

WELCOMING PEOPLE

Solutions that connect us to our land

Join Solução Mais Portugal, a bundle
of banking products and services, and
enjoy unique benefits all year round



Banco Comercial Português, S.A.

Millennium
bcp

Wherever you are in the Millennium family everyone saves

For a single monthly fee, **Solução Mais Portugal** provides you with a set of advantages in everyday products and services. This way, you save more than you would by subscribing for them separately.

PACKAGE-ACCOUNT MAINTENANCE FEE

Subscribing Solução Mais Portugal involves the payment of a monthly account package maintenance fee of 5€, charged monthly at the beginning of the following month to which it refers, if you set up and reinforce (net variation) monthly, with a minimum of 100€, Poupança Reforço Freqüente or Poupança Aforro (savings accounts) and subscribe the digital statement.

Otherwise, this monthly package-account maintenance fee will be 8€ (annual amount 99,84€, including Stamp Duty). There may be additional costs arising from the use of associated products and services.

CURRENT ACCOUNT

By subscribing Solução Mais Portugal, the associated current account will be exempt from maintenance fee of 64.92€, which is charged monthly in advance at a rate of 5.20€ for the fee plus 0.21€ for Stamp Duty. For new Customers the minimum amount to open an account is 250€ (subject to customer acceptance under the terms of the customer acceptance policy).

CHEQUES

Be exempt from the payment of issuing costs for up to 2 groups of 5 crossed non-endorsable cheques, per year, through the machines of the internal Millennium bcp Selfbanking network, with a maximum value of 9 €/group. Subject to credit decision.

REMOTE COMMUNICATION CHANNELS

Your bank is always close at hand so that you can carry out transactions in your Millennium bcp accounts, simply and safely, using your phone, smartphone or the internet.

CREDIT TRANSFERS IN AUTOMATIC CHANNELS

Exemption of fees for up to 25 transfers per month in euros (including the total of SEPA+ credit transfers, SEPA+ standing orders, and immediate transfers, made via automated channels, **with a standard fee of €1.20 per transfer**).

MB WAY TRANSFERS IN THE MILLENNIUM APP

Exemption of the MB WAY transfer fee, ordered from the MILLENNIUM App, of 0.1% of the transfer amount, even for transactions over 30€ or a total of 150€ or 25 transfers in a month.

HOME MEDICAL EMERGENCY INSURANCE

Feel safer in Portugal with a medical emergency assistance insurance that covers the first holder and members of his/her household (spouse or equivalent and economically dependent children, living at the same address, single and under the age of 24).

REPATRIATION

Solução Mais Portugal also includes an assistance insurance that ensures the repatriation of the first holder in case of death, up to a maximum of 5,000€.

SPECIAL CONDITIONS FOR INSURANCES UNDER THE VANTAGEM FAMILIA CAMPAIGN

More information at Millennium bcp Site or at any Branch.

POUPANÇA REFORÇO FREQUENTE (EXCLUSIVE TO SITE AND APP)

- Term Deposit for 360 days;
- Minimum setting / maintenance: 100€; Maximum settings: 2.500€; Maximum savings amount: 30.000€.
- Monthly interest payment;
- Early withdrawal subject to interest penalty;
- At the end of the period automatically renewed for 30 days.

POUPANÇA AFORRO

- Term Deposit for 180 days with automatic renewals for an identical period (maximum of 29 semesters);
- Minimum setting and maintenance amount of 25€;
- Maximum savings amount: 100.000€ with the possibility of monthly reinforcements from 25€;
- Half-yearly interest payment;
- Early withdrawal subject to interest penalty.

CARDS

2 Visa Debit cards, exempt from availability fee in the amount of 23.50€ each.

The annual availability fee is 24.44€, charged in advance. The first charge occurs in the month the card is issued and, in subsequent years, in the same month as the first issuance. Stamp Duty included.

2 Classic Credit cards, exempt from availability fee in the amount of 10.00€ each.

15.4% TAEG (Global Annual Effective Rate) and 13.300% TAN (Nominal Annual Rate) for a credit limit of € 1,500 paid over 12 equal monthly repayments plus interest and charges. Annual availability fee of €10.40, charged in advance. The first charge occurs in the month the card is issued and, in subsequent years, in the same month as the first issuance. Stamp Duty included.

Subject to credit risk assessment.



Cards available on Apple Pay.

Credit and Debit Cards exempted from fees on transactions abroad

Transactions made abroad, in countries and in currencies not ruled by Regulation 924/2009, are subject to the following fees:

- ISF - International Servicing Fee: 3.85% on the amount of the purchase.
- Withdrawals using a debit card: 4,00€ + 0,50% + 3.85%.

The Holders of cards part of Solução Mais Portugal are exempt from those fees, in transactions made in their country of residence.

European countries where Regulation 924/2009 applies: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Romania, Sweden, United Kingdom. Currencies included: Euro, Swedish Krona and Romanian Leu.

More information at www.millenniumbcp.pt.

Plus Stamp Tax.

Banco Comercial Português, S.A. Head Office: Praça D. João I, 28, 4000-295 Porto –Share Capital: 3.000.000.000 Euros - under the single registration and tax identification number 501525882 (Registered at the Commercial Registry Office of Oporto)
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 verified in ASF's 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 are fully assumed by the Insurance Company.

91 827 24 24 • 93 522 24 24 • 96 599 24 24 (call to national mobile network)

(+ 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.

OCIDENTAL
grupo ageas

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 no. 1129 verifiable at ASF Website.



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