

**STANDARDIZED INFORMATION FORM FOR CONSUMER LOANS,
IN CASE OF REMOTE CONTRACTING - GENERAL
PRE-CONTRACTUAL INFORMATION
Individuals Credit Cards**

A. IDENTIFICATION DETAILS

1. Identification from the credit institution	
1.1. Name	Banco Comercial Português, S.A.
1.2. Address	Praça D. João I, 28 4000-295 Porto PO Box: Millennium bcp - Apartado 4194 - 1503-802 Lisboa
1.3. Contacts	Phone numbers: (+351) 21 005 24 24 (call to national landline network) and 918272424 / 935222424 / 965992424 (call to national mobile network), personal assistance 24/7. The communications cost will depend on the rate you have agreed with the telecommunications operator. Website Address: www.millenniumbcp.pt
2. Identification of the representative of the credit institution (if applicable)	
2.1. Name	N/A
2.2. Mail address	
2.3. Contacts	
3. Identification of the credit intermediary (if applicable)	
3.1. Name	N/A
3.2. Address	
3.3. Contacts	
3.4. Type of intermediary	
4. Commercial registry of the credit institution (if applicable)	
4.1. Commercial registry	Com. Reg. Off. Oporto
4.2. Registry number	501 525 882
4.3. Supervision Authority	Banco de Portugal.
5. Date of the FINE	
january 2025 version	

B. DESCRIPTION OF THE MAIN CHARACTERISTICS OF THE CREDIT

1. Type of credit	
1.1. Product trade name	Credit card.
1.2. Category	Credit card with free-float period
2. Total amount of the credit	
Amount to be set by Banco Comercial Português S.A. taking into consideration the Holder's financial profile and preferences. Possible values of the maximum limit of use (for illustrative purposes only):	
- GO! – 190€, 250€, 500€, 750€, 1 000€, 1 500€	
- Classic - 500€, 1 000€, 1 500€, 2 000€	

COMERCIAL PORTUGUÊS, S.A. with registered office at Praça D. João I, 28, in Oporto, having a share capital of 3.000.000,000 Euros, registered at the Commercial Registry Office of Oporto with the single commercial registration and TIN 501 525 882. Insurance broker registered under no. 419527602, with the Insurance and Pension Funds Supervision (ASF) Authority - Registration Date: 21/01/2019. Authorisation for the mediation of Life and Non-Life Insurance. Information and other registration details may be checked at the ASF website. The Mediator is not authorised 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.

- Gold Prestige – 1 500€, 2 000€, 2 500€, 3 000€
- Platinum – 5 000€, 5 500€, 6 000€, 6 500€
- TAP Classic – 1 750€, 2 000€, 2 500€, 3 000€
- TAP Gold – 5 000€, 5 500€, 6 000€, 6 500€
- TAP Platinum – 12 500€, 13 000€, 13 500€, 14 000€
- Travel Mate Platinum – 7 500€, 8 000€, 8 500€, 9 000€

3. Conditions of Use

The use of the credit is made through the use of the card as a means of payment that enables its Holder to pay for goods and services purchased from commercial establishments adhering to the Card's Payment Brand(s) as well as cash-advances in Portugal and abroad, credit advances by transfer to the Associated Current Account, except cards without Associated Current Account with the Bank, and payments for services completed in ATM.

4. Duration of the agreement (months)

Agreement of indefinite duration.

5. Loan repayment

5.1. Repayment form

The available repayment forms are:

a) Fractional Payment Modality: the Holder who has previously subscribed the Bank's Remote Communication Channels and is already a user of the Millennium App has the possibility of paying the Bank for certain credit transaction(s) with a unit value equal to or higher than 100€, selected and indicated by the Holder, in equal and successive monthly repayments of capital, interest and taxes, constituting a Fractional Payment Plan for each transaction selected for this purpose. In this modality, the repayment is made in successive monthly repayments (of 3, 6 or 9 months), subject to regular interest calculated at the Nominal Annual Rate (TAN) corresponding to the chosen payment period and in force for this Fractional Payment Modality. Monthly, the sum of the amounts of each monthly instalment due arising from each Fractional Payment Plan established and in force is due for payment.

b) Percentage Payment Modality: is a payment modality characterized by the total or partial reimbursement of the outstanding balance (not computing the amounts accounted and outstanding under each Fractional Payment Plan constituted and in force, whose reimbursement follows the Fractional Payment Modality), where the Holder may choose (i) a monthly payment percentage chosen between the minimum of 3% or 15%, 25%, 50% or 100%; or (ii) a fixed amount indicated by the Holder, from 50€, corresponding to multiples of 50€ and conditioned to a minimum value that always corresponds at least to the minimum percentage of 3%, being that outstanding amounts of less than or equal to 10€ must always be paid in full. In this

<p>5.2. Repayments plan</p> <p>5.3. Instalment amount</p> <p>5.4. Repayments number (if applicable)</p> <p>5.5. Instalment frequency</p> <p>5.6. Allocation (if applicable)</p>	<p>modality, the repayment is made by monthly payment: (i) corresponding to the payment percentage or to the fixed amount so chosen and indicated by the Holder, or, (ii) at least of the full amount corresponding to the minimum monthly percentage of 3%, except if the amount thus calculated for payment is less than 10€ , in which case the payment of this amount must be made. In this modality, whenever a payment corresponding to a percentage inferior to 100% is made, remuneratory interest will be applied at the Nominal Annual Rate (TAN) defined for the Percentage Payment Modality.</p> <p>a) Fractional Payment Modality: the repayments of each Fractional Payment Plan are constant.</p> <p>b) Percentage Payment Modality: percentage between 3% or of 15%, 25%, 50% or 100% of the existing outstanding balance (does not include the amounts accounted and outstanding under each Fractionated Payment Plan in force). Tax charges, as well as, outstanding amounts of less than or equal to 10€ and exceeding the Credit Limit must always be paid in full.</p> <p>Monthly, it is mandatory to pay a minimum amount corresponding to the sum of:</p> <p>(a) the amounts of each monthly instalment due arising from each Fractional Payment Plan established and in force, and</p> <p>b) the full amount corresponding to the minimum monthly percentage of 3% of the existing outstanding balance (not including the amounts accounted for and outstanding under each Fractional Payment Plan in force), unless this minimum percentage results in an amount less than 10€, in which case payment of this amount must be made.</p> <p>To this minimum amount to be paid shall always be added the tax charges and, if applicable, the amounts that exceed the Credit Limit not previously paid.</p> <p>a) Fractional Payment Modality: 3, 6 or 9 in accordance with the specific 3, 6 or 9 month period chosen for each Fractionated Payment Plan.</p> <p>b) Percentage Payment Modality: N/A</p> <p>Monthly, on a date to be informed in the Card Account Statement.</p> <p>The partial payment made for an amount equal to or greater than the Minimum Monthly Mandatory Amount indicated on the Card Account Statement is charged to the fulfillment of the sum of the amounts of each monthly installment due arising from each Fraction Payment Plan established and in force, and, for the remainder, to the payment of the amounts exceeding the Credit Limit and not previously settled, (if any), and of the outstanding balance of the Percentage Payment Modality, the latter in the order indicated in the following paragraph.</p> <p>In other cases, the instalment payments will be charged against the payment of the outstanding balance of the Percentage Payment Modality (not including the amounts accounted for and outstanding under each current Fractionated Payment Plan) in the following order:</p>
---	--

	expenses, taxes, commissions and charges, default interest, regular interest and, finally, the capital.
6. Related agreement (if applicable)	
6.1. Good or service	N/A
6.2. Spot price	
7. Guarantees	
No guarantee shall be required from a third party, under the credit agreement, to ensure repayment of the total amount of credit drawn down under the agreement.	
8. Early repayment	
8.1. Early repayment fee	N/A
8.2. Exercise conditions	

C. CREDIT PRICING

1. Nominal Annual Rate (TAN)	
1.1. Nominal Annual Rate (TAN)	<ul style="list-style-type: none"> - GO! Percentage Payment Modality - 13,300% Fractional Payments Modality - 11.000% - Classic Percentage Payment Modality - 13,300% Fractional Payments Modality - 11.000% - Gold Prestige Percentage Payment Modality - 12,900% Fractional Payments Modality - 11.000% - Platinum Percentage Payment Modality - 12,500% Fractional Payments Modality - 11.000% - TAP Classic Percentage Payment Modality - 13,300% Fractional Payments Modality - 11.000% - TAP Gold Percentage Payment Modality - 12,900% Fractional Payments Modality - 11.000% - TAP Platinum Percentage Payment Modality - 12,500% Fractional Payments Modality - 11.000% - Travel Mate Platinum Percentage Payment Modality - 12,500%
1.2. Interest rate regime	Fixed.
1.3. If applicable fixed nominal interest rate	
1.3.1. Identification of the base rate (if applicable)	<ul style="list-style-type: none"> - GO! Percentage Payment Modality - 13,300% Fractional Payments Modality - 11.000%

- 1.3.2. Value of the base rate on the FINE date (if applicable)
- 1.3.3. Initial spread (if applicable)
- 1.3.4. Change in the nominal interest rate (if applicable)

- Classic
 Percentage Payment Modality - 13,300%
 Fractional Payments Modality - 11.000%

- Gold Prestige
 Percentage Payment Modality - 12,900%
 Fractional Payments Modality - 11.000%

- Platinum
 Percentage Payment Modality – 12,500%
 Fractional Payments Modality - 11.000%

- TAP Classic
 Percentage Payment Modality - 13,300%
 Fractional Payments Modality - 11.000%

- TAP Gold
 Percentage Payment Modality - 12,900%
 Fractional Payments Modality - 11.000%

- TAP Platinum
 Percentage Payment Modality – 12,500%
 Fractional Payments Modality - 11.000%

- Travel Mate Platinum
 Percentage Payment Modality - 12,500%

N/A

N/A

The Bank can propose changes to the clauses of this Agreement, as long as they arise from legal requirements or related to international systems and security rules, or when deemed suitable by the Bank. This (these) change(s) will be communicated to the Holder through prior notice or message inserted in the Card Account statement and/or Related Current Account statement, by circular or other appropriate mean normally used, no less than sixty days before the date of its application. It is expressly agreed that, in the subsequent silence of the Holder, he/she is deemed to tacitly accept the change(s) thus proposed by the Bank, unless, prior to the entry into force of such proposal, the Holder notifies the Bank that he/she does not accept it (them). If the Holder disagrees with the proposed change(s), he/she may immediately terminate this Agreement, upon notice to the Bank, by registered mail with acknowledgement of receipt or any other mean of written evidence, prior to the enforcement date of the proposed change(s), and immediately return the disabled Card to any Millennium bcp Branch, in which case, he/she will be entitled to the refund of the Card annual fee already paid, in the amount proportional to the unexpired Card validity period, but will continue to be responsible for the full payment to the Bank of all amounts due for the previous use of the Card, and referred herein.

Changes in interest or exchange rates may be applied immediately and without prior notice if they are more favourable to the Holder or if they are based on benchmark

1.4. If applicable variable nominal interest rate	interest or exchange rates, and the Bank must communicate such changes to the Holder at the latest during the following month.
1.4.1. Identification of the index rate	N/A
1.4.2. Value of the index rate on the FINE date	
1.4.3. Spread	
1.4.4. Frequency of the interest rate revision	

2. Global Annual Effective Rate (TAEG)

GO!:TAEG (Global Annual Effective Rate) of 13.8% and TAN (Annual Nominal Rate) of 13.300% for a credit limit of €1.500 paid in 12 equal monthly instalments of capital plus interest and charges. Without provision fee. Stamp tax included. Subject to credit risk assessment.

Classic: TAEG of 15.4% and TAN of 13.300% for a credit limit of €1.500 paid in 12 equal monthly instalments of capital plus interest and charges. Annual provision fee of €10.40 charged in advance. First collection in the month the card is taken out and, in subsequent years, in the same month as the first. Stamp tax included. Subject to credit risk assessment.

Gold Prestige: TAEG of 18.1% and TAN of 12.900% for a credit limit of €1.500 paid in 12 equal monthly instalments of capital plus interest and charges. Annual provision fee of €31.20 charged in advance. First collection in the month the card is taken out and, in subsequent years, in the same month as the first. Stamp tax included. Subject to credit risk assessment.

Platinum: TAEG of 16.7% and TAN of 12.500% for a credit limit of €5.000 paid in 12 equal monthly instalments of capital plus interest and charges. Annual provision fee of €83.20 charged in advance. First collection in the month the card is taken out and, in subsequent years, in the same month as the first. Stamp tax included. Subject to credit risk assessment.

TAP Classic: TAEG of 19.2% and TAN of 13.300% for a credit limit of €1.750 paid in 12 equal monthly instalments of capital plus interest and charges. Annual provision fee of €41.60 charged in advance. First collection in the month the card is taken out and, in subsequent years, in the same month as the first. Stamp tax included. Subject to credit risk assessment.

TAP Gold: TAEG of 17.2% and TAN of 12.900% for a credit limit of €5.000 paid in 12 equal monthly instalments of capital plus interest and charges. Annual provision fee of €83.20 charged in advance. First collection in the month the card is taken out and, in subsequent years, in the same month as the first. Stamp tax included. Subject to credit risk assessment.

Tap Platinum: TAEG of 18.7% and TAN of 12.500% for a credit limit of €12.500 paid in 12 equal monthly instalments of capital plus interest and charges. Annual provision fee of €312.00 charged in advance. First collection in the month the card is taken out and, in subsequent years, in the same month as the first. Stamp tax included. Subject to credit risk assessment.

Travel Mate Platinum: TAEG of 15.5% and TAN of 12.500% for a credit limit of €7.500 paid in 12 equal monthly instalments of capital plus interest and charges. Annual provision fee of €83.20 charged in advance. First collection in the month the card is taken out and, in subsequent years, in the same month as the first. Stamp tax included. Subject to credit risk assessment.

3. Charges included in the TAEG

<p>3.1. Charges total amount</p>	<ul style="list-style-type: none"> - GO! - For an example of 1 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses, the total amount of charges is 106,73€. - Classic - For an example of 1 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses, the total amount of charges is 117,13€. - Gold Prestige - For an example of 1 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses, the total amount of charges is 135,07€. - Platinum - For an example of 5 000€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses, the total amount of charges is 419,90€. - TAP Classic - For an example of 1 750€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses, the total amount of charges is 166,12€. - TAP Gold - For an example of 5 000€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses, the total amount of charges is 429,44€. - TAP Platinum - For an example of 12 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses, the total amount of charges is 1 153,74€. - Travel Mate Platinum - For an example of 7 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses, the total amount of charges is 588,24€.
<p>3.2. Breakdown of the charges included in the TAEG.</p> <p>3.2.1. Agreement opening fees (if applicable)</p> <p>3.2.2 Repayments processing fees (if applicable)</p> <p>3.2.3 Card availability fee (if applicable)</p>	<p>N/A</p> <p>N/A</p> <ul style="list-style-type: none"> - GO! – 0,00€ - Classic – 10,40€ - Gold Prestige – 31,20€ - Platinum – 83,20 - Tap Classic – 41,60€ - Tap Gold – 83,20€ - Tap Platinum - 312€ - Travel Mate Platinum – 83,20€

3.2.4. Required insurances (if applicable)	N/A
3.2.5 Taxes (if applicable)	<p>Stamp Tax of:</p> <ul style="list-style-type: none"> - 4% on interest and availability fees of a credit card (General Stamp Tax Table, Article 17.3.4); - 4% on interest (General Stamp Tax Table, Article 17.3.1); - 0,141% on the use of credit in the Percentage Payment Modality (General Stamp Tax Table, article 17.2.4); - 0,141% on the use of credit in the Fractional Payments Modality (General Stamp Tax Table, article 17.2.1);
3.2.6. Use costs of Remote Communications Channels	N/A
3.2.7. Credit intermediary fees (if applicable)	N/A
3.2.8. Associated costs (if applicable)	
(i) Current deposit account costs	N/A
(ii) Means of payment costs	N/A
(iii) Other costs	N/A
(iv) Conditions for changing costs	<p>During the term of the Agreement, the Bank may change the applicable costs by notifying the Holder no less than sixty days before the date of its application. It is expressly agreed that, in the subsequent silence of the Holder, he/she is deemed to tacitly accept the change(s) thus proposed by the Bank, unless, prior to the entry into force of such proposal, the Holder notifies the Bank that he/she does not accept it (them). If the Holder disagrees with the proposed change(s), he/she may terminate this Agreement immediately upon notice to the Bank, by registered mail with acknowledgement of receipt or any other mean of written evidence, prior to the enforcement date of the proposed change(s) and immediately return the disabled Card to any of Millennium bcp Branches, in which case, he/she will be entitled to the refund of the Card annual fee already paid, in an amount proportional to the unexpired Card validity period, but will continue to be responsible for the full payment to the Bank of all amounts due for the previous use of the Card, and referred herein.</p> <p>Changes in interest or exchange rates may be applied immediately and without prior notice if they are more favourable to the Holder or if they are based on benchmark interest or exchange rates, and the Bank must communicate such changes to the Holder at the latest during the following month.</p> <p>Charges relating to taxes are subject to the legislation in force at each time.</p>
4. Required ancillary agreements (if applicable)	
4.1. Required insurances	N/A
4.1.1. Minimum coverages required:	
4.1.2. Description	

<ul style="list-style-type: none"> (i) Product trade name (ii) Payment frequency (iii) Expected insurance premium (iv) Other insurance costs <p>4.2. Other required agreements</p>	
<p>5. Total amount charged to the consumer (if applicable)</p>	
<ul style="list-style-type: none"> - GO! - 1 606,73€, for an example of 1 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses. - Classic - 1 617,13€, for an example of 1 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses. - Gold Prestige - 1 635,07€, for an example of 1 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses. - Platinum - 5 419,90€, for an example of 5 000€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses. - TAP Classic - 1 916,12€, for an example of 1 750€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses. - TAP Gold - 5 429,44€, for an example of 5 000€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses. - TAP Platinum - 13 653,74€, for an example of 12 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses. - Travel Mate Platinum - 8 088,24€, for an example of 7 500€ in purchases made in Portugal with repayment in 12 equal monthly repayments of capital plus interests and expenses. 	
<p>6. Notarial costs (if applicable)</p>	
<p>N/A</p>	
<p>7. Payment default costs</p>	
<ul style="list-style-type: none"> 7.1. Default interest rate 7.2. Rules for application of default interest rate 7.3. Other charges (if applicable) 7.4. Consequences of the payment default (if applicable) 	<p>Interest rate in force on the Holder's Card Account plus 3 percentage points.</p> <p>In the event of non-compliance with the obligation of the minimum mandatory payment, the Bank may demand, until effective compliance with the obligation, default interest corresponding to the applicable interest rate then in force plus three percentage points and the corresponding taxes counted as from the due date of the obligation.</p> <p>Recovery of outstanding debts: 12€ (plus 4% Stamp Tax) for outstanding repayments under 300€.</p> <p>For repayments equal or above 300€: 4% fee (plus 4% Stamp Tax) over the outstanding amount with a maximum limit of 150€.</p> <p>Blocking of the Card functionalities or Termination of the Agreement; Communication to the Central Credit Responsibilities according to the legislation in force.</p>

D. OTHER LEGAL ISSUES

1. Revocation right

The consumer has the right to revoke the credit agreement without having to invoke any reason, under the terms of article 17 of Decree-Law no. 133/2009, of June 2, within fourteen calendar days from the date of confirmation of the Agreement, by registered letter with acknowledgement of receipt, addressed to the Bank (Customer Care Centre, Av. Prof. Dr. Cavaco Silva, Tagus Park Edif. 3, Piso 0, Ala C, 2744-002 Porto Salvo) or by statement sent in a durable support in the Internet Channel, at www.millenniumbcp.pt, or in the Millennium App, option that is only available for Holders with a Multichannel Code assigned. The Holder is entitled to the refund of the Card annual fee already paid, in the amount proportional to the unexpired Card validity period, but continues to be responsible for the full payment to the Bank of all outstanding amounts due to the use of the Card.

2. Rejection of credit application

The consumer has the right to be informed, immediately, free of charge and justified, of the result of a database consultation for checking creditworthiness, if the credit application is rejected on the basis of such consultation, unless such communication is prohibited by community law or is contrary to the objectives of public policy or public security.

3. Copy of the agreement

The consumer shall be entitled, on request, to obtain a copy of the credit agreement minute free of charge, unless the creditor is at the time of the request unwilling to proceed to the signing of that credit agreement with the consumer.

4. Applicable Law

4.1. Applicable law before the signing of the Agreement	Decree-Law 133/2009 of June 2 and Decree-Law 317/2009 of October 30
4.2. Applicable law to the agreement	Decree-Law 133/2009 of June 2 and Decree-Law 317/2009 of October 30
4.3. Jurisdiction	Lisbon, Oporto or the Client's jurisdiction in Portugal

5. Dispute resolution (if applicable)

Client Ombudsman's Office
Rua Augusta, 85 1º
1100-053 Lisboa
E-mail: provedoria.cliente@millenniumbcp.pt
Disputes involving amounts equal or under those handled by the first instance courts may, as an alternative to the competent judicial means, be submitted to the following entities specialised extra-judicial resolution of disputes: Consumption Conflicts Arbitration Centre of Lisbon and the Consumption Information and Arbitration Centre of Porto.
Please be informed that the Bank provides a service that receives and handles any extra-judicial claims that the Clients wish to present. For that purpose, the claims are to be sent to: Customer Care Centre, via numbers +351210052424 (call to national landline network), 918272424 / 935222424 / 965992424 (call to national mobile network) and/or by e-mail to the address www.millenniumbcp.pt and/or in writing, the claim being addressed to Avenida Professor Doutor Cavaco Silva (Tagus Park - Edifício 3) Porto Salvo, 2744- 002 Porto Salvo.

6. Language (if applicable)

Portuguese.

7. Term of the FINE conditions

1 month from the date of presentation of the Subscription Proposal to the consumer by the Credit Institution.

COMERCIAL PORTUGUÊS, S.A. with registered office at Praça D. João I, 28, in Oporto, having a share capital of 3.000.000,000 Euros, registered at the Commercial Registry Office of Oporto with the single commercial registration and TIN 501 525 882. Insurance broker registered under no. 419527602, with the Insurance and Pension Funds Supervision (ASF) Authority - Registration Date: 21/01/2019, Authorisation for the mediation of Life and Non-Life Insurance. Information and other registration details may be checked at the ASF website. The Mediator is not authorised 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.