



PLANO MAIS COLABORADOR TOP

Millennium
bcp

DISCOVER A PLAN FULL OF **BENEFITS**

For those who work _____
and receive their salary at Millennium bcp:



MORE BENEFITS FOR **YOUR SALARY**

SALARY DOMICILIATION

The salary at Millennium is worth a trip to Paris, London, Madrid, Barcelona or Milan to:

- those aged 30 years old or less
- with salaries higher than €850

[Learn more](#)



MORE BENEFITS FOR **YOUR PROJECTS**

SMORTGAGE LOAN SOLUTIONS PERSONAL LOAN SOLUTIONS

Access to preferential financing conditions with:

- return of 1% of the Mortgage Loan
- reduced spreads and rates
- discounts in fees

[Learn more](#)



MORE BENEFITS FOR **YOUR DAILY LIFE**

INTEGRATED BANKING PRODUCT AND SERVICE SOLUTIONS

Subscribe to a **Frequent Customer**, **Prestige Programme Solution** or **Prestige Direto Family** with a lower priced monthly package account maintenance fee.

[Learn more](#)



MORE BENEFITS FOR **YOUR SAFETY**

INSURANCE

Discount at **Médis Insurance** and **Médis Dental** (Health), **Homin** (Home Multi-Risk), **Yolo!** (Risk Life) and **Mobis** (car insurance), among others.

[Learn more](#)



MORE BENEFITS FOR YOUR SALARY

SALARY DOMICILIATION

SALARY CAMPAIGN

Bring your salary to Millennium.

Receive a trip to one of these 5 destinations of your choice – London, Paris, Barcelona, Madrid or Milan - and even with an experience included.

Enough:

- be between 18 and 30 years old;
- bring a salary equal to or greater than €850;
- sign up for the campaign through the Millennium App.

This campaign runs from October 15, 2022 to January 15, 2023.

It is intended for all Millennium bcp individual Customers (current and new), first account holders, who domiciled, for the first time, the salary of a net value equal to or over €850.

Credits processed monthly and regularly are considered domiciled salary via bank transfer duly coded at source with the ISO code "SALA" relating to salary. For the purposes of the Campaign, the first salary will be considered domiciled in the current account during the Campaign period and provided that no salary credit has been made to the current account between April 1, 2022 and October 14, 2022. The domiciled salary does not oblige or presuppose the contracting of any facility overdraft or credit operation of a similar nature.

SALARY
DOMICILIATION

MORTGAGE
LOAN
SOLUTIONS

PERSONAL
LOAN
SOLUTIONS

INTEGRATED
SOLUTIONS

INSURANCE



**PINGOU NA CONTA
UMA VIAGEM
A LONDRES
PARA 2 PESSOAS**

DOMICILIAÇÃO DE ORDENADO

Millennium
bcp
AQUI CONSIGO

Sabe mais em millenniumbcp.pt
Banco Comercial Português, S.A.

Customers who meet the requirements of the Campaign will be entitled to a Flight for 2 (two) round trips with airport taxes included to one of the following destinations of choice: Paris or London or Madrid or Barcelona or Milan and 1 Cultural Activity for 2 (two) people at the chosen destination as entry to a museum, sightseeing tour or access to monuments.

Offers can be enjoyed until December 31, 2023.

Personal, non-transferable and non-cash awards.



MORE BENEFITS FOR YOUR PROJECTS

MORTGAGE LOAN SOLUTIONS
PERSONAL LOAN SOLUTIONS

SUBJECT TO CREDIT APPROVAL.

MORTGAGE LOAN SOLUTIONS

SALARY
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**With optional associated sales, receive 1% of the loan value¹
Limited to €2,000 on credit card from Millennium bcp,
of any of the holders – Effective Annual Rate 12.8%²
(For domiciled salary of €1,000 or more)**



ACQUISITION / CONSTRUCTION

Effectual Annual Rate 4.1% | Effective Annual Rate 3.3% with optional associated sales³

With optional associated sales:

- Spread 0,9%.
- 50% reduction from Arrangement Fee (€145+Stamp Duty)
- 50% reduction from Formalisation Fee (€100+Stamp Duty)

Total value of reduction €254.80



TRANSFERS

Effectual Annual Rate 4.0% | Effective Annual Rate 3.1% with optional associated sales³

- Spread 0,9% **with optional associated sales**
 - Exemption from Arrangement Fee (€290+Stamp Duty)
 - Exemption from Formalisation Fee (€200+Stamp Duty)
 - Exemption from Assessment Fee (€230+Stamp Duty)
- Total value of fee exemption €748.80
- Exemption from mortgage loan contractual charges of the transferred Mortgage Loan when concluded by Authenticated Private Document (€526.25)

Conditions valid exclusively for transfers from Other Credit Institutions, if the total value of the transaction is equal to or above €50,000 and the period is equal to or above 10 years.

Valid conditions for proposals approved up to **31 December 2022 and contracted up to 31 January 2023.**

¹1% of the financed value, limited to €2,000, on Millennium bcp credit card, of any of the Mortgage Loan holders, allocated after contract formalisation and if the loan is with optional associated sales.

These conditions are personal, non-transferable and do not cease with contractual termination with the Company. The Customers are obliged to return the credited value to the Bank, only if the loaned principal is fully repaid before five years have elapsed after the date of signing the contract,

as contractually stipulated.

Require holding the following products:

- Salary domiciliation of €1000/month in the account associated with the loan;
- Additionally the Customer has to fulfill three of the five products: • Credit card with minimum use of €250/month – Effective Annual Rate of 12.8%²; • Consumer Credit, Long-term-lease or Car Leasing at Banco Comercial Português (credit holders must be the first account holder

with credit balance with minimum debt of €1,500); • Domiciliation of 2 monthly payments to the account associated with the financing at Banco Comercial Português S.A.: payment of “utilities” (electricity, water, gas, communications); • Life Insurance in Ocidental Vida (active policies with registration of loan association)³; • Insurance Holding; Multirisk Insurance associated with the loan, at Ageas Portugal under the brand Ocidental³.

ACQUISITION / CONSTRUCTION – Example for a 30 year-old consumer - Loan of 100 thousand euros, with mortgage; valuation of 150 thousand; LTV 67%; period of 30 years. Indexed Instalment Product, purpose Acquisition. Contract expenses €470; Credit opening stamp duty €600; Multi-Risk Insurance Premium, with monthly payments of €17.30.

Effective Annual Rate without optional associated sales 4.1% – Variable Nominal Annual Rate of 3.46% (6-month Euribor of September 2022 of 1.596% and base spread of 1.75%), with

Initial Fees (Arrangement, Formalisation and Assessment fees) of €748.80, average monthly Life Insurance Premium of €15.83; 360 monthly instalments of €400.49 – Total Value Imputed to the Consumer of €172,323.93.

Effective Annual Rate with optional associated sales 3.3% – Variable Nominal Annual Rate of 2.496% (6-month Euribor of September 2022 of 1.596% and contracted spread of 0.9%), with initial fees (Arrangement, Formalisation) of €254.80; Assessment Fee of €239.20; average monthly Life Insurance

Premium of €15.00; 360 monthly instalments of €394.91 – Total Value Imputed to the Consumer of €155,358.95. **Requires holding the following products:** • **Salary domiciliation of €1,000/month in the account associated with the loan:** • **Credit card with minimum use of €250/month – Effective Annual Rate of 12.8%²** • **Multi-risk insurance associated with the loan at Ageas Portugal under the brand Ocidental³;** • **Life insurance associated with the loan at Ocidental Vida³**

TRANSFERS – Example for a 30 year-old consumer - Loan of 100 thousand euros, with mortgage; valuation of 150 thousand; LTV 67%; period of 30 years. Indexed Instalment Product; Credit Transfer purpose; Contract Expenses (Online Certificate and Mortgage Cancellation) €65; Multi-Risk Insurance Premium with monthly payments of €17.30.

Effective Annual Rate without optional associated sales 4.0% – Variable Nominal Annual Rate of 3.346% (6-month Euribor of September 2022 of 1.596% and base spread of

1.75%), average monthly Life Insurance Premium of €15.83; 360 monthly instalments of €400.49 – Total Value Imputed to the Consumer of €170,570.13.

Effective Annual Rate with optional associated sales 3.1% – Variable Nominal Annual Rate of 2.496% (6-month Euribor of September 2022 of 1.596% and contracted spread of 0.9%), average monthly Life Insurance Premium of €15.00; 360 monthly instalments of €394.91; Total Value Imputed to the Consumer of €153,859.95.

Requires holding the following products: • **Salary domiciliation of €1,000/month in the account associated with the loan:** • **Credit card with minimum use €250/month – Effective Annual Rate of 12.8%²;** • **Multi-Risk Insurance associated with the loan at Ageas Portugal under the brand Ocidental³;** • **Life Insurance associated with the loan at Ocidental Vida³**

²Classic Credit Card: **Effective Annual Rate 12.8%** and Nominal Annual Rate of 9.900% for credit limit of €1,500 paid in 12 equal monthly instalments of principal plus interest and charges. Provision fee €10. Subject to credit risk analysis.

³**Advertising. Does not exempt reading the legally required pre-contractual and contractual information.** Insurance

marketed by Ageas Portugal - Companhia de Seguros, S.A. and Ocidental - Companhia Portuguesa de Seguros de Vida, S.A.

Subject to credit risk analysis.

The loan is granted by Banco Comercial Português S.A., without credit intermediation, and secured by property

mortgage. The loan is subject to the macro-prudential rules of Banco de Portugal. The applied interest rate (Nominal Annual Rate) may be negative, according to the evolution of its index.

Subject to the Customer acceptance policy. Minimum amount for account opening: €250. Account opening and maintenance: €5.20/month (plus stamp duty).

MORTGAGE LOAN SOLUTIONS

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Benefit from specific financing conditions

for domiciled salaries of a value below €1,000



ACQUISITION / CONSTRUCTION

Effectual Annual Rate 4.1% | Effective Annual Rate 3.4% with optional associated sales¹

With optional associated sales:

- Spreads from 1%.
- Exemption from Formalisation Fee (€208).



TRANSFERS

Effectual Annual Rate 4.0% | Effective Annual Rate 3.2% with optional associated sales¹

- Spread from 1% **with optional associated sales**
- Exemption from all the Initial Fees - Arrangement, Formalisation and Assessment - present value of €748.80.
- Contribution to the early repayment charge at Other Credit Institutions up to the maximum of 0.50% of the transferred principal.
- Exemption from mortgage loan contractual charges of the transferred Mortgage Loan when concluded by Authenticated Private Document.

Conditions valid exclusively for transfers from Other Credit Institutions, if the total value of the transaction is equal to or above €50,000 and the period is equal to or above 10 years.

Proposals approved up to 31 December 2022 and contracted up to January 2023.

¹Conditions applicable in case there are optional associated sales that **require holding the following products: Salary domiciliation at the account associated with the loan; Credit card with minimum use of €100/month - Effectual Annual Rate of 12.8%²; Multi-Risk Insurance associated with the loan at Ageas Portugal under the brand Ocidental³; Life insurance associated with the loan at Ocidental Vida³.**

MORTGAGE LOAN SOLUTIONS

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ACQUISITION / CONSTRUCTION - Example for a 30 year-old consumers: Loan of €100,000, with mortgage; valuation €150,00; LTV 67%; period of 30 years. Indexed Instalment Product, purpose Acquisition. Contract expenses €470; Credit opening stamp duty €600; Multi-Risk Insurance Premium, with monthly payments of €17.30.

Effective Annual Rate without optional associated sales 4.1%
- Variable Nominal Annual Rate of 2.602% (6-month Euribor of September 2022 of 1.596% and base spread of 1.75%), with

Initial fees (Arrangement, Formalisation and Assessment fees) of €748.80, average monthly Life Insurance Premium of €15.83; 360 monthly instalments of €400.49 - Total Value Imputed to the Consumer of €172,323.93.

Effective Annual Rate with optional associated sales 2.6% - Variable Nominal Annual Rate of 1.852% (6-month Euribor of September 2022 of 1.596% and contracted spread of 1%), with initial fees (Arrangement and Assessment Fees) of €540.80; No Formalisation Fee; average monthly Life

Insurance Premium of €15.09; 360 monthly instalments of €400.13 - Total Value Imputed to the Consumer of €157,319.42) **Requires holding the following products:** • **Salary domiciliation at the account associated with the loan:** • **Credit card with minimum use of €100/month - Effective Annual Rate of 12.8%²** • **Multi-risk insurance associated with the loan at Ageas Portugal under the brand Ocidental³;** • **Life insurance associated with the loan at Ocidental Vida³**

TRANSFERS - Example for a 30 year-old consumer - Loan of 100 thousand euros, with mortgage; valuation of 150 thousand; LTV 67%; period of 30 years. Indexed Instalment Product; Credit Transfer purpose; No initial fees (Arrangement, Formalisation and Assessment Fee); Contract Expenses (Online Certificate and Mortgage Cancellation) €65; Multi-Risk Insurance Premium with monthly payments of €17.30.

Effective Annual Rate without optional associated sales 3.3%

- Variable Nominal Annual Rate of 2.602% (6-month Euribor of September 2022 of 1.596% and base spread of 1.75%), average monthly Life Insurance Premium of €15.83; 360 monthly instalments of €400.49 - Total Value Imputed to the Consumer of €170,570.13.

Effective Annual Rate with optional associated sales 2.5% - Variable Nominal Annual Rate of 1.852% (6-month Euribor of September 2022 of 1.596% and contracted spread of 1%), average monthly Life Insurance Premium of €15.09; 360

monthly instalments of €400.13; Total Value Imputed to the Consumer of €155,773.62.

Requires holding the following products: • **Salary domiciliation at the account associated with the loan:** • **Credit card with minimum use of €100/month - Effective Annual Rate of 12.8%²;** • **Multi-Risk Insurance associated with the loan at Ageas Portugal under the brand Ocidental³;** • **Life Insurance associated with the loan at Ocidental Vida³**

²Classic Credit Card: **Effective Annual Rate 12.8%** and Nominal Annual Rate of 10.500% for credit limit of €1,500 paid in 12 equal monthly instalments of principal plus interest and charges. Provision fee €10. Subject to credit risk analysis.

³**Advertising. Does not exempt reading the legally required pre-contractual and contractual information.** Insurance

marketed by Ageas Portugal - Companhia de Seguros, S.A. and Ocidental - Companhia Portuguesa de Seguros de Vida, S.A. Subject to credit risk analysis.

The loan is granted by Banco Comercial Português S.A., without credit intermediation, and secured by property mortgage. The loan is subject to the macro-prudential rules

of Banco de Portugal. The applied interest rate (Nominal Annual Rate) may be negative, according to the evolution of its index.

Subject to the Customer acceptance policy. Minimum amount for account opening: €250. Account opening and maintenance: €5.20/month (plus stamp duty).

PERSONAL LOAN SOLUTIONS

Make your dreams come true



MILLENNIUM PERSONAL LOANS

Effective Annual Rate 12.2% | Nominal Annual Rate 9.250%
Effectual Annual Rate 10.3% | Nominal Annual Rate 8.000% with optional associated sales¹

Awaken your projects with Millennium personal loans.
¹35% Discount on the Arrangement Fee.
¹1.25% interest rate reduction

- Periods of 12 to 84 months
- Loans from €1,000 to €75,000

¹Conditions applicable in case there are optional associated sales that **require holding the following products:**

- **Integrated Banking Product and Service Solution;**
- **Salary Account or Pension Account at Banco Comercial Português S.A. or deposit at the current accounts from which the loan instalments are paid, cash funds of the minimum value of €500 per month;**
- **Domiciliation in current account associated with the loan, of the payment of at least one of the following accounts: water, gas, electricity or communications.**

Millennium Personal Loans: Effective Annual Rate without optional associated sales 12.2%, Nominal Annual Rate 9.250%, with a monthly instalment of €164.06 for a loan of €10,000 at 84 months. Total value imputed to the consumer of €14,357.04, including arrangement fee (€300), interest and stamp duty for use of credit, on interest and fees. **Effective Annual Rate with optional associated sales 10.3%**, Nominal Annual Rate 8.000%, with a monthly instalment of €157.46 for a loan of €10,000 at 84 months. Total value imputed to the consumer of €13,693.44, including

arrangement fee (€195), interest and stamp duty for use of credit, on interest and fees. Requires holding the following products: **Integrated Solution; Salary Account or Pension Account at Banco Comercial Português S.A. or deposit at the current account from which the loan instalments are paid, cash funds of the minimum value of €500 per month or €3,000 per semester; Domiciliation in current account associated with the loan, of the payment of at least one of the following accounts: water, gas, electricity or communications.**

Integrated Solution: Integrated Banking Product and Service Solutions with the monthly package account maintenance fee varying between €4 and €15, according to the solution chosen by the Customer. Fees include stamp duty.

Subject to credit risk analysis and to the macro-prudential recommendations of Banco de Portugal.

Loan conditions valid up to 31 December 2022.

All the indicated fees include stamp duty.

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**UM PROJETO À MEDIDA.
E UM CRÉDITO
TAMBÉM**

Soluções de Crédito Pessoal
Seja qual for o seu projeto, conte com um **Crédito muitíssimo pessoal**, que lhe permite ajustar prazo, montante e finalidade de acordo com as suas necessidades.
A concessão de crédito está sujeita a análise de risco e às recomendações macroprudenciais do Banco de Portugal.

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Saiba mais em millenniumbcp.pt
Banco Comercial Português, S.A.



MORE BENEFITS FOR YOUR DAILY LIFE

INTEGRATED BANKING PRODUCT AND SERVICE SOLUTIONS

INTEGRATED BANKING PRODUCT AND SERVICE SOLUTIONS

Choose the solution that best suits your profile

Learn how to benefit at a low price:

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Millennium GO!



For young people from 18 to 30 years old, the monthly package account maintenance fee is only **€1** (instead of €3.5)

Programa Prestige



For those wanting personalised follow-up, the monthly package account maintenance fee is only **€4** (instead of €5 or €6)

Cliente Frecuente



For families, the monthly package account maintenance fee is **€4** (instead of €5) or **€6**

Prestige Direto Start & Family



For Digital Customers who want to have a dedicated manager, the monthly package account maintenance fee varies between **€2.5** and **€4** (instead of **€4.5**) or **8€**.

Subscribe to an integrated banking product and service solution on the Site and benefit from a **€1** monthly package account maintenance fee for 3 months.

Campaign valid up to 31 December 2022.

INTEGRATED BANKING PRODUCT AND SERVICE SOLUTIONS

Know the benefits of each solution





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	Current account maintenance fee	Fee for providing debit cards	Fee for providing credit cards	Fee for SEPA+ transfers in automatic channels	Fee for MB WAY transfers via Millennium App	Insurance	Dedicated manager
Millennium GO! 	No fee (€5.20/month)	1 Mastercard Débito GO! No fee (€18/year)	1 GO! CHANGER Effective annual rate 14.9% €0.96	No fee (€1.10/transfer)	No fee for amounts above the maximum limits defined by law for no fee (0.1% or 0.2% on transfer amount)	<ul style="list-style-type: none"> Family Civil Liability Theft 	---
Cliente Freqüente 	No fee (€5.20/month)	2 Visa Debit No fee (€23/year/card)	2 Classic Effective Annual Rate 12.8% No fee (€10/year/card)	No fee (€1.10/transfer)	No fee for amounts above the maximum limits defined by law for no fee (0.1% or 0.2% on transfer amount)	<ul style="list-style-type: none"> Assistance Emergency Unit or at Home Family Civil Liability 	---
Programa Prestige 	No fee (€5.20/month)	2 Prestige Débito No fee (23.5€/year/card)	2 Prestige Effective Annual Rate 15,9% No fee (€50/year/card)	No fee (€1.10/transfer)	No fee for amounts above the maximum limits defined by law for no fee (0.1% or 0.2% on transfer amount)	<ul style="list-style-type: none"> Assistance Emergency Unit or at Home Family Civil Liability Theft of Portable Computer Computer Electronic Equipment Multi-Risk 	✓
Prestige Direto Start & Family 	No fee (€5.20/month)	2 Prestige Débito No fee (23.5€/year/card)	1 or 2 Prestige Effective Annual Rate 15,9% No fee (€50/year/card)	No fee (€1.10/transfer)	No fee for amounts above the maximum limits defined by law for no fee (0.1% or 0.2% on transfer amount)	<ul style="list-style-type: none"> Theft of Gadget Computer Electronic Equipment Multi-Risk 	✓

INTEGRATED BANKING PRODUCT AND SERVICE SOLUTIONS

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Millennium GO! has a package account maintenance fee of € 3.5/month.

Discount criteria: Customer 1st holder with domiciled salary of a regular value equal to or higher than €500 and digital bank statement - monthly package account maintenance fee of €1.

Cliente Frequente has a monthly package account maintenance fee of €5 and €6, which varies according to financial involvement of the Customer with the Bank and the join to the digital documents service.. Otherwise, the fee is €8.

Plano Mais Colaborador discount criteria: Customer 1st holder with domiciled salary of a company with commercial agreement - monthly package account maintenance fee of €4 or €6, as follows:

fee		
€6	Salary >= €750 or FA >= 7.500€	+ Digital Statement
€4,5- €4	Salary ≥ €750 and Card billing ≥ €150/month	

The **Programa Prestige** has a monthly package account maintenance fee of €5 and €6, which varies according to age and financial involvement of the Customer with the Bank and the join to the digital documents service. Otherwise, the fee is €15.

Plano Mais Colaborador discount criteria: Customer 1st holder with domiciled salary of a company with commercial agreement - monthly package account maintenance fee of €4, as follows:

fee	≥18 and <35 yrs old	≥35 and <45 yrs old	≥45 yrs old
6€ 4€	FA ≥ €20,000 or Salary ≥ €1,500	FA ≥ €35,000 or Salary ≥ €2,000	FA ≥ €50,000 or Salary ≥ €2,500
5€ 4€	FA ≥ €20.000 + Salary ≥ €750 or Card billing €500/month + Digital Statement	FA ≥ €35.000 +	FA ≥ €50.000 +

Prestige Direto Start & Family has a monthly package account maintenance fee depending on the number of account holders, age and

The Customer's financial involvement with the Bank varies between €2.5 and €4.5. Otherwise, the monthly fee is €8. Plano Mais Colaborador discount criteria: Customer 1st holder who lives in the salary from a company with a commercial agreement - monthly package account maintenance fee between €2.5 and €4, according to the following:

	Prestige Start (1 account holder)		Prestige Family (2 ou + account holders)	
	>=18 <30 anos	>=30 anos	>=18 <30 anos	>=30 anos
Fee Meets Prestige Customer criteria	2,5€	3,5€	3,5€	4,5€ 4€

If you include more account holders, it automatically migrates to Prestige Family and if you remove holders from your account, leaving only 1 holder, automatically migrates to Prestige Start.

FA=Financial Assets: Sum of the average balances of the current accounts of the 1st holder and of the savings and investments associated thereto; Card billing: The calculation of the monthly billing of debit and/or credit cards does not consider cash withdrawals, cash advance transactions, free-meal card and non-depositor customer (e.g., Amex and TAP). Cards of non-depositor customer will be considered when associated with current accounts.

Subject to the Customer acceptance policy. Minimum amount for account opening: €250. Account opening and maintenance: €5.20/month (plus stamp duty).

CREDIT CARDS AND TRANSFERS

CREDIT CARD

Classic: Effective Annual Rate 12.8% and Nominal Annual Rate of 9.900% for credit limit of €1,500 paid in 12 equal monthly instalments of principal plus interest and charges. Provision fee €10. Subject to credit risk analysis.

GO! CHANGER: Effective Annual Rate 14.9% and Nominal Annual Rate of 13.400% for credit limit of €1,500 paid in 12 equal monthly instalments of principal plus interest and charges. Provision fee of €0.96. Subject to credit risk analysis.

Prestige: Effective Annual Rate 15.9% and Nominal Annual Rate 9.900% for credit limit of €2,500 paid in 12 equal monthly instalments of principal plus interest and charges. Provision fee €50. Subject to credit risk analysis. Credit card issue depends on prior subscription of the corresponding Particular Conditions and General Conditions of Use.

MB WAY TRANSFERS VIA MILLENNIUM APP

Exemption from payment of the fee of 0.1% or 0.2% on the

amount of the transfer according to whether it is carried out by debit or credit card respectively for amounts above €30 per transaction, or €150 transferred in the month, or 25 transfers made in the month.

All the indicated fees include stamp duty.

Advertising. Does not exempt reading the legally required pre-contractual and contractual information.



MORE BENEFITS FOR YOUR SAFETY

MILLENNIUM INSURANCE

INSURANCE

Switch from the Uncertain to the Certain

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MÉDIS INSURANCE (HEALTH)

5% Discount on the premium, at the 1st annuity of the insurance contract, valid for new subscriptions made on the Millennium bcp website or at Millennium Branch.

Various protection options, so that you can choose the best for you and your family;

Personal health service, complete and close that enables access to the Médis Assistant Doctor, Médis Line, Online Doctor and Médis network, among other benefits;



YOLO LIFE INSURANCE! (RISK LIFE)

5% Discount throughout the entire duration of the insurance contract, valid for new subscriptions made at any Millennium Branch.

Flexibility of choice of coverage and sum insured; Subscription of **higher sums insured in coverage for use during life**, than in death coverage;

Possibility of **protection of an extensive coverage of serious diseases**, namely cancer and heart diseases.



MOBIS (CAR INSURANCE)

10% Discount on the premium, at the 1st annuity of the insurance contract, valid for new subscriptions made at any Millennium Branch.

3 optional services packs (Mini, Extra and Top)

Competitive price tailored to car's and driver's characteristics

Price adjusted to the vehicle and the driver characteristics

24/7 Travel assistance to persons and vehicle, from your doorstep (Km zero), Replacement Vehicle cover that can be triggered in case of accident. And now also in case of breakdown!



MÉDIS DENTAL INSURANCE (ORAL HEALTH)

5% Discount on the premium, at the 1st annuity of the insurance contract, valid for new subscriptions made on the Millennium bcp website or at Millennium Branch.

Médis Dental, an innovative insurance that finances the main reasons taking you to the dentist.



HOMIN (HOME MULTI-RISK INSURANCE)

5% Discount on the premium, at the 1st annuity of the insurance contract, valid for new subscriptions made on the Millennium bcp website or at Millennium Branch.

3 levels of protection (Basic, Regular and Premium); **Protection of your home** (real estate and household effects) and the people living in it;

A broad set of **assistance services** to facilitate your daily life.

Exclusions established in the policies.

Advertising. The information on insurance does not exempt reading the legally required pre-contractual and contractual information.

Insurance marketed by Ageas Portugal - Companhia de Seguros, S.A. and Ocidental - Companhia Portuguesa de Seguros de Vida, S.A. See at the end of this document the information of the insurance companies (Ageas Portugal and Ocidental Vida), as well as the legal identification of the Bank while Insurance agent.

The preferential conditions of the Plano Mais Colaborador are subject to review and modification on a quarterly basis, according to the information available at: www.millenniumbcp.pt>Accounts >Custom-made>Plano Mais Colaborador, which does not preclude Millennium bcp from reviewing it whenever there are changes in the general market conditions, at the the Bank's pricing policy, or even the legal or regulatory provisions to which the Bank is subject.

The Bank reserves the right to withdraw the attribution of the Mais Collaborator Plan, which implies the cessation of the associated preferential product conditions for all its beneficiaries, without prejudice to the effects arising from the preferential conditions applied before that date. Price reductions in force are not combinable with any other preferential conditions in force.

A domiciled salary is considered to be a credit transfer from €350, coded at source with ISO code "SALA" in the current account of your ownership with Millennium bcp.

All credit requests are analyzed on a case-by-case basis, subject to credit risk analysis and the Customer acceptance policy, the Bank reserving the right to refuse any operation.

All commissions indicated in this document are plus Stamp Duty.

Further information on the Millenniumbcp website.

Contact us through our dedicated e-mail
plano.maiscolaborador@millenniumbcp.pt

Conditions valid up to 31 December 2022.

Banco Comercial Português, S.A., Registered Office: Praça D. João I, nº 28, 4000-295 Porto – Share Capital 4.725.000.000,00 Euros – Single registration and TIN 501525882. Insurance agent registered under nr. 419527602, with the Insurance and Pension Funds Supervision Authority - Registration Date: 21/01/2019. Authorization for the brokerage distribution of the life and non-life insurance. For information and further registration details may be checked at the ASF website. The Insurance Intermediary is not authorized to sign insurance contracts on behalf of the Insurer or receive any insurance premiums payable to the Insurer. The Insurance Intermediary does not assume liability regarding any risks covered by the insurance contract, which shall be fully assumed by the Insurer.

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.

Ocidental - Companhia Portuguesa de Seguros de Vida, Public limited company, with head office at Praça Príncipe Perfeito n.º 2, 1990-278 Lisbon. Legal Person No. 501836926. Lisbon Trade Register. Share Capital of 22.375.000 Euros. Registration ASF 1024, verifiable on ASF website.

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