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**Lender**

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Name: Banco Comercial Português, S.A.  
Address: Praça D. João I, nº 28, 4000- 295 Porto, Millennium bcp, Apartado 4194,1503- 802 Lisboa  
Share Capital: 3.000.000.000,00 Euros - Single Registration and Tax Identification Number 501525882.  
Contacts: 91 827 24 24 - 93 522 24 24 - 96 599 24 24 - +351 21 005 24 24 (from Portugal and from abroad).  
Website: [www.millenniumbcp.pt](http://www.millenniumbcp.pt)

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**Purpose**

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- Mortgage Home Loans - aimed at the purchase, construction, renovation work or transfer of loan granted by other credit institution for own permanent home, secondary home or rental.
- Home Loans without a mortgage - aimed at the purchase, construction or transfer of loan granted by other credit institution for own permanent home, secondary home or rental or for the down payment for the future purchase of a real estate property for the above mentioned purposes.
- Mortgage Loans – the one which cannot be included in the categories mentioned above, is guaranteed by a mortgage. It includes the following sub-categories:
  - Consolidated mortgage loan aimed at the full repayment of the capital and the payment of interests, fees and other charges due by the Customers within the scope of several loan agreements.
  - Car mortgage loan for the purchase of a car or other vehicles.
  - Mortgage loan “other purposes” without a defined purpose being, however, agreed that the loan will not be used for the purchase of any instruments of equity of Banco Comercial Português, S.A., namely shares and preferential shares and of subordinated debt securities issued by entities part of Group Banco Comercial Português.

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**Guarantees**

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- 1<sup>st</sup> Mortgage of the property object of the financing, which may, in some situations, cover more than one property.
- This guarantee may be replaced, in exceptional cases and in accordance with the legal requirements in effect, by the mortgage on another real estate property or contract or pledge of financial investments.
- Surety.
- Blank promissory note signed by the Customers and preferably guaranteed - Credit for Down Payment.

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**Terms**

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- Minimum term: 60 months
  - Maximum term<sup>(1)</sup>: depending on the type of financing, and the age of the Customers, pursuant to the rules described below, provided that at the end of the loan, none of the intervening parties is older than 72 years.
    - Permanent residence: up to 480 months;
    - Secondary residence / Rental Credit / Mortgage Credit: up to 360 months;
    - Credit for Down payment: up to 12 months
- <sup>(1)</sup> Maximum term
- 40 years, for Customers aged 30 years or less
  - 37 years, for Customers over 30 and under 35 years old;
  - 35 years, for Customers over 35 years old.

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**Types of interest rates**

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- Fixed Rate: Rate applicable to the loan during the entire duration of the contract (results from a fixed reference index determined by the Bank).
- Variable rate indexed to Euribor 3,6,12 months: Resulting from the simple arithmetic average of the daily quotations of the index indicated below in the month prior to each interest-bearing period rounded to three decimal places, rounding upwards when the fourth decimal place is equal to or above five and rounding downwards when the fourth decimal place is under five. The revision of the index is made, in accordance with the index term.
- Mixed Rate: A rate that is fixed during the initial period of the loan, followed by a variable rate indexed to Euribor 12 months.

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**Currency**

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The loans granted by the Bank are denominated in Euros.  
In compliance with the provisions of article 20 (1) of Decree-Law no. 74-A/2017, of June 23 and article 11 (v) of the Notice of Banco de Portugal no. 5/2017, of September 22, please be advised that if the currency of the loan is different from the Customer's national currency, the loans imply a foreign exchange risk due to the eventual devaluation of a currency different from the Euro, a risk that will as big as bigger is the devaluation.

**Global Annual Effective Rate (TAEG) and Total amount charged to the Customer (MTIC)**

The global annual effective rate (TAEG) is the total cost of the loan denominated in an annual percentage. The TAEG is ideal to help you comparing different proposals.

The *MTIC* corresponds to the sum of the amount of the loan with the total cost of the loan for the Customer. This amount is indicative and may vary, namely as a consequence of changes in the interest rate.

Example for a loan with a variable rate indexed to Euribor 12 months considering the relevant Euribor on May 01, 2024:  
Example for a 30-year old consumer – 100 thousand Euro loan, with mortgage; 150 thousand Euro evaluation; 67% LTV; 30-year term. Product Indexed Instalment, purpose Purchase, Initial Fees (Dossier, Formalisation and Evaluation) of 748.80 EUR; Contract Expenses 495,62 EUR; Credit opening stamp tax 600 EUR; Average monthly live insurance premium of 17,65 EUR; Multi risk Insurance Premium with monthly payments of 17,63 EUR.  
6.1% Base TAEG - variable TAN of 5,203% (Euribor 12 months of April 2024 of 3,703% and base spread of 1.50%); 360 monthly instalments of 549,30 EUR; Total Amount Charged to the Consumer EUR 212.291,16; Total Cost of the Credit EUR 112.291,15.

Advertisement This information does not dispense with the reading of the legally required pre-contractual and contractual information. Insurance sold by Ageas Portugal - Companhia de Seguros, S.A. and Ocidental - Companhia Portuguesa de Seguros de Vida, S.A. The insurance costs included in the representative example, are indicative values corresponding to the conditions normally practiced by Ocidental - Companhia Portuguesa de Seguros de Vida, S.A. (Life Insurance) and Ageas Portugal - Companhia Seguros, S.A. (Seguro Multiriscos Habitação) in similar situations. You can always choose an insurer of your preference, as long as the insurance contract safeguards a level of guarantee equivalent to that of the contract proposed by the lending bank.

Subject to credit risk assessment.

Credit is granted by Banco Comercial Português, S.A., without credit intermediation, and is guaranteed by a mortgage on the real estate property. The granting of the credit is subject to Banco de Portugal's macro-prudential rules. The interest rate applied (TAN) may be negative depending on the evolution of the respective index.

The amount of the fees is the one set forth, at each time, in the Pricing (Notice 8 from Banco de Portugal), and the detail is indicated in Section "4 Interest rate and other costs" from the European Standardised Information Sheet (FINE).

**Other costs not included in the MTIC**

At the moment the contract is signed, the Customer will have to pay legal charges for the registration of the mortgage and other legal charges due to the type of contract selected (Certified Private Document; *Casa Pronta*; Public Deed), as indicated in Section 4 Interest rate and other costs" from the European Standardised Information Sheet (FINE).

**Repayment Structure**

- The loan will be repaid in monthly, constant and successive instalments that are part of the payment of the capital and of the payment of interests.
- In loans that benefit from a capital reimbursement grace period (release by tranches), during that specific period of time shall only be due by the Customers the monthly and successive payments of interests on the outstanding capital; when that period is over, the loan will be repaid by means of monthly, constant and successive instalments that include the repayment of the capital and the payment of interests.
- In interim loans for Sinal (down payment) Credit, shall only be due the monthly and successive instalments of interests and the loan is fully repaid on its maturity date against the loan for the purchase of the home.

**Early Repayment**

The Customer has the possibility of repaying this loan earlier, totally or partially.

The borrowers are entitled to make the partial early repayment at any moment of the contract regardless of the capital to pay provided that the payment is made on a date that coincides with the maturity dates of the instalments and through a pre-notice of seven working days to the lending institution.

It is possible to make the repayment in full at any moment while the contract is in effect by means of a ten working days pre-notice to the lending financial institution.

Costs of early repayment: 0.5% for variable rate and 2% for fixed rate on the principal paid.

Exemptions from the collection of fee: As set forth by the applicable legislation, in case of death, unemployment or professional displacement the early repayment, partial or total, is fee exempt.

**Evaluation of the real estate property**

In the contracts guaranteed by mortgage, an evaluation of the real estate property object of the mortgage is compulsory and will be made by an independent expert, registered at the CMVM.

The cost of the evaluation is paid by the Customer and its value is the one set forth at each time, in the Pricing (Notice 8 from Banco de Portugal), as indicated in Section "4 Interest rate and other costs" from the European Standardised Information Sheet (FINE).

### **Additional duties**

In order to benefit from the financing conditions, the Customer must comply with the following conditions:

**Current account:** The maintenance of a demand deposit account with Banco Comercial Português S.A., or with any other credit institution based in Portugal or in the SEPA area, held by the borrowers of the Credit, is obligatory during the entire duration of the loan.

**Life Insurance** It is compulsory for all the borrowers to subscribe a life insurance covering Death and Total and Permanent Disability.

**Insurance of the Real Estate Property:** The subscription of an insurance of the real estate property with the following minimum covers is compulsory - fire, lightning and explosion, storms, floods, landslide, plumbing malfunction or damages caused by water; demolition and removal of rubble; theft or robbery, civil liability, trouble shooting and repair of malfunctions;

The maintenance of these insurances during the entire duration of the financing is compulsory.

The policy insurance must mention Banco Comercial Português SA as the irrevocable mortgage creditor.

The Customer may choose for subscribing the insurances with an insurance company of its choice provided that the policy includes the covers and requirements indicated.

### **Assessment of Solvency**

The Customer must provide the correct information within the deadline indicated by the lender or the financing intermediary for purposes of evaluation of its solvency; otherwise the financing may not be granted.

### **Non-compliance with the financing related commitments**

The delay or lack of payments of the instalments may have consequences for the Customer. If the Customer experience difficulties in paying the instalments, the Customer should contact the Bank for the appraisal of possible solutions.

**Rules for applying default:** In case of default or failure in the payment of the capital instalments agreed, or of those coming from any eventual alteration of the payment plan herein established, the customers undertake to pay default interests on the respective amount while the default or failure occurs, computed using the interest rate applicable to the operation and in effect on the date the amounts become past due, plus the maximum annual surcharge permitted by law, presently three percent.

- In the event of default in unpaid default interests due, the Bank

may, without depending on other formalities, capitalise the interest corresponding to minimum periods of one month.

- The default interest mentioned above will also be charged on the regular interests.

**Costs:** Outstanding Amounts Recovery Fee 4% of the amount of each instalment due and not paid with the minimum limit of 12 Euros and maximum of 150 Euros, or, if the instalment exceeds 50000 Euros, corresponding to 0.5% of its amount. Plus stamp tax at the legal rate in effect.

**Consequences of the lack of payment:** The Bank may immediately terminate the financing contract and consider the totality of the capital immediately due becoming then the payment immediately demandable, plus regular and default interests due if, at least, three successive instalments are due and not paid and after a prior written request for payment the Customers do not settle the lack of payment and default situations until the maturity date of the first instalment following the date when the notice for payment is received by the Customer.

The Bank may, by order of the court, demand the totality of the amounts due, executing, if the case so requires, the mortgage on the real estate property provided as collateral and sell the real estate property by order of the court.

In a situation of lack of payment of the instalments, the Bank will communicate the default situation to the Central Credit Register of Banco de Portugal.

As a last resort, the Customer may lose his/her home if he/she does not pay the instalments.

### **Additional Information**

**Insurance mediator:** Banco Comercial Português, S.A., with registered office at Praça D. João I, 28, in Oporto, having a share capital of 3.000.000.000,00 Euros, registered at the Commercial Registry Office of Oporto with the single commercial registration and TIN 501525882. Insurance broker registered under no. 419527602, with the Insurance and Pension Funds Supervision Authority - Registration Date: 21/01/2019. Authorisation for the mediation of life and non-life insurance. Information and other registration details may be verified at [www.asf.com.pt](http://www.asf.com.pt). 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. Banco Comercial Português, S.A. (Millennium bcp) acts on behalf of the Insurance Company and its operation involves providing assistance throughout the insurance contract term. In the insurance policies, the

## GENERAL PRE-CONTRACTUAL INFORMATION

Regarding financing contracts regulated by Decree-Law 74-A/2017 of June 23

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intervention of other insurance mediators will not be allowed. Millennium bcp holds an indirect stake of over 10% in the share capital of entities Ocidental – Companhia Portuguesa de Seguros de Vida, S.A. e Ocidental – Sociedade Gestora de Fundos de Pensões, S.A.. For its part, Fosun International Holdings Limited, which holds an indirect stake in Millennium Bcp's share capital of more than 10%, indirectly holds qualified holdings in several insurance companies of Grupo Fidelidade, including Fidelidade – Companhia de Seguros, S.A., Companhia Portuguesa de Resseguros, S.A. and Multicare - Seguros de Saúde, S.A.. However, Millennium bcp does not sell insurance products from the insurance companies of Grupo Fidelidade. Millennium bcp provides advisory services. The information provided by the Policy Holder regarding his/her/its requirements and needs is specified in the insurance proposal and / or in the Subscription Proposal, as well as in any additional simulations and questionnaires, and guided the advice provided, which is only based on the analysis of the insurance agreements of distributors with whom the mediator has close relations. Millennium bcp, as an Insurance Mediator, has the contractual duty to exercise the insurance distribution activities exclusively for the following Insurance Companies: Ocidental - Companhia Portuguesa de Seguros de Vida, S.A., Ageas Portugal - Companhia de Seguros S.A. and Médis - Companhia Portuguesa de Seguros de Saúde, S.A. And also Ageas – Sociedade Gestora de Fundos de Pensões S.A.. Notwithstanding, in certain cases, under the terms of the contract Millennium bcp may exercise the activity of distributing insurance to other Insurers. For the distribution activity, the Mediator is not directly remunerated by the Policy Holder. The Mediator will receive from the Insurance Company part of the management fee, as a commission or remuneration in relation to the insurance contract, without prejudice to the Insurance Company being able to grant benefits, which may or may not be of an economic nature, to the persons directly involved in the insurance distribution activity, which are not granted under a given insurance contract. The Policy Holder has the right to request information on the Mediator's remuneration for the provision of the distribution service, therefore, whenever requested, such information will be provided.

In case of complaint regarding Millennium bcp's conduct you can contact your Branch or the Customer Service Centre through the e-mail [centroatencaocliente@millenniumbcp.pt](mailto:centroatencaocliente@millenniumbcp.pt), or the Contact Centre through phone numbers 91 827 24 24 / 93 522 24 24 / 96 599 24 24 (call to national mobile network) and (+ 351) 21 005 24 24 (call to national landline network). Personal Assistance 24/7 The cost of communications will depend on the pricing agreed with your telecommunications operator. You can also contact the Client's Ombudsman Office, located at Praça Dom João I, nº 28 - Piso 4, 4000-295 Porto, at [provedoria.cliente@millenniumbcp.pt](mailto:provedoria.cliente@millenniumbcp.pt). In the event of a dispute, the parties may also appeal to the Entity for Alternative Dispute Resolution: CIMPAS – Centro de Informação, Mediação e Arbitragem de Seguros - [www.cimpas.pt](http://www.cimpas.pt) - or to judicial courts. The Claims Management Policy of Millennium bcp and other related information are available at [www.millenniumbcp.pt](http://www.millenniumbcp.pt).

Insurance Company: Ageas Portugal - Companhia de Seguros, S.A., registered office Praça Príncipe Perfeito 2, 1990-278 Lisboa. Single registration and TIN 503454109. CRC Porto. Share Capital 7.500.000 Euros. ASF Registration 1129, [www.asf.com.pt](http://www.asf.com.pt)

Insurance Company: Ocidental - Companhia Portuguesa de Seguros de Vida, S.A., registered office Praça Príncipe Perfeito 2, 1990-278 Lisboa. Single registration and TIN 501836926. CRC Lisboa. Share Capital 22.375.000 Euros. ASF Registration 1024, [www.asf.com.pt](http://www.asf.com.pt)

Request a Calculation for your specific case.

The European Standardized Information Sheet provides you with customized, complete and detailed information.