



## Fees information document



**Name of the account supplier: Millennium BCP**

**Account identification: Conta Millennium**

**Date: 01-01-2025**

- This document provides you with information on fees charged for using the main services associated with payment accounts and helps you to compare these fees with those applicable to other accounts.
- Commissions may also be charged for using services associated with the account that are not listed in this document. Full information is available at [www.millenniumbcp.pt](http://www.millenniumbcp.pt) or at any branch of the bank in the price list, in the general terms and conditions of deposit and in the standardised information sheet.
- You can freely access a glossary of terms used in this document.

Service	Fee
<b>General services</b>	
<b>Account maintenance</b>	Monthly charge 5,41 €
	<b>Total annual cost 64,92 €</b>
<b>Payments (excluding cards)</b>	
<b>Request and delivery of crossed endorsable cheques</b>	Branch - Branch 2,86 €
	Branch - Mail 2,65 €
	Phone with Operator - Branch 2,86 €
	Phone with Operator - Mail 2,23 €
	Phone without Operator - Mail 2,23 €
	Online - Mail 2,23 €

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<b>Request and delivery of crossed non-endorsable cheques</b>	Branch - Branch	2,44 €
	Branch - Mail	2,29 €
	ATM - Mail	2,18 €
	ATS - ATS	1,92 €
	Phone with Operator - Branch	2,44 €
	Phone with Operator - Mail	2,29 €
	Phone without Operator - Mail	2,18 €
	Online - Mail	2,18 €
	<b>Credit intrabank transfer</b>	Occasional
Branch		1,77 €
ATM		0,00 €
ATS		0,00 €
Phone with Operator		1,77 €
Phone without Operator		0,00 €
Online		0,00 €
App		0,00 €
Mobile		0,00 €
<b>Intrabank standing order</b>	Branch	1,25 €
	Phone with Operator	1,25 €
	Phone without Operator	0,00 €
	Online	0,00 €
	App	0,00 €
	Mobile	0,00 €
<b>SEPA+ credit transfer</b>	Transfers occasional up to € 100.000€	
	Branch	6,76 €
	ATM	0,00 €
	ATS	0,00 €
	Phone with Operator	6,76 €
	Phone without Operator	1,25 €
	Online	1,25 €
	App	1,25 €
	Mobile	1,25 €
<b>SEPA+ standing order</b>	Transfers up to € 100.000€	
	Branch	5,20 €
	Phone with Operator	5,20 €
	Phone without Operator	0,94 €
	Online	0,94 €
	App	0,94 €
	Mobile	0,94 €
<b>Non-SEPA+ Credit Transfer</b>	Occasional	
	Branch	0,31% Min 25 € - Max 125 €
	Phone with Operator	0,31% Min 25 € - Max 125 €
	Phone without Operator	0,26% Min 5,19€ -Max 110 €
	Online	0,26% Min 5,19€ -Max 110 €
	App	0,26% Min 5,19€ -Max 110 €
	Mobile	0,26% Min 5,19€ -Max 110 €
<b>Non-SEPA + standing order</b>	Service unavailable	

<b>Cards and cash</b>	
<b>Provision of a Debit Card</b> - [Debit Visa]	Annual charge 24,44 €
<b>Provision of a Credit Card</b> - [Classic]	Annual charge 10,40 €
<b>Cash withdrawal</b>	Branch 6,24 €
<b>Cash advance</b>	Branch 4,16 € + 4,16% ATM 4,16 € + 4,16% Phone with Operator 4,16 € + 4,16% Phone without Operator 4,16 € + 4,16% Online 4,16 € + 4,16% App 4,16 € + 4,16% Mobile 4,16 € + 4,16%
<b>Services Pack</b>	
<b>[Cliente Frequente]</b> Includes a services package composed by: - Exemption from account maintenance fee; - Exemption from the fee for the provision of 2 credit cards (2) (4); - Exemption from the fee for the provision of 2 debit cards; - Exemption from the payment of fees in SEPA+ credit transfers on automated channels and MB WAY on Millennium App (1); - Exemption from the payment of expenses due for the issue and delivery of 1 group of 5 cheques/month through the Self Banking internal ATM network of Millennium bcp (2) (3); - Home Medical Emergency Insurance (5); - Family Civil Liability Insurance (5).	Monthly charge 8,32 € <b>Total Annual Cost 99,84 €</b>

<p><b>[Programa Prestige]</b></p> <p>Includes a services package composed by:</p> <ul style="list-style-type: none"> <li>- Exemption from account maintenance fee;</li> <li>- Exemption from the fee for the provision of 2 prestige debit cards;</li> <li>- Exemption from the fee for the provision of 2 Gold/Prestige credit cards (2) (6);</li> <li>- Exemption from the fee for the provision of 1 Pré-pago Card or a Pré-pago Jovem Card;</li> <li>- Exemption from the payment of fees in SEPA+ credit transfers on automated channels and MB WAY on Millennium App (1);</li> <li>- Exemption from the payment of expenses due for the request and delivery of 1 group of 5 cheques/month through the Self Banking internal ATM network of Millennium bcp (2) (3);</li> <li>- Family Civil Liability Insurance (5);</li> <li>- Home Medical Emergency Insurance (5);</li> <li>- Laptop Robbery Insurance (5);</li> <li>- IT Electronic Equipment Multi-risk Insurance (5).</li> </ul>	<p>Monthly charge 15,60 €</p> <p><b>Total Annual Cost 187,20 €</b></p>
<p><b>[Mais Portugal]</b></p> <p>Includes a services package composed by:</p> <ul style="list-style-type: none"> <li>- Exemption from account maintenance fee;</li> <li>- Exemption from the fee for the provision of 2 credit cards (2) (4);</li> <li>- Exemption from the fee for the provision of 2 debit cards;</li> <li>- Exemption from the payment of fees in SEPA+ credit transfers on automated channels and MB WAY on Millennium App (1);</li> <li>- Exemption from the payment of expenses due for the request and delivery of 2 group of 5 cheques/year through the Self Banking internal ATM network of Millennium bcp (2) (3);</li> <li>- Home medical Emergency Insurance in Portugal and repatriation in case of death (5).</li> </ul>	<p>Monthly charge 8,32 €</p> <p><b>Total Annual Cost 99,84 €</b></p>

<p><b>[Millennium GO!]</b></p> <p>Includes a services package composed by:</p> <ul style="list-style-type: none"> <li>- Exemption from account maintenance fee;</li> <li>- Exemption from the fee for the provision of 1 debit card;</li> <li>- Exemption from the payment of fees in SEPA+ credit transfers on automated channels and MB WAY on Millennium App (1);</li> <li>- Exemption from the payment of expenses due for the issue and delivery of 1 group of 5 cheques/month through the Self Banking internal ATM network of Millennium bcp (2) (3);</li> <li>- Family Civil Liability Insurance (5);</li> <li>- Personal Theft Insurance (5);</li> </ul>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Monthly charge</td> <td style="text-align: right;">3,64 €</td> </tr> <tr> <td><b>Total Annual Cost</b></td> <td style="text-align: right;"><b>43,68 €</b></td> </tr> </table>	Monthly charge	3,64 €	<b>Total Annual Cost</b>	<b>43,68 €</b>
Monthly charge	3,64 €				
<b>Total Annual Cost</b>	<b>43,68 €</b>				

Services that exceed these quantities will be charged separately.

(1) Transfers to SEPA Countries or currencies within the scope of Regulation (EC) no. 924/2009 (Euro, Swedish Krona and Romanian Leu).

(2) Subject to credit risk assessment.

(3) 1 group 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 0.05 €.

(4) 15.4% TAEG (global annual effective interest rate) and 13.300% TAN (nominal annual rate) for a € 1,500 credit limit paid over 12 equal monthly repayments, plus interests and expenses.  
Annual fee of 10.40€, charged in advance. First charge in the month the card is acquired and, in subsequent years, in the same month as the first charge. Stamp Tax included.

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

(6) 18.1% TAEG (global annual effective interest rate) and 12.900% TAN (nominal annual rate) for a € 1,500 credit limit paid over 12 equal monthly repayments, plus interests and expenses.  
Annual fee of 31.20€, charged in advance. First charge in the month the card is acquired and, in subsequent years, in the same month as the first charge. Stamp Tax included .

Number of Deposit Current Account:

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Date:

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Customer's Signature

Accreditation of Signatures


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