

## Standardised Information Form

<b>Name</b>	Millennium Account
<b>Who may apply</b>	Individual Customers, resident or not, in Portugal, of age.
<b>Type</b>	Demand Deposit
<b>Transaction means</b>	Transfer Order, Homebanking Systems; Debit Card, Cheque and Withdrawal Slip in Accounts in Euros.
<b>Currency</b>	Euro (EUR) Australian dollar (AUD), Canadian dollar (CAD), Swiss franc (CHF), Chinese Yuan Renminbi (CNY), 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).
<b>Amount</b>	Minimum amount: €250 or €150 for University Students aged 18-25, or equivalent in the respective currency.
<b>Rate of return</b>	Not applicable (this account does not earn interests)
<b>Computation of Interests</b>	Not applicable
<b>Payment of Interests</b>	Not applicable
<b>Taxation</b>	The fees mentioned in the following item accrue 4% Stamp Tax
<b>Fees and Expenses</b>	<p><b>Maintenance Fee:</b> An annual Account Maintenance fee of €64.92 will be due, charged monthly for the amount of €5.20 commission plus €0.21 stamp tax or equivalent in the respective currency (if the criteria for exemption from Account Maintenance expenses provided for in the Bank's Pricing are not met). 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>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>
<b>Overdraft Facility</b>	<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><b>Utilization Conditions:</b> 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><b>Overdraft Facility (cont.)</b></p>	<p><b>Nominal annual rate (TAN):</b> 14.000%. For an overdraft credit facility up to a maximum amount of EUR 1,500 fully used for 90 days at a 14.000% TAN, the interests will amount to EUR 52.50 plus EUR 2.10 of stamp tax on interests and stamp tax of EUR 6.36 for the use of the credit, corresponding to a global annual effective rate of (TAEG) of 17.5%.</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 14.000% TAN, the interests will amount to EUR 52.50 plus EUR 2.10 of stamp tax on interests, corresponding to a global annual effective interest rate (TAEG) of 15.6%. Exemption of tax stamp for the use of the credit up to the amount of the monthly wage credited in your account.</p> <p><b>Computation of Interests:</b> 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><b>Repayment conditions:</b> 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 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><b>Credit overdraft</b></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><b>Nominal annual rate (TAN):</b> 18.600%.</p> <p><b>Computation of Interests:</b> 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><b>Repayment conditions:</b> 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 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>

<b>Other Conditions</b>	<p>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.</p>																																				
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Mastercard debit card	no annual fees (1 cards)	23.00€/ year per card																																			
<p>(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) in automatic channels up to 99,999.99 € or that amount in another currency if in Swedish Krona or 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; 15.2% TAEG and 13.100% TAN for a € 1,500 credit paid over 12 equal monthly repayments, plus interests and expenses.</p>																																					

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Benefits	Price/unit in case of cancellation <sup>(1)</sup>				
<b>Other Conditions (cont.)</b>	Maintenance Fee	Exempt	5.20€/month		
	SEPA + Credit Transfers and SEPA + Standing Order <sup>(2)</sup> and MB WAY on Millennium APP <i>(on the transfer amount that exceeds the maximum limits defined by law for exemption)</i>	Exempt	1.10€ <i>per transfer</i> 0,1% or 0,2% <i>as performed by debit or credit card</i>		
	<i>Cheques Issuance Expenses</i> <sup>(3)</sup> <i>(1 book of 5 cheques a month)</i>	Exempt <sup>(4)</sup>	7.25 €		
	Prestige Debit card	No annual fees (2 cards)	23,50€/ year per card		
	A Card:	Exempt of annual fee	10€ / year		
	Pre-pago Card, or	Exempt of annual fee	10€ / year		
	Pre-pago Jovem Card	Exempt of annual fee	Note (5)		
	Two Gold/Prestige Credit Card <sup>(3)</sup>	Exempt of annual fee	Note (5)		
	Family Civil Liability Insurance <sup>(6)</sup>	Free of charge	No access		
	Medical emergency assistance insurance <sup>(6)</sup>	Free of charge	No access		
<p>(1) Plus Stamp Tax.</p> <p>(2) Transfers to SEPA Countries or currencies within the scope of Regulation (EC) no. 924/2009 (Euro, Swedish Krona and Romanian Leu) in automatic channels up to 99,999.99 € or that amount in another currency if in Swedish Krona or Romanian Leu.</p> <p>(3) Subject to credit assessment.</p> <p>(4) 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).</p> <p>(5) Annual Fees: 1st and 2nd Holder 30 €/year; 17.6% TAEG (global annual effective interest rate) and 12.400% TAN (nominal annual rate) for a €2,500 credit paid over 12 equal monthly repayments, plus interests and expenses.</p> <p>(6) This information does not dispense with the reading of the legally required pre-contractual and contractual information.</p>					

**Other Conditions  
(cont.)**

	Millennium GO! Monthly Management fee 3.5 € <sup>(1)</sup>	
	Benefits	Price/unit in case of cancellation <sup>(1)</sup>
Maintenance Fee	Exempt	5.20€/month
SEPA + Credit Transfers and SEPA + Standing Order <sup>(2)</sup> and MB WAY on Millennium APP <i>(on the transfer amount that exceeds the maximum limits defined by law for exemption)</i>	Exempt	1.10€ per transfer 0,1% or 0,2% as performed by debit or credit card
Cheques Issuance Expenses <sup>(3)</sup> <i>(1 book of 5 cheques a month)</i>	Exempt <sup>(4)</sup>	7.25 €
Mastercard GO! Debit Card	No annual fees (1 card)	18.00€ / year
GO! Credit Card <sup>(3)</sup>	No annual fees (1 card)	Note (5)
Civil Liability Insurance <sup>(6)</sup>	Free of charge	No access
Personal Robbery Insurance <sup>(6)</sup>	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 ) in automatic channels up to 99,999.99 € or that amount in another currency if in Swedish Krona or 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; 13.7% TAEG (global annual effective interest rate) and 13.100% TAN (nominal annual rate) for a € 1,500 credit paid over 12 equal monthly repayments, plus interests and expenses.

	Mais Portugal Monthly Management Fee of EUR 8 <sup>(1)</sup>	
	Benefits	Price/unit in case of cancellation <sup>(1)</sup>
Maintenance Fee for current account	Exempt	5.20€/month
SEPA + Credit Transfers and SEPA + Standing Order <sup>(2)</sup> and MB WAY on Millennium APP <i>(on the transfer amount that exceeds the maximum limits defined by law for exemption)</i>	Exempt	1.10€ <i>per transfer</i>  <i>0,1% or 0,2% as performed by debit or credit card</i>
Mastercard debit card	No annual fees (2 cards)	23.00€/ year per card
Cheques Issuance Expenses <sup>(3)</sup> <i>(2 groups of 5 cheques)</i>	Exempt <sup>(4)</sup>	7.25 €
Classic Credit Cards <sup>(3)</sup>	No annual fees (2 cards)	Note (5)
Insurance - Medical Emergency Assistance in Portugal <sup>(6)</sup>	Free of charge	No access
Repatriation Insurance in case of death <sup>(6)</sup>	Free of charge	No access

**Other Conditions (cont.)**

(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) in automatic channels up to 99,999.99 € or that amount in another currency if in Swedish Krona or Romanian Leu.

(3) Subject to credit assessment.

(4) 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).

(5) Annual Fees: 1st and 2nd Holder 10 €/year; 15.2% TAEG and 13.100% 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.

	Prestige Start <sup>(1)</sup> Monthly Management Fee of 8€ <sup>(2)</sup>	
	Benefits	Price/unit in case of cancellation <sup>(2)</sup>
Maintenance Fee <sup>(2)</sup>	Exempt	5.20€/month
SEPA + Credit Transfers and SEPA + Standing Order <sup>(3)</sup> and MB WAY on Millennium APP <i>(on the transfer amount that exceeds the maximum limits defined by law for exemption)</i>	Exempt	1.10€ <i>per transfer</i> 0,1% or 0,2% <i>as performed by debit or credit card</i>
One Prestige Debit card	No annual fees	23,50 €/ year
One Pre-pago Jovem Card	Exempt of annual fee	10 € / year
One Gold/Prestige Credit Card <sup>(4)</sup>	Exempt of annual fee	Note (5)
Gadget Theft Insurance <sup>(6)</sup>	Free of charge	No access
Multi-risk IT Electronic Equipment Insurance <sup>(6)</sup>	Free of charge	No access

**Other Conditions (cont.)**

(1) Prestige Start is exclusive for accounts with only 1 account holder who are supported by the Prestige Direto platform.

(2) Plus Stamp Tax.

(3) Transfers to SEPA Countries or currencies within the scope of Regulation (EC) no. 924/2009 (Euro, Swedish Krona and Romanian Leu) in automatic channels up to 99,999.99 € or that amount in another currency if in Swedish Krona or Romanian Leu.

4) Subject to credit assessment.

(5) Annual Fees: 30 €/year; 17.6% TAEG (global annual effective interest rate) and 12.400% TAN (nominal annual rate) for a €2,500 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 Family <sup>(1)</sup> Monthly Management Fee of 8€ <sup>(2)</sup>	
		Benefits	Price/unit in case of cancellation <sup>(2)</sup>
Maintenance Fee <sup>(2)</sup>		Exempt	5.20€/month
SEPA + Credit Transfers and SEPA + Standing Order <sup>(3)</sup> and MB WAY on Millennium APP <i>(on the transfer amount that exceeds the maximum limits defined by law for exemption)</i>		Exempt	1.10€ <i>per transfer</i> <i>0,1% or 0,2% as performed by debit or credit card</i>
Two Prestige Debit card		No annual fees	23,50€/ year per card
One Pre-pago Jovem Card		Exempt of annual fee	10 € / year
Two Gold/Prestige Credit Card <sup>(4)</sup>		Exempt of annual fee	Note (5)
Gadget Theft Insurance <sup>(6)</sup>		Free of charge	No access
Multi-risk IT Electronic Equipment Insurance <sup>(6)</sup>		Free of charge	No access

(1) Prestige Family is exclusive for accounts with 2 or more account holders who are supported by the Prestige Direto platform.

(2) Plus Stamp Tax.

(3) Transfers to SEPA Countries or currencies within the scope of Regulation (EC) no. 924/2009 (Euro, Swedish Krona and Romanian Leu) in automatic channels up to 99,999.99 € or that amount in another currency if in Swedish Krona or Romanian Leu.

4) Subject to credit assessment.

(5) Annual Fees: 1st and 2nd Holder 30 €/year; 17.6% TAEG (global annual effective interest rate) and 12.400% TAN (nominal annual rate) for a €2,500 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.

Transactions made on foreign currency accounts, by deposit or withdrawal of banknotes in that currency, imply currency conversion of purchase or sale of currency by the Bank since they are foreign currency accounts and not fiduciary currency accounts. Therefore, its movement with fiduciary currency always requires a foreign exchange operation between the account currency / Euro and Euro / fiduciary currency.



Standardised Information Form

<p><b>Deposit Guarantee Fund</b></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 <a href="http://www.fgd.pt">www.fgd.pt</a></p>
<p><b>Depository Institution</b></p>	<p>Banco Comercial Português, S.A., Company open to Public Investment Registered Office: Praça D. João I, 28, Porto. Additional information: Phone: 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 national landline) 24h personal assistance. The cost of the calls depends on the specific prices agreed by you with your telecommunication operator. <a href="http://www.millenniumbcp.pt">www.millenniumbcp.pt</a></p>
<p><b>Conditions valid until</b></p>	<p>Not applicable</p>

Current deposit account nr.:

Date:

Customer Signature(s)

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

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