



Banco Comercial Português, S.A.

Claims Management Policy

Millennium
bcp

CLAIMS MANAGEMENT POLICY

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1. FRAMEWORK

Banco Comercial Português, S.A. (Bank), under the Millennium bcp commercial brand, establishes as a permanent objective a level of excellence in the provision of products and services to all its Customers, regardless of the communication or interaction channel they use in their relationship with the Bank.

Bearing in mind that unexpected events may occasionally give rise to dissatisfaction on the part of some of our Customers, if they wish to make a claim, the Bank provides free means for this purpose, through analysis of each reported situation, which constitutes an opportunity for continuous improvement of its processes and increased Customer satisfaction.

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2. HOW TO MAKE A CLAIM

The Bank does not demand any specific format, and it may be addressed to the Bank through any of the following means:

2.1. Directly to the Bank

Where	How
Bank's Institutional Site	www.millenniumbcp.pt
Millennium bcp Branch	Personally, by telephone, in writing (form “Apresentação de Reclamação, Elogio ou Sugestão ao Millennium bcp” or letter addressed to the Bank) or registration in the Complaints Book.
Contact Center	By phone: +351 91 827 24 24; +351 93 522 24 24; +351 96 559 24 24; +351 21 005 2424 (from Portugal or abroad). 24-hour personalized service. The cost of communications depends on the rate agreed with your operator.
Customer Service Centre	On the website www.millenniumbcp.pt , by filling out a contact form (www.millenniumbcp.pt/en/contacts/suggestions-complaints) By mail to: Millennium bcp, Centro de Atenção ao Cliente – Av. Prof. Dr. Cavaco Silva (Tagus Park) Edif. 3, n.º. 28, 2740-256 PORTO SALVO, Portugal.

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Where	How
Client Ombudsman's Office	<p>On the website www.millenniumbcp.pt, by filling out a Ombudsman contact form. (www.millenniumbcp.pt/en/contacts/suggestions-complaints).</p> <p>By mail to: Millenniumbcp, Provedoria do Cliente - Rua Augusta, n.º. 84, Piso 2, 1100-053 Lisboa, Portugal.</p>
<p>Millennium bcp</p> <p>Data Protection Officer (claims about personal data)</p>	<p>By e-mail to:</p> <p>proteção.dados.pessoais@millenniumbcp.pt</p>

In order to properly analyze the transmitted claims or suggestions, it is necessary to correctly identify the respective issuer (Customer and/or Claimant), indicating name; address; tax identification number; and account number.

2.2. Claims can also be directed to the following entities:

Entity	How
Banco de Portugal	<p>Online claim form at www.clientebancario.bportugal.pt</p> <p>Alternatively, you can print the claim form and mail it to the following address: Banco de Portugal, Apartado 2240- 1106-001, Lisboa, Portugal.</p>
<p>Comissão de Mercado de Valores Mobiliários (CMVM)</p> <p>(Portuguese stock market regulator)</p>	<p>Directly to the Investor Support Service, by filling out a form on the website CMVM</p> <p>By letter to: CMVM – Serviço de Apoio ao Investidor, Rua Laura Alves, n.º. 4, Apartado 14258, 1064-003 Lisboa, Portugal.</p>

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Entity	How
Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF) (insurance and pension fund regulator)	On-line claim form at https://www.asf.com.pt/isp/PortalConsumidor By letter to IPFSA, Av. da República, 76 1600-205 Lisboa. Por carta dirigida à ASF, Av. da República, 76 1600-205 Lisboa.
Credit Mediator	Mediador do Crédito, Apartado 21004 – 1126-001 Lisboa, Portugal Or by e-mail to: mediador.do.credito@bportugal.pt
Comissão Nacional de Proteção de Dados (claims on the processing of personal data)	Personal data breach notification - fill out the claim submission form, available at https://www.cnpd.pt Claims notification – send e-mail to NCDP, to geral@cnpd.pt
E-Complaints Book	www.livroreclamacoes.pt

2.3. Alternative Resolution of Consumer Conflicts

The Clients can also resort to the Alternative Resolution of Conflicts.

For this effect, we inform that Millennium bcp is a subscriber to the following Conflict Arbitration Centers:

Consumer Conflicts Arbitration Center at Lisbon <http://www.centroarbitragemlisboa.pt> and Consumer Information and Arbitration Center at Porto, <http://www.cicap.pt/>.

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3. HANDLING THE CLAIM, DECIDING AND ANSWERING THE CLIENT

Claims received by the Bank are analyzed with principles of fairness, rigor and distance in the analysis, without making value judgements about the Bank's or the Customer's performance and within the framework of the Rules that regulate the Bank and Banking Activity in general. Whenever an immediate resolution is not possible, these are dealt with by a specifically dedicated unit, ensuring a response to the Complainant, in clear and simple language, and without undue delay, on their conclusion, decisions being based on legal, rational and objective criteria that protect Customers and the Bank interests.

The conclusion of the process, regardless of whether the decision is favorable or unfavorable to the Complainant, is always communicated to the Complainant, personally or by e-mail, letter or other communication channel (only for e-mail addresses, addresses and telephone numbers registered and associated, in the Bank's records, to the Customer/Complainant), indicating the reasons for the decision, when unfavorable.

When communicating its position, the Bank informs the Customer/Claimant of the possibility of forwarding his/her claim to alternative dispute resolution entities, referring to the information contained in this document.

4. AVAILABILITY OF THE POLICY

This Policy is communicated to the entire structure of the Bank and is permanently available through the Bank's Internal Portal, in the Documentation section, for consultation by all Employees. It is also made available to the general public via the website www.millenniumbcp.pt and the Bank's app.

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Órgão que aprovou: Executive Committee

Main changes: New document, corresponding to the content of RPR0068 in its Portuguese version.

Banco Comercial Português, S.A, with registered office at Praça D. João I, 28, in Oporto, having a share capital of EUR 3,000,000,000.00 Euros, registered at the Commercial Registry Office of Oporto with the single commercial registration and TIN 501 525 882.