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| Name | Millennium Account |
| Who may apply | Individual Customers, resident or not, in Portugal, of age. |
| Type | Demand Deposit |
| Transaction means | Transfer Order, Homebanking Systems; Debit Card, Cheque and Withdrawal Slip in Accounts in Euros. |
| Currency | Euro (EUR) Australian dollar (AUD), Canadian dollar (CAD), Swiss franc (CHF), Danish krone (DKK), Pound sterling (GBP), Iceland krona (ISK), Hong Kong dollar (HKD), Japan Yen (JPY), Norwegian krone (NOK), New Zealand dollar (NZD), Polish zloty (PLN), Swedish krona (SEK), Turkish lira (TRY), United States dollar (USD) and South African rand (ZAR). |
| Amount | Minimum amount: € 50 or the equivalent amount in the respective currency. |
| Rate of return | Not applicable (this account does not earn interests) |
| Computation of Interests | Not applicable |
| Payment of Interests | Not applicable |
| Taxation | The fees mentioned in the following item accrue 4% Stamp Tax |
| Fees and Expenses | <p>Maintenance Fee: € 5.20 / month or the equivalent amount in the respective currency (if the criteria for this fee's exemption are not met, as detailed in the Bank's Pricing). Exempt from maintenance fee if the 1st holder is 23 years old or younger.</p> <p>Exemption from maintenance fees shall not apply to accounts that meet all 3 following conditions: balance of 25€ or under, no credit or debit entries in the last 6 months, no associated product, in which case a fee of € 5.20 / month will apply.</p> <p>Authorized Overdraft Fee: € 0.95 / month, charged in lieu of default interests in case these amount to less than € 0.95. Exempt for Millennium Salary accounts.</p> <p>The Bank may alter on its own amounts and/or fees, exemption criteria and costs in effect on the date you enter into this programme, by altering the Bank's Pricing and informing you thereof within the legal deadlines established for this type of amendments.</p> |
| Overdraft Facility | <p>At the account holders' request, for the account in Euros, subject to the Bank's assessment and approval and to the subscription of an overdraft facility agreement, the Bank may authorize overdrafts with the following generic features:</p> <p>Utilization Conditions: through one or more overdraft withdrawal operations using the means of payment made available by the Bank and/or via permanent or extraordinary transfer/payment orders.</p> <p>Nominal annual rate (TAN): 12.700% paying, at least, €0.95/month of interests (does not include the stamp tax). For an overdraft credit facility up to a maximum amount of EUR 1,500€ fully used for 90 days at a 12.700% TAN, the interests will amount to EUR 47.64 plus EUR 1.92 of stamp tax on interests and stamp tax of EUR 5.40 for the use of the credit, corresponding to a global annual effective rate of (TAEG) of 15.7%.</p> |

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| <p>Overdraft Facility (cont.)</p> | <p>For an authorized overdraft credit facility up to a maximum amount of EUR 1,500€, based on salary, fully used for 90 days at a 12.700% TAN, the interests will amount to EUR 47.64 plus EUR 1.92 of stamp tax on interests, corresponding to a global annual effective interest rate (TAEG) of 14.0%. Exemption of tax stamp for the use of the credit up to the amount of the monthly wage credited in your account.</p> <p>For accounts held by Prestige Customers* the nominal annual rate (TAN) will be of 12.000%, paying, at least, €0.42/month in interest (stamp tax not included), corresponding to an utilisation of credit with no interest up to €250 for 5 days. For an overdraft facility of up to € 1,500, fully used for 90 days with a 12.000% TAN, the monthly interest payment will amount to € 45.00 plus € 1.80 of stamp tax, corresponding to an Annual Effective Interest Rate (TAEG) of 13.2%. Exemption of tax stamp for the use of the credit up to the amount of the monthly wage credited in your account.</p> <p>Computation of Interests: Interests shall be computed daily on all the capital used and unpaid at any given moment based on an interest bearing period of a 360-day year and a referential of the number of days of each month (current/360). The interests shall be paid at the end of each month of the civil year. Plus Stamp tax on the interests.</p> <p>Repayment conditions: Any amount deposited or transferred into the account shall, when available, be applied and used for the automatic, total or partial, repayment of the credit used, for the corresponding amount. The credit will be made available on the first day of each month of the civil year until the end of that month of the civil year. The Account holder(s) commits to repay in full the credit used until the last day of each month of the civil year.</p> <p>The Bank may alter the remuneration due to it by force of applicable interest rates and /or fees and /or expenses which shall be published in the Bank's Pricing and communicated to the Clients within the legal deadlines established for this type of situations.</p> <p>* Account held by a Prestige Customer -Individual customer with assets (average monthly balance) worth €50.000 or more, worth €35.000 or more if between 35 and 44 years old (inclusively) or worth €20.000 if between 18 and 34 years old (inclusively); or with a salary or retirement pension regularly worth 2.500€ or more, worth €2.000 or more if between 35 and 44 years old (inclusively) or worth €1.500 if between 18 and 34 years old (inclusively); or with regular deposits and/or transfers - for 3 consecutive months – worth 5.000€ or more, worth €4.000 or more if between 35 and 44 years old (inclusively) or worth €3.000 if between 18 and 34 years old (inclusively).</p> |
| <p>Credit overdraft</p> | <p>Whenever the Customer surpasses the authorised credit limit, the Bank may refuse to execute the order entirely. Hence, the credit limits can only be exceeded if authorized by the Bank, on a case-by-case basis, except for payments mandatory by law, under the conditions and limits established by law. Should the Bank accept the credit overdraft, the following conditions apply:</p> <p>Nominal annual rate (TAN): 15.700%.</p> <p>Computation of Interests: Interests shall be computed daily on all the capital used and not paid at any given moment based on an interest bearing period of a 360-day year and paid afterwards on the 30th day of each month of the civil year. The amount of credit used and interests charged are subject to the applicable stamp tax at the legal rate in force.</p> <p>Repayment conditions: Any amount deposited or transferred into the account shall, when available, be applied and used for the automatic, total or partial, repayment of the credit used, for the corresponding amount.</p> <p>The Bank may alter the remuneration due to it by force of applicable interest rates and /or fees and /or expenses which shall be published in the Bank's Pricing and communicated to the Clients within the legal deadlines established for this type of situations.</p> |

Other Conditions

The products listed below are provided, in the account in Euros, in case of subscription of the respective Integrated Solution of Banking Products and Services, against the payment of the respective single monthly management fee. In the cases foreseen, the cancellation of the Solution will imply the application of the price per unit listed below.

| | Frequent Client Monthly Management Fee of EUR 8 ⁽¹⁾ | |
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| | Benefits | Price/unit in case of cancellation ⁽¹⁾ |
| Maintenance Fee | exempt | 5.20€/month |
| Transfer Fees ⁽²⁾ <i>(in automatic channels up to 50,000€ or that amount in another currency if in Swedish Krona or Romanian Leu)</i> | Exempt | 1.45€ <i>(per transfer)</i> |
| Cheques Issuance Expenses ⁽³⁾ <i>(1 book of 5 cheques a month)</i> | Exempt ⁽⁴⁾ | 6.25 € |
| Mastercard debit card | no annual fees (2 cards) | 18.00€/ year per card |
| Millennium bcp Classic Card ⁽³⁾ | no annual fees (2 cards) | Note (5) |
| Civil Liability Insurance ⁽⁶⁾ | Free of charge | No access |
| Medical emergency assistance insurance ⁽⁶⁾ | Free of charge | No access |

| | Frequent Client Light Monthly Management Fee of 6.5€ ⁽¹⁾ | |
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| | Benefits | Price/unit in case of cancellation ⁽¹⁾ |
| Maintenance Fee | exempt | 5.20€/month |
| Transfer Fees ⁽²⁾ <i>(in automatic channels up to 50,000€ or that amount in another currency if in Swedish Krona or Romanian Leu)</i> | exempt | 1.45€ <i>(per transfer)</i> |
| Mastercard debit card | no annual fees (1 cards) | 18.00€/ year per card |

- (1) Plus Stamp Tax
- (2) Transfers to SEPA Countries or currencies within the scope of Regulation (EC) no. 924/2009 (Euro, Swedish Krona and Romanian Leu).
- (3) Subject to credit assessment
- (4) 1 book of 5 crossed, non-endorsable cheques, through the Self Banking internal ATM network of Millennium bcp; each cheque issued is subject to stamp tax, in the amount of 5 cents
- (5) Annual Fees: 1st and 2nd Holder 10 €/year; 12.7% TAEG and 10.800% TAN for a € 1,500 credit paid over 12 equal monthly repayments, plus interests and expenses.
- (6) This information does not dispense with the reading of the legally required pre-contractual and contractual information

Standardised Information Form

| | Prestige Programme Monthly Management Fee of 15€ ⁽¹⁾ | |
|---|--|---|
| | Benefits | Price/unit in case of cancellation ⁽¹⁾ |
| Maintenance Fee ⁽²⁾ | Exempt | 5.20€/month |
| Transfer Fees ⁽³⁾ <i>(in automatic channels up to 50,000€ or that amount in another currency if in Swedish Krona or Romanian Leu)</i> | Exempt | 1.45€ <i>(per transfer)</i> |
| Cheques Issuance Expenses ⁽⁴⁾ <i>(1 book of 5 cheques a month)</i> | Exempt ⁽⁵⁾ | 6.25 € |
| Prestige Debit card | No annual fees (2 cards) | 20€/ year per card |
| Pre-paid Debit Card: Free Web, or | Exempt of annual fee | 10€ / year |
| Free Junior | Exempt of annual fee | 5€ / year |
| Two Prestige Credit Card ⁽⁴⁾ | Exempt of annual fee | Note (6) |
| Family Civil Liability Insurance ⁽⁷⁾ | Free of charge | No access |
| Medical emergency assistance insurance ⁽⁷⁾ | Free of charge | No access |
| | Portugal Prestige Monthly Management Fee of 15€ ⁽¹⁾ | |
| | Benefits | Price/unit in case of cancellation ⁽¹⁾ |
| Maintenance Fee ⁽²⁾ | Exempt | 5.20€/month |
| Transfer Fees ⁽³⁾ <i>(in automatic channels up to 50,000€ or that amount in another currency if in Swedish Krona or Romanian Leu)</i> | Exempt | 1.45€ <i>(per transfer)</i> |
| Prestige Debit card | No annual fees (2 cards) | 20€/ year per card |
| Cheques Issuance Expenses ⁽⁴⁾ <i>(2 groups of 5 cheques a year)</i> | Exempt ⁽⁵⁾ | 6.25 € (per group) |
| Free Web Pre-paid Debit Card | No annual fee (1 card) | 10€ / year |
| Two Prestige Credit Card ⁽⁴⁾ | Exempt of annual fee | Note (6) |
| Family Civil Liability Insurance ⁽⁷⁾ | Free of charge | No access |
| Insurance for Medical Emergency Assistance at Home in Portugal ⁽⁷⁾ | Free of charge | No access |
| Repatriation Insurance in case of death ⁽⁷⁾ | Free of charge | No access |

Other Conditions
(cont.)

- (1) Plus Stamp Tax.
- (2) The member of the Prestige Programme or Portugal Prestige Programme may associate up to 3 current accounts held by him/her or by any other natural persons. These accounts benefit from:
 - Being exempt from the Standard Account Maintenance Fee corresponding to a maximum amount of 5.20€/month (except accounts classified as Minimum Banking Services, Base Account, Account Recheio Particulares or accounts already part of Prestige and Portugal Prestige Programmes).
 - Domestic transfers between the current account of the Prestige and Portugal Prestige Programmes and associated accounts are exempt from paying the fee foreseen in the pricing, regardless of the channel used. Exclusive for accounts denominated in Euros.
- (3) Transfers to SEPA Countries or currencies within the scope of Regulation (EC) no. 924/2009 (Euro, Swedish Krona and Romanian Leu).
- (4) Subject to credit assessment.
- (5) Groups of 5 crossed, non-endorsable cheques, through the Self Banking internal ATM network of Millennium bcp; each cheque issued is subject to stamp tax, in the amount of 5 cents (art. 4 of the Stamp Tax General Table).
- (6) Prestige Credit Card: 15.7% TAEG (global annual effective interest rate) and 10.800% TAN (nominal annual rate) for a €2,500 credit paid over 12 equal monthly repayments, plus interests and expenses.
- (7) This information does not dispense with the reading of the legally required pre-contractual and contractual information.

Other Conditions (cont.)

| | Millennium GO! Monthly fee 3.5 € ⁽¹⁾ | |
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| | Benefits | Price/unit in case of cancellation ⁽¹⁾ |
| Maintenance Fee | Exempt | 5.20€/month |
| Transfer Fees ⁽²⁾ <i>(in automatic channels up to 50,000€ or that amount in another currency if in Swedish Krona or Romanian Leu)</i> | Exempt | 1.45€ <i>(per transfer)</i> |
| Cheques Issuance Expenses ⁽³⁾ <i>(1 book of 5 cheques a month)</i> | Exempt ⁽⁴⁾ | 6.25 € |
| Mastercard GO! Debit Card | No annual fees (1 card) | 18.00€ / year |
| Millennium bcp GO! Credit Card ⁽³⁾ | No annual fees (1 card) | Note (5) |
| Civil Liability Insurance ⁽⁶⁾ | Free of charge | No access |
| Personal Robbery Insurance ⁽⁶⁾ | Free of charge | No access |

- (1) Plus Stamp Tax
- (2) Transfers to SEPA Countries or currencies within the scope of Regulation (EC) no. 924/2009 (Euro, Swedish Krona and Romanian Leu).
- (3) Subject to credit assessment

(4) 1 book of 5 crossed, non-endorsable cheques, through the Self Banking internal ATM network of Millennium bcp; each cheque issued is subject to stamp tax, in the amount of 5 cents
 (5) Card with no annual fee; 15.7% TAEG (global annual effective interest rate) and 15.400% TAN (nominal annual rate) for a € 1,500 credit paid over 12 equal monthly repayments, plus interests and expenses.

**Other Conditions
(cont.)**

| | Closer to Portugal Monthly Management Fee of EUR 8 ⁽¹⁾ | |
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| | Benefits | Price/unit in case of cancellation ⁽¹⁾ |
| Maintenance Fee for current account | Exempt | 5.20€/month |
| Payment of fees for Standard and Permanent transfers in Euros (between Millennium bcp accounts) | Exempt | 1,70€ (per transfer) |
| Mastercard debit card | No annual fees (2 cards) | 18.00€/ year per card |
| Cheques Issuance Expenses ⁽²⁾ (2 groups of 5 cheques) | Exempt ⁽³⁾ | 6.25 € |
| Millennium bcp Classic Cards ⁽²⁾ | No annual fees (2 cards) | Note (4) |
| Insurance - Medical Emergency Assistance in Portugal ⁽⁵⁾ | Free of charge | No access |
| Repatriation Insurance in case of death ⁽⁵⁾ | Free of charge | No access |

(1) Plus Stamp Tax.

(2) Subject to credit assessment.

(3) 2 groups of 5 crossed, non-endorsable cheques, through the Self Banking internal ATM network of Millennium bcp; each cheque issued is subject to stamp tax, in the amount of 5 cents (art. 4 of the Stamp Tax General Table).

(4) Annual Fees: 1st and 2nd Holder 10 €/year; 12.7% TAEG and 10.800% TAN for a € 1,500 credit paid over 12 equal monthly repayments, plus interests and expenses.

(5) This information does not dispense with the reading of the legally required pre-contractual and contractual information.

Other Conditions
(cont.)

• **Mais Colaborador Plan:**

The benefits mentioned below are exclusive for Clients with salaries paid into Millennium bcp accounts, by means of a banking transfer, duly identified with the correct codes originated by the company that signed the Mais Colaborador Plan with the Bank.

If the salary stops being paid into the account the standard pricing applicable to each benefit shall apply.

- Free of monthly Maintenance Fee provided that the Client receives the monthly transfer of salary in the Millennium bcp account amounting to € 350 or more:
 - and monthly invoicing of 150€ or more in debit and/or credit cards on purchases;
 - and monthly invoicing of 50€ or more in debit and/or credit cards on purchases for accounts whose 1st holder is between 23 and 30 years old.

Cost per unit of the benefit to be borne by the customer should he/she stop receiving a salary in that account: € 5.20 /month (if the criteria for this fee's exemption are not met, as detailed in the Bank's Pricing).

- Exemption from the first year fee on the Mastercard debit card for the 1st account holder.

Cost per unit of the benefit to be borne by the customer should he/she stop receiving a salary in that account: Not applicable

- Exemption from the payment of the expenses due for the issue of 1 book of 5 crossed, non-endorseable cheques, per month through the Self Banking internal ATM network of Millennium bcp (each cheque issued is subject to stamp tax, in the amount of 0.05€; subject to credit assessment).

Cost per unit of the benefit to be borne by the customer should he/she stop receiving a salary in that account: 6.25 € (1 book of 5 cheques)

- Exemption from the payment of fees for transfers in Euros (not urgent) to countries that are SEPA members (28 EU countries, Iceland, Liechtenstein, Monaco, Norway and Switzerland) or in Currencies ruled by the Regulation (EC) nr. 924/2009 (Euros, Swedish Kronor and Romanian Lei), provided that the order indicates the BIN, or the IBAN and BIC SWIFT (depending on the destination of the transfer) and made through automated channels (ATM, Millennium bcp internal Self Banking ATM network, Automated phone answering system (VRS), Mobile Phone or at www.millenniumbcp.pt), by debit of the associated account, in an unlimited number, subject to the specific limits of each channel and up to the maximum amount of €50,000 per transaction (or counter value if in Swedish Krona or Romanian Leu).

Cost per unit of the benefit to be borne by the customer should he/she stop receiving a salary in that account: 1.45€ (per transfer)

- Special Conditions in Insurances:

5% discount for the first year in the following insurance policies: Médis Health Plan – Options 1, 2 and 3 and Options Médis Vintage and Médis Vintage Plus

A 5% discount for the entire duration of the contract on the following insurances: Life Protection and Home Protection+ (base cover for Building and/or Contents)

- Car Leasing: the funding solution that enables you to purchase new vehicles with a 50% discount on the setup fee, cannot be combined with other promotional offers.

Standardised Information Form

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| <p>Deposit Guarantee Fund</p> | <p>Deposits opened with Banco Comercial Português, S.A are covered by a refund guarantee from the Deposit Guarantee Fund, (Fund) which is activated whenever funds are unavailable strictly due to its financial situation.</p> <p>The Fund guarantees the reimbursement of the total global amount of the balances in cash of each depositor, provided that such amount does not surpass the guaranteed limit set by law.</p> <p>In calculating the value of deposits for each depositor, the value of the group of deposit accounts is considered on the date on which the payment was unavailable to them, including interest and, for balances in foreign currency, converted into Euros at the exchange rate on that day.</p> <p>This information is a summary of the current Deposit Guarantee Regime and does not dispense with the need to read the applicable legislation.</p> <p>For further information please go to www.fgd.pt</p> |
| <p>Depository Institution</p> | <p>Banco Comercial Português, S.A., Company open to Public Investment Registered Office: Praça D. João I, 28, Porto. Additional information: Phone: 707 50 24 24 (Calls using a landline are charged at a maximum of 0.10€ per minute, or 0.25€ for calls from a mobile network, plus VAT), 91 827 24 24, 93 522 24 24 or 96 599 24 24 – Personal assistance Monday to Friday between 08:30 and 22:00 and Saturdays Sundays and holidays between 10:00 and 22:00. Personal emergency assistance 24/7. www.millenniumbcp.pt</p> |
| <p>Conditions valid until</p> | <p>Not applicable</p> |

Current deposit account nr.:

Date:

Customer Signature(s)

Verification of the Signature(s)
(legible number of employee or attorney)

