

PRESTIGE START AND FAMILY

INTEGRATED SOLUTION OF BANKING

PRODUCTS AND SERVICES

Direct to Prestige advantages

PRESTIGE **direto**

Millennium
bcp Prestige

PRESTIGE START AND FAMILY

Integrated Solution of Banking Products and Services

Choose the **Prestige Start or Family Solution** depending on the number of holders in your current account and benefit from a set of products and services to help you reduce costs.

> ADVANTAGES

Benefit from a complete solution of banking products and services with personalized follow-up.
Package account maintenance fee: **Prestige Start** from €2.5/month; **Prestige Family** from €3.5/month.

Prestige Start (1 Account Holder)

- Exemption from the annual fee of:
 - **1 Prestige Debit Card** in the amount of €23.50.
 - **1 Gold Prestige Credit Card - 17.6% TAEG (Global Annual Effective Rate)** - in the amount of €30.
- **Gadget Robbery Insurance** with a capital of €250 per annual fee and an excess of €50 per incident and **Multi-risk Insurance for IT Electronic Equipment** with a maximum capital of €600 per annual fee and an excess of €50 per incident.
In both situations only the equipments owned by the 1st account holder are insured.

Prestige Family (2 Account Holders)

- Exemption from the annual fee of:
 - **2 Prestige Debit Cards** in the amount of €23.50/each.
 - **2 Gold Prestige Credit Cards - 17.6% TAEG (Global Annual Effective Rate)** in the amount of €30/each.
- **Gadget Robbery Insurance** with a capital of €250 per annual fee and an excess of €50 per incident and **Multi-risk Insurance for IT Electronic Equipment** with a maximum capital of €600 per annual fee and an excess of €50 per incident.
In both situations only the equipments owned by the 1st and 2nd account holders are insured, and the limits mentioned above are the aggregate annual limits for each of the insurances.

> BENEFITS

- **Exemption from the account maintenance fee**, corresponding to an amount of €5.20.
- **Exemption of the commission's payment for SEPA+** credit Transfers in the automatic channels subject to the specific limits of each channel and up to a maximum value of €99,999.99 per transaction, in the amount of €1.10 per transfer.
- **MB WAY transfers in the Millennium App:**
Exemption of the MB WAY transfer fee, originated from the Millennium App, of 0.1% of the transfer amount.
- **Jovem Card** exempt from annual fee, in the amount of €10.

Exemption of the 12th and 24th monthly fees in the first two annual fees.

- **Médis Health** Insurance (Options 123, Vintage/Vintage Plus)
10% discount during the term of the Policy:
- Multi-risk Home Insurance **Homin**
- Car Insurance **Móbis**
- Life Insurance **Yolo**
- Pets Insurance **Pétis**
- Personal Accidents Insurance **Volta/Volta 55+**
- Travel Insurance Annual Travel Protection
- Work Accidents Insurance Domestic Workers Protection
- Civil Liability Insurance Weapons and Hunting Protection
- Transports Insurance Recreational Boating Protection

The discount applies to the total payable premium, without policy and documentation issuance cost.

PRESTIGE START AND FAMILY

Integrated Solution of Banking Products and Services.

> REDUCTION ON THE MONTHLY PACKAGE ACCOUNT MAINTENANCE FEE OF THE PRESTIGE START OR FAMILY SOLUTION

	Prestige Start (1 Account Holder)		Prestige Family (2 or + Account Holders)	
	>=18 <30 years	>=30 years	>=18 <30 years	>=30 years
With Prestige Customer criteria	€2.5	€3.5	€3.5	€4.5
Without Prestige Customer criteria	€8		€8	

All above fees are subject to the Stamp tax in effect.

Prestige Customer Criteria

Age	Financial Assets or	Salary or	Monthly regular transfers
>= 18 < 35	>= €20,000	>= €1,500	>= €3,000
>= 35 < 45	>= €35,000	>= €2,000	>= €4,000
>= 45	>= €50,000	>= €2,500	>= €5,000

> SHARE YOUR ADVANTAGES WITH YOUR FAMILY MEMBERS!

Find out more at millenniumbcp.pt

Family Member is defined as: the first holder of an account (child account) associated to the account holding the Prestige Start or Family Solution (parent account) who has a first or second degree relationship with the parent account holders (parents and children; grandparents and grandchildren) or an undissolved marriage relationship or a verifiable civil union.

START OU FAMILY, JOIN THE PRESTIGE DIRETO ADVANTAGES.

PRESTIGE START AND FAMILY

Integrated Solution of Banking Products and Services

Prestige Direto Start and Family

Integrated Solution of Banking Products and Services with a monthly package account maintenance fee depending on the number of account holders, age and the Customer's financial involvement with the Bank which varies between €2.5 and €4.50, otherwise the monthly fee is €8. All the fees are subject to Stamp Tax.

From the Prestige Start Solution to the Prestige Family

If you add additional holders to the account, you will be automatically upgraded to the Prestige Family Solution. If you remove holders from your account leaving it with only one account holder, you will be automatically migrated to the Prestige Start Solution.

Financial Assets

For the purposes of accounting for Financial Assets the 1st holder of the current account is deemed to have the sum of the average balances of the current accounts where he/she is the 1st holder and of the savings and investments associated with the same account(s).

Domiciled Salary or Pension/Retirement

For the purposes of accounting for the value of the salary or pension/retirement domiciled all regular transfers received in the month are summed up, duly coded at source with the ISO code "SALA" or "PENS" respectively, from all current accounts in which the Customer is the 1st holder. For this calculation values of a non-regular nature are excluded (e.g: Holiday or Christmas bonuses, supplements, occasional bonuses, etc.).

Inflows/ Regular transfers

3 months continuous guarantee of the amount identified for each age.

Gold Prestige Credit Card

17.6% TAEG and 12.400% TAN for a €1,500 credit limit paid over 12 equal monthly payments, plus interests and expenses. Annual fee: 30€. Subject to credit assessment.

MB WAY transfers:

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

All fees associated with this solution are subject to the applicable Stamp tax.

Advertisement

The information on insurances does not dispense with the reading of the legally required pre-contractual and contractual information.

New Customer

The minimum amount for opening an account is 250€. Subject to the Customer Acceptance Policy.

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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

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