DEPOSITOR INFORMATION TEMPLATE

Millennium bcp

BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSIT

Deposits in Banco Comercial Português, S.A. are protected by:	Fundo de Garantia de Depósitos (1)
Limits of protection:	€100.000 per depositor per credit institution (2)
If you have more deposits at the same credit institution:	All your deposits at the same credit institution are 'aggregated' and the total is subject to the limit of EUR 100 000 (2)
If you have a joint account with other person(s):	The limit of EUR 100 000 applies to each depositor separately (3)
Reimbursement period in case of credit institution's failure:	15 (fifteen) working days, until 31 december 2020 (4)
Reimbursement period in case of credit institution's failure:	Euro
Contact:	Fundo de Garantia de Depósitos Av. da República, 57 - 8º 1050-189 Lisboa -Portugal Telefone: +351 21 313 01 99 / Telefax: +351 21 310 78 45 E-mail: geral@fgd.pt
More information:	www.fgd.pt
Acknowledgement of receipt by the depositor:	

Additional information:

(1) Scheme responsible for the protection of your deposit - Your credit institution is part of an Institutional Protection Scheme officially recognised as a Deposit Guarantee Scheme. This means that all institutions that are members of this scheme mutually support each other in order to avoid insolvency. If insolvency should occur, your deposits would be repaid up to EUR 100 000.

(2) General limit of protection - If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100 000 per credit institution. This means that all deposits at the same credit institution are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with EUR 90 000 and a current account with EUR 20 000, he or she will only be repaid EUR 100 000.

(3) Limit of protection for joint accounts - In case of joint accounts, the limit of EUR 100 000 applies to each depositor.
However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of EUR 100 000.

In some cases such as a) deposits deriving from real estate transactions relating to private residential properties; b) deposits that serve social purposes, as determined by law and; c) deposits resulting from the payment of insurance benefits or compensations for damages resulting from the practice of a crime or from a wrongful conviction and for a period of one year from the date the amount was credited in the respective account, in accordance with article 166 (2) of the Legal Framework for Credit Institutions and Financial Companies, approved by Decree-Law 298/92 of 31 December, deposits above €100,000 are guaranteed. More information can be obtained under www.fgd.pt.

(4) Reimbursement - The responsible Deposit Guarantee Scheme is Fundo de Garantia de Depósitos adress in Av. Da Republica, 57 – 8º - 1050-189 Lisboa – Portugal phone: +351 21 313 01 99 / telefax: +351 21 310 78 45 / E-mail: geral@fgd.pt / Website: www.fgd.pt.

This entity shall refund your deposits up to the limit of €100,000 within the maximum term of i) 20 (twenty) working days up to 31 December 2018, ii) 15 (fifteen) working days from 1 January 2019 to 31 December 2020, iii) 10 (ten) working days from 1 January 2021 to 31 December 2023 and, iv) from 31 December 2023 onwards, within 7 (seven) working days. During this transitional period, ending on 31 December 2023 and within a maximum of 7 (seven) working days, the Deposit Guarantee Fund gives to the depositors a tranche up to €10,000 of all the deposits guaranteed by the Fund. If you have not been refunded within these terms you must contact the Deposit Guarantee Fund since the period of time for requesting the refund may be limited. For more information go to www.fgd.pt.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are covered, the credit institution shall also confirm this on the statement of account.

Account number: | | | | | | | | | | | | Date: _____

Conferência de Assinatura(s)
(com nº de Colaborador ou procurador bem legível)

BANCO COMERCIAL PORTUGUÊS, S.A., Sociedade Aberta, com sede na Praça D. João I, 28, Porto, o Capital Social de 4.725.000.000,00 Euros, matriculada na Conservatória do Registo Comercial do Porto sob o número único de matrícula e de identificação fiscal 501 525 882