

Cards

# Knowledge gives us the world. And many advantages.

For Millennium Private Banking, knowledge is capital. And in a global world, constantly connected, we have the firm conviction that knowledge is the most valuable asset we can own. That is why we present you a set of cards designed for those who are in permanent movement, but do not give up enjoying the best that the world has to offer.

Contact your Private Banker to find out which of our solutions is adequate for you .

PWM | THE BANKER

GLOBAL PRIVATE  
BANKING AWARDS  
2024

WINNER

Best Private Bank in Portugal

PWM Award and The Banker:  
"Global Private Banking Awards  
2024" category, in 2024.  
This award is the sole  
responsibility of the entities  
that awarded it.

**Millennium**  
private banking

Knowledge is capital



# Gold Debit Private Banking

Access your Current Deposit Account in a convenient, fast and secure way.

## A complete and comprehensive set of features

### Universal use

Shop and make withdrawals anywhere in the world through the Visa Network. In Portugal, also use all the operations provided by Multibanco network.

### Contactless technology

Pay with contactless technology up to €50 quickly and securely at payment terminals with this option. To activate, you will have to make a first purchase with using the PIN by selecting the Visa Network option.

For every €150 of accumulated value, you will always be asked to enter your PIN. After entering the PIN the counter is reset.

### MWallet

Make purchases, transfers and withdrawals from your smartphone or tablet using the Millennium App.

## Visa Luxury Hotel Collection

Your Card gives you access to the Visa Luxury Hotel Collection, where you can enjoy a service of excellence in booking your holiday or business stays in some of the most prestigious hotels in the world.

## Fraudulent Use

In case of loss or theft of your card you must immediately inform the Bank by calling:

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

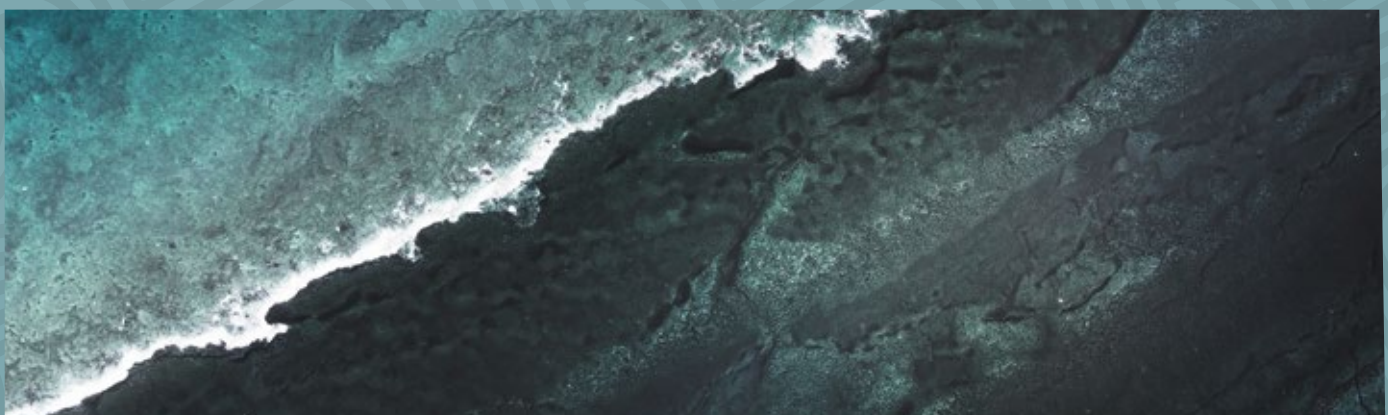
**(+ 351) 21 005 24 24** (call to national fixed network)

24h personal assistance. The cost of the calls depends on the specific prices agreed with your operator.

 Card available on Apple Pay.

Annual provision fee €24,44, charged in advance. First year free. In subsequent years, charged in the month the card was subscribed. Stamp Tax included.

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







**TAEG 17.0% and  
TAN 13.000%**

# Platinum Private Banking

**Take advantage of a range of insurance and assistance services designed to make your daily life easier.**

This card allows you to make purchases and cash advances all over the world, through the VISA Network, and in Portugal through the Multibanco Network. It is also equipped with contactless technology, ApplePay, MBWay, GarminPay and FitbitPay, which allows you to make payments comfortably and quickly.

A card that provides access to a set of **personalized services of high value and convenience**, among which we highlight:

- **Visa Luxury Hotel Collection:** your Card gives you access to the Visa Luxury Hotel Collection, where you can enjoy a world-class service when booking holidays or business trips in some of the most prestigious hotels all over the world.
- **Loungekey:** this service allows access to over 1,000 VIP Lounges in airports all over the world, with the presentation of the card, to travel with all comfort. Each visit amounts to €30, per person, which will be directly debited in the card.
- **Concierge:** includes additional assistance for tyre changes, flower deliveries, purchase of show tickets or the delivery of medicine.
- **Home Assistance:** guarantees access, free of travel costs, to an agreed network of qualified professionals, from technical services for gas, plumbing, carpentry to blinds and DIY.

If you travel and pay for your ticket with this card, you will also benefit from a **package of insurances and assistances** in case of:

- Travel unforeseen events, such as 6 or more hours late flight departure or refused admission to a confirmed flight;
- Urgent expenses due to luggage loss, with delays of more than 6 or 48 hours;
- Medical Emergency Assistance Abroad.

The International Servicing Fee (ISF) on withdrawals, credit cash advances and payments for goods and services carried out with this card – outside the European Economic Area (EEA) or in the EEA in currency other than Euro, Swedish Krona or Romanian Leu – is of only 1% (plus Stamp Tax).

With a very competitive cash advance and withdrawal fee abroad (just €1 plus 4% on the amount advanced), this is the credit card planned for you. The fees are subject to the applicable Stamp Tax.

And by making €8,000 annual purchases or cash advances on the Visa network, we do not charge the card's availability fee of €75, plus Stamp Tax.

17.0% TAEG (global annual effective interest rate) and 13.000% TAN (annual nominal rate) for a €5.000 credit limit paid over 12 equal monthly repayments, plus interests and expenses. Annual provision fee €78.00, charged in advance. First charge in the month the card is subscribed and, in subsequent years, in the same month as the first charge. Stamp Tax included. Subject to credit risk assessment.

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**TAEG 19.0% and  
TAN 12.800%**

# Tap Platinum

**With the TAP Platinum credit card earn miles and enjoy all the advantages of the TAP Miles & Go Programme.**

## Miles for your everyday shopping

Use your card and add miles to your flight and partner miles.

**2 for every €1 purchase with your TAP Platinum card** on the VISA network with a maximum limit of 75,000 miles / month.

No miles will be awarded for withdrawals of money on credit, payments for services or purchases with entity and reference, payments to the State, Via Verde, tolls and other low-value payments, annual fees, charges, commissions, interest and taxes.

**1 Mile** status for every 5 miles of purchases earned with the TAP card (up to a maximum of 5,000 miles per year). Status miles contribute to the TAP Miles&Go Programme status (Miles, Silver and Gold).

**4,000 to 15,000** when you join Club TAP Miles&Go, depending on the chosen plan, provided that during the plan's validity period you have earned a minimum amount of 25,000 miles for purchases made with this card.

The miles validity is unlimited, as long as you make at least 1 purchase per month with your TAP card.

All miles are sent to TAP monthly, on the card statement's closing date, and will be credited to the TAP Miles&Go Programme associated with the card account.

## TAP Special Benefits

With your TAP Platinum card, whenever you travel with a TAP ticket on TAP-operated flights, you can enjoy additional benefits regardless of the class in which you travel (except tap | discount tickets).

**Premium Check-in** at National Airports.

**Fast Track** - priority Security and X Ray at Lisbon Airport.

**Additional piece of luggage**, with a maximum of 23 kg (not cumulative with excess luggage free of charge of Victoria cards).

**TAP Premium Lounge** at Lisbon Airport on international flights and at Funchal and Porto Airport Lounges.

**VIP LoungeKey** at more than 1,000 airports around the world, upon presentation of the TAP Platinum Card. Each visit has a €30 cost, per person, to be debited directly from the card account.

19.0% TAEG and 12.800% TAN for a €12,500 credit limit paid over 12 equal monthly repayments, plus interests and expenses. Annual provision fee €312.00, charged in advance. First charge in the month the card is subscribed and, in subsequent years, in the same month as the first charge. Stamp Tax included. Subject to credit risk assessment.

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# Millennium

private banking

Knowledge is capital

## Lisbon

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## Cascais

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Rua Sebastião José de Carvalho e Melo 6, 2750-483 Cascais

## Oporto

Tel.: +351 220 044 190/+351 220 037 440/+351 220 037 510 (call to national fixed network)  
Avenida Boavista 2706, 4100-119 Porto

## Braga

Tel.: +351 253 008 370 (call to national fixed network)  
Praça Conde Agrolongo 52, 4700-312 Braga

## Aveiro

Tel.: +351 234 004 200 (call to national fixed network)  
Cais do Cojo 12, 3800-133 Aveiro

The cost of the calls depends on the specific prices agreed with your operator.

Banco Comercial Português, S.A., registered at BdP with No 33; Registered office: Praça D. João I, 28, 4000-295 Oporto; Share capital: 3.000.000.000 euros; Single commercial registration and tax: 501 525 882 (Commercial Registry Office of Oporto).  
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Insurance broker, registered under no. 419527602, with the Insurance and Pension Funds Supervision Authority - Registration Date: 21/01/2019. Authorisation for the mediation of life and non-life insurances.  
Information and other registration details may be verified at [www.asf.com.pt](http://www.asf.com.pt).