

PRESTIGE START OR PRESTIGE FAMILY

BUNDLE OF BANKING

PRODUCTS AND SERVICES

Direct to Prestige advantages



PRESTIGE **direto**

Millennium
bcp Prestige

PRESTIGE START OR PRESTIGE FAMILY

Bundle of Banking Products and Services

Choose the **Prestige Start or Prestige 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 - 18.1% 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 - 18.1% 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.
- **CREDIT TRANSFERS + VIA AUTOMATED 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, originated from the Millennium App, of 0.1% of the transfer amount.
- **Jovem Card** exempt from annual fee, in the amount of €10.

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

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.

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Bundle 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 and brothers) or an undissolved marriage relationship or a verifiable civil union.

JOIN THE ADVANTAGES OF PRESTIGE START OR PRESTIGE FAMILY

PRESTIGE START OR PRESTIGE FAMILY

Bundle of Banking Products and Services

Prestige Start Or Prestige Family

Integrated solution of banking products and services with a package account maintenance fee that is debited monthly at the beginning of the following month to which it refers, depending on the number of account holders, age and the Customer's financial involvement with the Bank, which varies between €2.5 and €4.5, otherwise the monthly package account maintenance fee is €8 (maximum annual value €99.84, Stamp Tax included).

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.

Annual Account Maintenance Fee of €64.92, charged monthly for the amount of €5.20 commission plus €0.21 Stamp Tax.

Prestige Debit Card

Annual fee of 24.44€, charged in advance. First charge in the month the card is acquired and, in subsequent years, in the same month as the first charge. Stamp Tax included.

Pre-paid Jovem Card

Annual fee of 10.40€, charged in advance. First charge in the month the card is acquired and, in subsequent years, in the same month as the first charge. Stamp Tax included.

Gold Prestige Credit Card

18.1% TAEG (global annual effective interest rate) and 12.900% TAN (nominal annual rate) for a € 1,500 credit limit paid over 12 equal monthly repayments, plus interests and expenses.

Annual fee of 31.20€, charged in advance. First charge in the month the card is acquired and, in subsequent years, in the same month as the first charge. Stamp Tax included
Subject to credit risk 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.

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.

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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