportunity to achieve an ongoing improvement of its procedures and a way to increase Client's satisfaction.

### How to submit a claim

The Bank does not require the use of any specific format and the claim may be addressed to the Bank by using any of the following means:

Where	How
Bank's institutional website	<a href="http://www.millenniumbcp.pt">www.millenniumbcp.pt</a>
Millennium bcp Branch	In person, by phone, in writing (letter addressed to the Bank) or by filing a claim in the Complaints Book
Contact Centre	By phone: 707 50 24 24; 91 827 24 24; 93 522 24 24; 96 559 24 24 +351 21 005 24 2424 (from Portugal or from abroad),
Customer Service Centre	By e-mail addressed to <a href="mailto:apoioclientes@activobank.pt">apoioclientes@activobank.pt</a> By letter addressed to: Millennium bcp, Centro de Atenção ao Cliente - Av. Prof. Dr. Cavaco Silva (Tagus Park) Edif 3, nr. 28, 2740-256 PORTO SALVO, Portugal
Client Ombudsman's Office	By e-mail addressed to <a href="mailto:provedoriadocliente@millenniumbcp.pt">provedoriadocliente@millenniumbcp.pt</a> Using the website <a href="http://www.millenniumbcp.pt">www.millenniumbcp.pt</a> through the filling in of a contact form. By mail addressed to Millenniumbcp, Provedoria do Cliente - Praça D. João I, nº 28, Piso 4, 4000-295 PORTO, Portugal
Millennium bcp Data Protection Officer (claims on personal data)	By e-mail addressed to <a href="mailto:proteção.dados.pessoais@millenniumbcp.pt">proteção.dados.pessoais@millenniumbcp.pt</a>

So that claims or suggestions received are properly handled, it is necessary to have the correct identification of the respective issuer (Client and/or Claimant) with indication of the name, address, tax identification number and account number).

The claims can also be addressed to the following entities:

Entity	How
Banco de Portugal	Online claim form at <a href="http://www.clientebancario.bportugal.pt">www.clientebancario.bportugal.pt</a> . As an alternative, you may print the claim form and send it by mail to the following address: Banco de Portugal, Apartado 2240- 1106-001, LISBOA, Portugal
Comissão do Mercado de Valores Mobiliários (CMVM)	Directly to the Investor Support Office by filling in the form at the website <a href="http://www.cmvm.pt/pt/AreadoInvestidor/ApoioAoInvestidor/Reclamacoes/Pages/Analise-de-Reclama%c3%a7%c3%b5es.aspx">http://www.cmvm.pt/pt/AreadoInvestidor/ApoioAoInvestidor/Reclamacoes/Pages/Analise-de-Reclama%c3%a7%c3%b5es.aspx</a> . By letter addressed to CMVM - Serviço de Apoio ao Investidor, Rua Laura Alves, nr. 4, Apartado 14258 1064-003 LISBOA, Portugal
Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) (insurance and pension fund regulator)	Online claim form at <a href="https://www.asf.com.pt/isp/PortalConsumidor">https://www.asf.com.pt/isp/PortalConsumidor</a> . By letter addressed to ASF, Av. da República, 76 1600-205 Lisboa
Credit Mediator	Mediador do Crédito, Apartado 21004 - 1126-001 LISBOA, Portugal or at <a href="mailto:www.mediador.do.credito@bportugal.pt">www.mediador.do.credito@bportugal.pt</a>
Comissão Nacional de Proteção de Dados (claims on the processing of personal data)	Notice of Personal Data Breach - fill in the claim/complaint form, available at <a href="https://www.cnpd.pt">https://www.cnpd.pt</a> Notice of Claim/Complaint - send an email to the CNPD: <a href="mailto:geral@cnpd.pt">geral@cnpd.pt</a> .
Platform RLL/ODR (claims on products or services subscribed to online)	Email address: <a href="https://ec.europa.eu/consumers/odr/main/?event=main.home.show">https://ec.europa.eu/consumers/odr/main/?event=main.home.show</a>
E-Complaints Book	<a href="http://www.livroreclamacoes.pt">www.livroreclamacoes.pt</a>

## Alternative Resolution of Consumer Conflicts

The Clients can also resort to the Alternative Resolution of Conflicts.

For that purpose, we inform that Millennium bcp is a member of the following Conflicts Arbitration Centres:

Centro de Arbitragem de Conflitos de Consumo de Lisboa, <http://www.centroarbitragemlisboa.pt>, and Centro de Informação de Consumo e Arbitragem do Porto, <http://www.cicap.pt/>.

## Handling the claim, Deciding and Answering the Client

All claims received by the Bank are analysed independently by a specifically devoted unit, being guaranteed that the response to the Claimant is given in a clear and simple language and without unjustified delays.

The decisions made on claims are based on legal requirements and on reasonable and objective criteria that safeguard the interests of the Bank and of Clients.

The outcome of the process, regardless of a favourable or unfavourable outcome for the Claimant, is always communicated to the Client, in person or through e-mail, letter or by phone (only for e-mail addresses, addresses and phone numbers recorded and associated in the Bank's records of the Client/Claimant), indicating the grounds for the decision made, whenever the decision made is unfavourable for the Client.

When it communicates its decision, the Bank informs the Client/Claimant of the possibility the Client has of forwarding his/her/its claim to alternative entities for the resolution of conflicts.

Additional information on the Claims Management Policy may be requested by using the Bank's contacts identified above.

Banco Comercial Português, S.A.