

Regulations of the Millennium bcp Shareholders Club

Within the scope of the relations established with its Shareholders, BCP decided to create a shareholders club denominated Millennium bcp Shareholders Club.

1 - NAME

Banco Comercial Português, SA, a company open to public investment with registered office at Praça D. João I, Porto and TIN 501 525 882, created a shareholders club named Millennium bcp Shareholders Club, which can be accessed at the Bank's website (www.millenniumbcp.pt).

2 - OBJECTIVES

The Millennium bcp Shareholders Club is a space for the sharing of financial information that can be accessed by BCP's shareholders, giving benefits/offers to those shareholders if determined conditions are observed.

3 - MEMBERSHIP

Any individual holder of BCP shares deposited in Portugal may become a member of the Millennium bcp Shareholders Club.

4 - SUBSCRIPTION

The shareholders may join the Millennium bcp Shareholders Club with the Millennium BCP website passwords.

The shareholders non clients may join the Millennium bcp Shareholders Club exclusively through their registration on the website created for that purpose with the following address:

<https://ind.millenniumbcp.pt/pt/MillenniumAcionista>
<https://ind.millenniumbcp.pt/en/MillenniumAcionista>

If the individual ceases from being a shareholder of BCP, his/her subscription as member of the Millennium bcp Shareholders Club shall be cancelled at the end of the month. Yet the benefits associated to the financial advantages shall remain in effect until the end of the ongoing civil year.

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5 - OFFERS

5.1. Each shareholder, member of the Millennium bcp Shareholders Club, may benefit from advantages/offers attributed in accordance with the number of BCP shares held and deposited in Portugal.

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5.2. The benefits/offers available to the shareholders are fully described on the website of the Shareholders Club, as well as the rules for their attribution, and they are divided by categories according to the shareholders classification. In accordance with the number of BCP shares held by the member and deposited in Portugal at the moment of registration on Millennium bcp Shareholders Club, that member shall be classified as follows:

Nr. of Shares	Classification
1-5,000	Millennium Shareholder
5,001-25,000	Gold Shareholder
≥ 25,001	Platinum Shareholder

5.3. The classification attributed entitling to the offers and respective exchange is verified every month and it may be altered depending on the number of BCP shares held by the shareholder that are deposited in Portugal on that date.

5.4. The benefits resulting from the classification given in view of the shares held by the shareholders and deposited in Portugal are not transferable.

6 - RIGHTS

6.1. BCP is entitled to, at any moment, include new offers or alter, replace or even cancel existing offers without prior notice.

6.2. The members of the Millennium bcp Shareholders Club will be informed of the decision mentioned above only through the Shareholders Club website:

<https://ind.millenniumbcp.pt/pt/MillenniumAcionista>
<https://ind.millenniumbcp.pt/en/MillenniumAcionista>

6.3. If your membership is cancelled, the offers requested until the date the cancellation is communicated will be entirely delivered and BCP commits to, if it runs out of stock, to replace the offer by one of the other offers available of similar value.

6.4. As member of the Shareholders Club, you can, at all times, cancel your membership, through the Shareholders Club website:

<https://ind.millenniumbcp.pt/pt/MillenniumAcionista>
<https://ind.millenniumbcp.pt/en/MillenniumAcionista>

7 - TERM

The Millennium bcp Shareholders Club is created without term, yet Millennium bcp is entitled to, on its own, resolve to cancel the Club by means of written notice on the Club's website, at least 30 days prior:

<https://ind.millenniumbcp.pt/pt/MillenniumAcionista>
<https://ind.millenniumbcp.pt/en/MillenniumAcionista>,

8 - COMMUNICATIONS

All the information regarding the BCP share must be requested by calling 800 914 914 or by e-mail to investors@millenniumbcp.pt.

Questions regarding the Millennium bcp Shareholder website and the entire Financial or Non-Financial Product range must be addressed to the Contact Centre: 707 50 24 24/ 91 827 24 24/93 522 24 24/96 599 24 24 (Personal Assistance 24/7) or +351 21 005 24 24 if you are calling from outside Portugal.

If you call 707 50 24 24 using the landline you will pay a maximum of 0.10 ¤ per minute; if you choose to call us using a mobile phone, the maximum cost per minute will be of 0.25 ¤. These charges are subject to VAT.

9 - COMPETENT COURT OF LAW

For all matters arising from the application and interpretation of these regulations Millennium bcp appoints the Court of Lisbon as the competent court of law.