

Name	FLEX ON Companies Term Deposit.																											
Who may apply	Resident and non-resident Companies Customers, Self-Employed Individuals, Entities belonging to the Administrative Public Sector and Credit Institutions that hold current deposits accounts in force with Banco Comercial Português S.A.																											
Type	Term Deposit.																											
Term	<u>From 30 to 365 days.</u> When the term deposit is created, the debit value-date for the current deposits account and the credit value -date for the term deposit account is the same day (D). At maturity and/or at total or partial early withdrawal of the term deposit the credit value-date for the current deposits account is the same day (D).																											
Early withdrawal	Early withdrawals, total or partial, are allowed at any time during the contracted term, with 100% penalty of interest for the amount withdrawn in the period under way.																											
Extension	On the maturity date, the investment will be automatically renewed for an identical period and at the interest rate in force for standard term deposits on the renewal date and published in the Bank's Price List, available for consultation at any Millennium bcp branch and at www.millenniumbcp.pt .																											
Currency	Euro.																											
Amount	Minimum constitution/maintenance amount: 50.000 €, no Maximum amount.																											
Reinforcements	Not applicable.																											
Return Rate	Benchmark interest rate: <table><tr><th rowspan="2"><u>Amount/ Term</u></th><th colspan="4">TANB – Gross Annual Nominal Rate</th></tr><tr><th><u>30 to 61 days</u></th><th><u>62 to 92 days</u></th><th><u>93 to 183 days</u></th><th><u>184 to 365 days</u></th></tr><tr><td><u>From 50.000,00€ to 249.999,99€</u></td><td>1,20%</td><td>1,60%</td><td>1,80%</td><td>2,00%</td></tr><tr><td><u>From 250.000,00€ to 499.999,99€</u></td><td>1,30%</td><td>1,80%</td><td>2,00%</td><td>2,20%</td></tr><tr><td><u>Equal or greater 500.000,00€</u></td><td>1,40%</td><td>1,90%</td><td>2,20%</td><td>2,35%</td></tr></table> TANL – Net nominal annual rate 25% Corporate Income Tax withholding tax considered.				<u>Amount/ Term</u>	TANB – Gross Annual Nominal Rate				<u>30 to 61 days</u>	<u>62 to 92 days</u>	<u>93 to 183 days</u>	<u>184 to 365 days</u>	<u>From 50.000,00€ to 249.999,99€</u>	1,20%	1,60%	1,80%	2,00%	<u>From 250.000,00€ to 499.999,99€</u>	1,30%	1,80%	2,00%	2,20%	<u>Equal or greater 500.000,00€</u>	1,40%	1,90%	2,20%	2,35%
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Compound Interest	Interest will be paid into the current deposits account. Any amendment depends on the express declaration to that effect by the Holder(s) communicated to the Bank up to the date of the Term Deposit constitution, or subsequently, but, in the latter case, the credit in the current deposits account will only be applicable in the future for the interest counting periods subsequent to the one taking place on the request date.
Interest Computation	Interests shall be computed daily and paid at the end of each interest-bearing period (30 days) on the capital invested and not withdrawn at any given moment, based on a 360-day year.
Interest Payment	The interest will be paid in advance, at the end of the term for which the deposit was contracted, by credit in the associated current deposits account or, in case of previous express request from the Holder, under the conditions and terms specified in the 'Compound Interest'.
Taxation	Residents and non-residents with a permanent establishment in Portugal to which income from deposits is attributable: In the case of IRC taxpayer's resident or established in Portugal, income from deposits is subject to withholding tax at the 25% rate (17.5% in the case of income from deposits earned by residents of the Autonomous Region of the Azores and residents of the Autonomous Region of Madeira). Tax is withheld at source as an advance payment on the final tax due. The withholding rate will correspond to 35% in all cases if the income is paid or made available in accounts opened in the name of one or more holders, but on behalf of unidentified third parties, except when the beneficial owner is identified, in which case the general rules apply. Non-residents without a permanent establishment in Portugal to which income from deposits is attributable: Income on deposits earned by non-residents without a permanent establishment in Portugal to which this income is attributable is subject to 25% corporate income tax (legal persons) deducted at source. The above-mentioned income is subject to definitive withholding tax at a 35% rate whenever it is paid or made available in accounts opened in the name of one or more holders but on behalf of unidentified third parties, except when the ultimate beneficial owner is identified, in which case the general rules apply. The same 35% withholding tax applies when this income is paid or made available to legal persons without residence or with no

	permanent establishment in Portugal to which this income is attributable and that are domiciled in a country, territory or region clearly subject to a more favourable taxation scheme, as per Ordinance 150/2004, of 13 February. In compliance with the double taxation conventions adopted by Portugal, withholding tax may be limited to 15, 12 or 10%, depending on the applicable convention and provided all legal procedures are observed. Withheld tax may be limited by a partial withholding tax exemption or by refund of the excess amount withheld.
Other conditions	Fees are not applicable.
Guarantee of Capital	Guarantee of the full amount deposited at maturity and in case of early withdrawal.
Deposits Guarantee Fund	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. The Fund guarantees refunds up to a maximum amount of € 100,000 for each depositor. In calculating the value of deposits for each depositor, it is considered the value of the group of deposit accounts on the date on which payment was unavailable, including interest and, for balances in foreign currency, converted into Euros at the exchange rate on that day. For further information consult www.fgd.pt.
Depository Institution	Banco Comercial Português, S.A, with registered office at Praça D. João I, 28, in Oporto. For additional information, contact: phone number 707 504 504 or www.millenniumbcp.pt .
Conditions valid until	Not applicable.

Current deposits account number:

Date:

Customer(s) Signature(s)

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