

# MILLENNIUM BCP CARDS

## Important information

Millennium  
bcp  
AQUI CONSIGO

### SUBSCRIPTION

- The subscription of a Millennium bcp card implies your agreement to the **GENERAL CONDITIONS OF USE OF DEBIT, CREDIT, PREPAID CARDS AND PAYMENT INSTRUMENT FOR SECURE CARD-BASED TRANSACTIONS (CGU)**, as well as to the Standardised Information Sheet (*FIN*), the latter in the case of a credit card;
- Clarify all your doubts or questions related to the type of card, features and charges; for this purpose, you can always count on the support of your account manager at the Branch or through the remote communication channels at your disposal;
- After acceptance by the Bank, you may freely terminate the card contract within 14 days, provided that you cover the costs inherent to its use, if you have done so. You may proceed with the referred termination in writing at a Branch, by registered letter, at [www.millenniumbcp.pt](http://www.millenniumbcp.pt) or in the Millennium App.

### COMMUNICATION

- The Bank's communication will preferably be made by email to the email address you have indicated and/or, if applicable and possible, by SMS to the mobile phone number you have also indicated;
- If you change your e-mail address and/or mobile telephone number, you must always inform the Bank promptly and provide the updated information.

### RECEIVING THE CARD AND PIN

- Sign the card on the back upon receiving it. Your card is a personal, non-transferable payment instrument and can only be used by you, the cardholder;
- If you do not receive your card and/or PIN within the stipulated period, inform the Bank immediately;
- Memorise your PIN and destroy the envelope containing it. The PIN is a personal, non-transferable code that should under no circumstances be disclosed to third parties. Never write it on the card itself or next to it;
- You may change your PIN at any ATM (Multibanco) but avoid combinations that are easy to identify.

### USE

- Keep your card in good condition, avoiding damaging it, which could make it difficult to use;
- Always enter your PIN in private and protect it from third-party view;
- Credit cards should be used up to the credit limit defined and communicated by the Bank. If you wish to change your credit limit, contact the Bank and request this change. The Bank will decide on your request;
- If you exceed the credit limit, you may incur charges as provided in the General Conditions and the Bank's Price List;
- Always keep the records and information of all transactions (physical receipt/electronic proof);
- Read carefully all correspondence that the Bank sends you, namely your account statement, so that you can check the transactions carried out and detect any that have not been authorised by you;
- Report to the Bank any error or anomaly you detect related to your account and/or your card;
- In case of loss, theft or any suspicious situation regarding your card, report it immediately to the Bank, without any undue delay, through the usual contacts made available or disclosed for that purpose on Banco de Portugal's website: <https://www.bportugal.pt/sites/default/files/anexos/documentos-relacionados/contactosdosemissorescartoes.pdf>. In case of fraud, loss, theft or misappropriation of mobile devices associated with digital financial applications, platforms or technological solutions, as well as of the identifiers and/or secret codes for access to them, you should immediately cancel the associated services and report the incident to the Bank;
- In order to facilitate the contact with the Bank, keep accessible, but in a safe place and always separate from the card, the card number and expiry date, as well as the telephone contacts of the Bank.

#### Use on an ATM (Multibanco or other)

- Make sure that the ATM does not show visible signs of alteration or damage, namely in the opening where the card is inserted. In case of doubt, go to another ATM;
- If your card is held for no reason, or if you are unsure about the reason for it, please contact the Bank immediately.

#### Use of a Point of Sale Terminal - POS (TPA)

- Ensure that the POS shows no visible signs of alteration or damage. If in doubt, do not use it;
- Confirm that the value that appears on the display corresponds to the price of the good or service;
- In case of POS with contactless technology, approach the contactless card to the reader after validating the value of the operation on the display and, when requested, enter the PIN, with or without introducing the card in the POS;

- Repeat the operation only if the POS displays a message that the first attempt was cancelled or unsuccessful;
- Never lose sight of your card while making a payment and make sure it is returned to you;
- Always demand proof of payment;
- If requested to do so, present a valid identification document to the shop assistant.

### Use on the internet

- Avoid using public access and/or shared computers to make payments on the internet;
- Fully secure your wireless communications (WiFi) by adopting secure protocols;
- Make payments only to credible entities (that you know and trust) and on secure sites (whose address begins with HTTPS://), ignore links/annexes in suspicious emails and avoid following links;
- Passwords are personal and non-transferable, avoid writing them down, do not divulge them to third parties, nor send them by email or mobile phone;
- Never disclose sensitive payment card data such as the PIN. Only provide information such as expiry date, card number and CVV or personal information if this is necessary for making the payment and always on websites that are secure;
- To make your payments on the Internet, use the security features available to preserve the security of the Card data and the authentication of the transactions: 3D Secure, MB NET, MB WAY, Apple Pay, or other available at the time. In particular, the 3D-Secure protocol (Verified by Visa of Visa, SecureCode of MasterCard) is of mandatory use in on line payments on internet sites identified with the Visa Secure and Mastercard Secure Code symbols, when strong authentication of the operation is required. All transactions in open environments which are not made by resorting to these services may be refused and, if carried out, are of the exclusive responsibility of the Holder. The 3D-Secure protocol (Verified by Visa from Visa, SecureCode from MasterCard) allows verification that the person carrying out the transaction on the Internet is the authorised holder and can be used if the retailer has implemented it.

Authentication of purchases on secure websites is done directly in the Millennium App in one of two ways:

- If you have notifications active - tap the notification you receive on your mobile phone when making a purchase, log in to the Millennium App, tap the "Authenticate" button and confirm with PIN, Touch ID or Face ID. Return to the retailer's website to complete the purchase by clicking the "Continue" button;
- If you don't have notifications active (to activate notifications, tap "Profile", top right corner and then "Alerts") - open the Millennium App, enter the notifications area ("bell" symbol), tap the "Authenticate" button and confirm with PIN, Touch ID or Face ID. Return to the retailer's website to complete the purchase by clicking the "Continue" button.

### Use with digital applications of a financial nature

- Maintain the confidentiality of your secret access codes to these applications for transaction confirmation and ensure the exclusive and careful use of your biometric data (examples: Face ID, Touch ID) that you establish for this purpose;
- Ensure the exclusive and careful use of the mobile phone number and/or other identifiers (example: email) associated with these applications;
- Ensure that the mobile devices and the App installed on them are used exclusively by you.

### Expiration date

- Pay attention to the card's expiry date. Once this date is passed, you must destroy the card, making the magnetic strip, the signature panel, the CVV code, the chip/EMV and the card number itself unusable.

**Clarify all your doubts or questions with the Bank, through the telephone contacts indicated below.**

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91 827 24 24 • 93 522 24 24 • 96 599 24 24 (national mobile network) • +351 21 005 24 24 (from Portugal or abroad).  
24h personal assistance.

The cost of the calls depends on the specific prices agreed by you with your telecommunication operator.