

A close-up photograph of a middle-aged man with a grey beard and glasses, wearing a light blue shirt. He is looking down at a black smartphone held in his right hand. The background is blurred, suggesting an office or professional setting.

INTEGRATED SOLUTION OF BANKING

PRODUCTS AND SERVICES

When being Prestige means reducing costs

With the Prestige Programme you have at your disposal a number of products that make your day-to-day easier, personalized monitoring and exclusive services for the management of your assets.

Millennium
bcp Prestige

PRESTIGE PROGRAMME An integrated solution of banking products and services

THE EXCLUSIVITY THAT ORIGINATES A REDUCTION IN COSTS

CURRENT ACCOUNT

Exemption from payment of the account maintenance fee applicable to the Family Account and respective Related Accounts (up to a maximum of five) in the amount of **€5.20/month**.



PRESTIGE CARDS A UNIQUE LIFESTYLE

2 PRESTIGE DEBIT CARDS exempt from annual fee, **in the amount of €23.50 each.**

2 GOLD PRESTIGE CREDIT CARDS - TAEF 17.6%

Exempt from annual fee **in the amount of €30 each.**

TAEF de 17.6% (global annual effective interest rate) and 12.400% TAN (nominal annual rate) for a credit limit of €1.500 paid over 12 equal monthly repayments, plus interests and expenses. Annual Fee: €30. Subject to credit assessment.

1 PRÉ-PAGO CARD exempt from annual fee, **in the amount of €10.**

or **1 JOVEM CARD** exempt from annual fee, **in the amount of €10.**



PRESTIGE INSURANCES 4 TYPES OF PROTECTION FOR YOU AND YOUR FAMILY

Family Civil Liability Insurance:

with a maximum capital of **€150.000 per year**, with a sub-limit of €25.000 per injured person.

Home Medical Emergency Insurance: For the holder of the Prestige Programme and for his/her family, this Insurance is valid in Portugal (exception made to the Azores where the cover will only be valid in the island of São Miguel). The urgent medical assistance service is available by calling 210 347 933 from 00:00 to 24:00, without co-payment for the consultation.

Laptop Robbery Insurance: For the first holder of the current deposit account associated to the Prestige Programme, with a maximum capital of **€600 per year.**

IT Electronic Equipment Insurance: For the first holder of the Prestige Programme, with a maximum capital of **€600 per year** and an excess of **€50 per incident.**



OTHER INSURANCES

Special Conditions in the subscription of Insurances part of the Campaign Advantage Family. For more information, please go to millenniumbcp.pt or contact your Account Manager.



REDUCTION OF COSTS

SEE HOW MUCH YOU CAN SAVE WITH THE PRESTIGE PROGRAMME

Age	5€		6€	
	Financial Assets (€) + Wage (€) + Digital statement	Financial Assets (€) + Card charges (€) + Digital statement	Financial Assests (€)	Wage (€)
≥ 45	≥ 50.000 + ≥750	≥ 50.000 + ≥500	≥ 50.000	≥ 2.500
≥ 35 < 45	≥ 35.000 + ≥750	≥ 35.000 + ≥500	≥ 35.000	≥ 2.000
≥18 < 35	≥ 20.000 + ≥750	≥ 20.000 + ≥500	≥ 20.000	≥ 1.500

The Prestige Programme is an integrated solution of bank products and services with a monthly management fee of €6 or €5, depending on the Client's age and financial involvement with the Bank, otherwise, you will have to pay a €15 monthly fee. Access to the lowest price, €5, requires joining the digital documents service.

PRESTIGE PROGRAMME An integrated solution of banking products and services

ADDITIONAL BENEFITS FOR YOUR DAY-TO-DAY MANAGEMENT



PRESTIGE MANAGER

Prestige Programme places at your disposal a professional interlocutor who favours personalized follow-up: A Manager who knows you and ensures the management of your banking relationship with Millennium bcp. This professional executes your investment decisions, making the management of your assets more efficient and simpler.



PRESTIGE DOSSIER

Enables the access to detailed information on your current deposit account and related products namely, if applicable, information on your investment portfolio and the classification of the investments according to their maturity dates and per type of assets. This tool provides you with a full view of your assets and helps you plan future investments.



ADDITIONAL BENEFITS

SEPA TRANSFERS + VIA AUTOMATED CHANNELS

Exempt from the payment of fees in SEPA credit transfers + and SEPA Standing orders + in Euros (not urgent) to countries that are SEPA members (27 EU countries, the 3 from the EEA (Economic European Area) outside the European Union - Iceland, Liechtenstein, and Norway and also Switzerland, Monaco, Marino, Andorra, Vatican and the United Kingdom) or currencies ruled by the Regulation (EC) nr. 924/2009 (Euros, Swedish Kronor and Romanian Lei), provided that the order indicates the BIN, or IBAN (depending on the channel where the transfer order is made) and made through automated channels (ATM, Millennium bcp internal self-banking machines, Automated phone answering system (VRS), Millennium App and in www.millenniumbcp.pt) by debit of the associated account, in an unlimited number, subject to the specific limits of each channel and up to the maximum amount of €99,999.99 per transaction (or counter value if in Swedish Krona or Romanian Lei). Corresponds to €1.10/transfer.

MB WAY TRANSFERS

Made through the Millennium App are always exempt from the cost displayed in the price list, of 0.1% on the transfer amount, even for operations over €30 or a total of €150 or 25 transfers per month.

Exemption from the payment of the expenses due for the issue of up to 1 groups of 5 crossed, non-endorsable cheques, per month through the Self Banking internal ATM network of Millennium bcp, with a maximum value of €7.25/month. Subject to credit assessment.

Rental Safe: 20% reduction in the amount of the annual rental fee (corresponding to the maximum amount of €250/year).

The holder of the Prestige Programme can associate to the Prestige Account up to five other current accounts provided that the individual(s) that hold each account are related in the first and second degree (parents and children, grandparents and grandchildren), and/or have an undissolved marriage or live in a verifiable civil union.

These accounts benefit from the Exemption from the Maintenance Fee corresponding to a maximum amount of €5.20/month. This benefit does not apply to associated accounts classified as Minimum Banking Services Account, Recheio and Base Account.

Exemption of payment of a fee in Millennium bcp transfers between the current account of the Prestige Programme and associated accounts are exempt from paying the fee foreseen in the pricing, regardless of the channel used.

New Customer: the minimum amount for opening an account is €250.

For more information, please go to www.millenniumbcp.pt or contact your Account Manager.

Advertisement. This information does not dispense with the reading of the legally required pre-contractual and contractual information.

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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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