

A close-up photograph of a middle-aged man with a grey beard and glasses, wearing a light blue shirt and a grey jacket. He is looking down at a black smartphone held in his hands, with a slight smile on his face. The background is blurred, suggesting an office or professional setting.

WHEN BEING PRESTIGE MEANS REDUCING COSTS

Integrated Solution of Banking Products and Services

With the Prestige Programme you have at your disposal a number of products that make your day-to-day easier, personalized monitoring and exclusive services for the management of your assets.

Millennium
bcp Prestige

AQUI CONSIGO

PRESTIGE PROGRAMME

An integrated solution of banking products and services

THE EXCLUSIVITY THAT ORIGINATES A REDUCTION IN COSTS



PRESTIGE CARDS A UNIQUE LIFESTYLE

2 PRESTIGE DEBIT CARDS exempt from annual fee,
in the amount of **23,50€ each**.

2 PRESTIGE CREDIT CARDS - TAEG 15.7%

Exempt from annual fee
in the amount of **50€ each**.

TAEG de 15.7% (global annual effective interest rate) and 10.500% TAN (nominal annual rate) for a credit limit of 2.500€ paid over 12 equal monthly repayments, plus interests and expenses. Annual Fee: 50€. Subject to credit assessment.

1 FREE WEB CARD exempt from annual fee,
in the amount of **10€**,
or **1 FREE JUNIOR CARD** exempt from annual fee,
in the amount of **5€**.



PRESTIGE INSURANCES 4 TYPES OF PROTECTION FOR YOU AND YOUR FAMILY

Family Civil Liability Insurance:

with a maximum capital of **150.000€ per year**, with a sub-limit of 25.000€ per injured person.

Home Medical Emergency Insurance: For the holder of the Prestige Programme and for his/her family, this Insurance is valid in Portugal (exception made to the Azores where the cover will only be valid in the island of São Miguel). The insurance implies the co-payment of 10€ per consultation. The urgent medical assistance service is available by calling 210 347 933 (on business days from 20:00 to 07:00 and Saturdays, Sundays and holidays from 00:00 to 24:00).

Laptop Robbery Insurance: For the first holder of the current deposit account associated to the Prestige Programme, with a maximum capital of **600€ per year**.

IT Electronic Equipment Insurance: For the first holder of the Prestige Programme, with a maximum capital of **600€ per year** and an excess of **50€ per incident**.



OTHER INSURANCES

Special Conditions in the subscription of Insurances part of the Campaign Advantage Family. For more information, please go to millenniumbcp.pt or contact your Account Manager.



ANNUAL REDUCTION OF COSTS SEE HOW MUCH YOU CAN SAVE WITH THE PRESTIGE PROGRAMME

FINANCIAL PRODUCTS

| | |
|--|---|
| CHEQUES 1 group of 5 crossed cheques in automated channels | 87€ |
| TRANSFERS Exemption in the payment of fees in transfers in Euros made via automated channels | 13,2€ |
| RENTAL SAFETY DEPOSIT BOX 20% reduction in the amount of the annual rental fee (corresponding to the maximum amount of 250€/year). | 50€ |
| CARDS 2 Prestige Debit Cards 2 Prestige Credit Cards 1 Web Free Card or 1 Junior Free Card, exempt from the annual fee, worth 10€ and 5€ | 47€ 100€ 10€ |
| INSURANCES - Home Medical Emergency Insurance - Family Civil Liability Insurance: - IT Electronic Equipment Multi-Risk Insurance - Laptop Robbery | 142€ |
| Reduction of costs depending on the amount of your account maintenance fee of the monthly package | 449.2€ |
| 4,5€ X 12 months = 54€ | 395.2€ |
| 6€ X 12 months = 72€ | 377.2€ |
| 15€ X 12 months = 180€ | 269.2€ |

The **Prestige Programme** is an integrated solution of bank products and services with a monthly management fee of 6€ or 4.5€ (5€ from 1st May 2022), depending on the Client's age and financial involvement with the Bank, otherwise, you will have to pay a 15€ monthly fee. From 1st May 2022 access to the lowest price, 5€, requires joining the digital documents service.

PRESTIGE PROGRAMME

An integrated solution of banking products and services

ADDITIONAL BENEFITS FOR YOUR DAY-TO-DAY MANAGEMENT



PRESTIGE MANAGER

Prestige Programme places at your disposal a professional interlocutor who favours personalized follow-up: A Manager who knows you and ensures the management of your banking relationship with Millennium bcp. This professional executes your investment decisions, making the management of your assets more efficient and simpler.



PRESTIGE DOSSIER

Enables the access to detailed information on your current deposit account and related products namely, if applicable, information on your investment portfolio and the classification of the investments according to their maturity dates and per type of assets. This tool provides you with a full view of your assets and helps you plan future investments.



ADDITIONAL BENEFITS

SEPA TRANSFERS + VIA AUTOMATED CHANNELS

Exempt from the payment of fees in SEPA credit transfers + and SEPA Standing orders + in Euros (not urgent) to countries that are SEPA members (27 EU countries, the 3 from the EEA (Economic European Area) outside the European Union - Iceland, Liechtenstein, and Norway and also Switzerland, Monaco, Marino, Andorra, Vatican and the United Kingdom) or currencies ruled by the Regulation (EC) nr. 924/2009 (Euros, Swedish Kronor and Romanian Lei), provided that the order indicates the BIN, or IBAN (depending on the channel where the transfer order is made) and made through automated channels (ATM, Millennium bcp internal self-banking machines, Automated phone answering system (VRS), Millennium App and in 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 99,999.99€ per transaction (or counter value if in Swedish Krona or Romanian Lei). Corresponds to 1.10€/transfer.

MB WAY TRANSFERS

Made through the Millennium App are always exempt from the cost displayed in the price list, of 0.1% or 0.2% on the transfer amount, depending on whether ordered from a debit or credit card respectively, even for operations over 30€ or a total of 150€ or 25 transfers per month.

Exemption from the payment of the expenses due for the issue of up to 1 groups of 5 crossed, non-endorsable cheques, per month through the Self Banking internal ATM network of Millennium bcp, with a maximum value of 7.25€/month. Subject to credit assessment.

Rental Safe: 20% reduction in the amount of the annual rental fee (corresponding to the maximum amount of 250€/year).

The holder of the Prestige Programme can associate to the Prestige Account up to five other current accounts provided that the individual(s) that hold each account are related in the first and second degree (parents and children, grandparents and grandchildren), and/or have an undissolved marriage or live in a verifiable civil union.

These accounts benefit from the Exemption from the Maintenance Fee corresponding to a maximum amount of 5.20€/month. This benefit does not apply to associated accounts classified as Minimum Banking Services Account, Recheio Account.

Exemption of payment of a fee in Millennium bcp transfers between the current account of the Prestige Programme and associated accounts are exempt from paying the fee foreseen in the pricing, regardless of the channel used.

New Customer: the minimum amount for opening an account is 250€.

For more information, please go to www.millenniumbcp.pt or contact your Account Manager.

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

All the fees indicated herein are subject to Stamp Tax.

Banco Comercial Português, S.A., company open to public investment. Registered Office: Praça D. João I, 28, 4000-295 Porto –Share Capital 4,725,000,000.00€ Single registration and tax identification number 501 525 882 Connected Insurance Mediator no. 207074605 - Registration Date: 26/06/2007. Authorization for the mediation of life and non life insurances of the insurance companies Ocidental Companhia Portuguesa de Seguros de Vida, S.A., Ocidental - Companhia Portuguesa de Seguros, S.A. and Médis - Companhia Portuguesa de Seguros de Saúde, S.A. and also with Ocidental - Sociedade Gestora de Fundos de Pensões, S.A.. Information and other details on the registration available at www.asf.com.pt. The Mediator is not authorized to enter into insurance contracts on behalf of the Insurance Companies nor to receive insurance premiums to be delivered to the Insurance Company. The Mediator does not assume the cover of the risks inherent to the insurance contract. These risks will be fully assumed by the Insurance Company.

91 827 24 24 • 93 522 24 24 • 96 599 24 24 (call to the domestic mobile network)

(+ 351) 21 005 24 24 (call to the domestic mobile network)

Personal Assistance 24/7. The cost of communications will depend on the rate you have agreed with your telecommunications operator.

OCIDENTAL
grupo ageas

Ageas Portugal - Companhia de Seguros, Public limited company, with head office at Praça Príncipe Perfeito n.º 2, 1990-278 Lisboa. Legal Person No. 503454109. Porto Trade Register. Share Capital of 7.500.000 Euros. Registration ASF 1129, verifiable on ASF website.