IPHONE CAMPAIGN

REGULATION OF THE CAMPAIGN TO ATTRACT NEW CUSTOMERS AND SALARIES

1. PROMOTING ENTITY

The "Campaign to Attract New Customers and Salaries - iPhone" (hereinafter the "Campaign") is carried out by Banco Comercial Português, S.A., with registered office at Praça D. João I, 28, in Oporto, having a share capital of 3,000,000,000.00 Euros, registered at the Commercial Registry Office of Oporto with the single commercial registration and TIN 501525882, (hereinafter referred to as "Millennium bcp" or "Bank"). This Campaign is subject to the following conditions.

2. PERSONAL AND TEMPORAL SCOPE

2.1 The Campaign is aimed at Millennium bcp **Personal Customers**, living in mainland Portugal and the Autonomous Regions, aged between 18 and 72 years old, who fulfil all the conditions for participation and eligibility set out in section 3. below.

2.2 The Campaign runs between 16/10/2026 and 15/02/2027.

2.3 This Campaign is not cumulative with other Customers or Salaries Attraction campaigns in force.

3. CONDITIONS OF PARTICIPATION AND ELIGIBILITY

Participation in the Campaign and the granting of the benefit are subject to the fulfilment of the following cumulative conditions:

New Customers

A New Customer is considered to be a person who, on 15/10/2026, was not the first holder of any account with the Bank and opens an account as the first holder during the campaign (hereinafter the "Account"), provided they meet all of the following conditions:

a) Open an Account via any of the Bank's channels (Branch or online), with a minimum deposit of €250;
b) Transfer to the Account the salary or retirement pension, with a minimum net monthly amount of €1,200 (one thousand two hundred euros);
c) Apply for a credit card issued by Millennium bcp, linked to the Account, which approval and granting are subject to a credit risk assessment by the Bank;
d) Sign up for and take out a personal loan contract via the Millennium App for a term of 36 months (limited to 75 years of age at the end of the contract), for the purpose of purchasing an iPhone device, under the terms set out in **4., 5. and 6.**

Salary or retirement pension amounts are considered to be the sum of the credits processed monthly and regularly by bank transfer duly coded at their origin with the ISO code "SALA" relative to salary or "PENS" relative to retirement pensions.

The transfer of the salary or retirement pension does not imply or assume the subscription of any overdraft facility.

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4. BENEFIT

4.1 The benefit associated with this Campaign is the opportunity to take out a personal loan with the Bank for a term of 36 months to purchase an iPhone, with a monthly bonus, credited to the Account, provided the Customer meets the criteria set out in 4.2. The Bank hereby informs the Customer that they meet the conditions for taking out a personal loan, as set out in section 5.2 below.

4.2 The Bank's bonus amount is paid monthly provided that, in addition to the conditions set out in 3., the cumulative conditions listed below are met and provided that the personal loan remains in force without any changes to the initial terms:

a) Transfer to the Account a salary/retirement pension, with a minimum net monthly amount of €1,200;
b) Make credit card purchases totalling at least €200 per month;
c) The monthly instalment and respective stamp duty must be debited from an account held with Millennium bcp.

4.3 To verify compliance with the conditions set out in 4.2, the salary/pension amounts and credit card purchases made in the previous month are taken into account.

4.4 In any month in which the above conditions are not met, the Bank's bonus will not be awarded, and it is neither cumulative nor recoverable.

4.5 If the Customer fails, in any given month, to pay the instalment amount on the corresponding due date, they will permanently lose their entitlement to the monthly benefit.

4.6 The bonus amount will be credited to the Account on the day the personal loan instalment is paid.

4.7 The iPhone Personal Loan allows the purchase of just one of the devices listed in the table below, subject to the terms and conditions set out therein.

4.8 Each Customer may only purchase one device under this campaign.

4.9 The benefit cannot be exchanged or replaced for cash or any other product or service.

4.10 At the end of the personal loan term, the Customer may choose to pay the Bank the residual amount set out in the table below (debited together with the 36th instalment) or, alternatively, may make use of the "trade in programme" in accordance with the terms set out in section 7, subject to a prior assessment of the condition of the device by the trade in partner.

4.11 The Customer may also, by submitting a written request to the Bank, by the payment date of the 35th instalment, request that the capital portion of the 36th instalment which includes the residual value be paid in 6 monthly instalments. To this end, the loan contract must have been fulfilled in full, and the Customer must not be in failure or default towards the Bank.

4.12 For **New Customers**, the **monthly bonus is € 30.85** and corresponds to the monthly instalment on the personal loan for the purchase of an iPhone 17 256 GB.

4.13 New Customers may choose an iPhone from a higher range than the standard offer (iPhone 17 256GB), with the Bank's monthly bonus remaining at € 30.85, and the Customer will pay the difference as to the monthly instalment for the device under the Upgrade option (iPhone Air, iPhone 17 Pro, iPhone 17 Pro Max, iPhone 18 Pro, iPhone 18 Pro Max and iPhone Duo), according with the following table:

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TABLE - NEW CUSTOMERS

TYPE OF OFFER	BASE OFFER	DEVICE UPGRADE OPTIONS			
Available devices	iPhone 17 256GB	iPhone Air 256GB	iPhone Air 512GB	iPhone 17 Pro 256GB	iPhone 17 Pro Max 256GB
Financing Amount	1,105.38€	1,309.08€	1,551.58€	1,309.08€	1,454.58€
Monthly instalment	30.85€	36.23€	42.87€	35.83€	39.81€
Monthly Bonus from the Bank	30.85€	30.85€	30.85€	30.85€	30.85€
Amount payable by the Customer if the conditions are met	0€	5.38€	12.02€	4.98€	8.96€
Residual value	160.81€	203.09€	243.74€	219.35€	243.74€
TAN (Annual Nominal Rate)/ TAEG (Annual Effective Interest Rate) (%)	8.000% / 9.8%	8.000% / 9.8%	8.000% / 9.8%	8.000% / 9.8%	8.000% / 9.8%
Term (months)	36	36	36	36	36

TYPE OF OFFER	DEVICE UPGRADE OPTIONS					
Available devices	iPhone 18 Pro 256GB	iPhone 18 Pro 512GB	iPhone 18 Pro Max 256GB	iPhone 18 Pro Max 512GB	iPhone Duo 256GB	iPhone Duo 512GB
Financing Amount	1,454.58€	1,697.08€	1,600.08€	1,842.58€	2,327.58€	2,570.08€
Monthly instalment	39.81€	46.45€	43.79€	50.43€	63..71€	70.34€
Monthly Bonus from the Bank	30.85€	30.85€	30.85€	30.85€	30.85€	30.85€
Amount payable by the Customer if the conditions are met	8.96€	15.60€	12.94€	19.58€	32.86€	39.49€
Residual value	243.74€	284.39€	268.13€	308.78€	390.08€	430.73€
TAN (Annual Nominal Rate)/ TAEG (Annual Effective Interest Rate) (%)	8.000% / 9.8%	8.000% / 9.8%	8.000% / 9.8%	8.000% / 9.8%	8.000% / 9.8%	8.000% / 9.8%
Term (months)	36	36	36	36	36	36

4.14 In the event of any changes to the RRP (Retail Sales Price) of the device listed in the table in section 4.13, the iPhone personal loan instalments plan will be updated and will apply to new customers joining the campaign. The Bank's monthly bonus will also be adjusted in line with the new prices from that date. The new terms and conditions will be published on millenniumbcp.pt and the campaign regulation will be updated. The Bank will ensure that the bonus on the basic offer is always equal to the monthly instalment.

5. PROCEDURAL ASPECTS

5.1 The selection of eligible Customers for the Campaign will be made on a daily basis.

5.2 Eligible Customers will be able to sign up for the "iPhone Personal Loan" campaign via the Millennium App, on the home page after login.

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5.3 The Bank will carry out a risk assessment of the loan application and will respond to the Customer within 24 hours at the latest.

5.4 Following the loan approval, the Bank will order the chosen device, and the loan contract will start on the date of delivery of the device as specified by MBIT, S.A.

5.5 The deadline for joining the campaign is 31 March 2027 (inclusive).

6. DEVICE DELIVERY PROCESS & WARRANTY

6.1 Delivery of the device is handled by MBIT, S.A., TIN 502764406, with its registered office at Rua Antero de Quental, no. 351, 4455-568 Perafita.

6.2 Once the purchase order has been confirmed, MBIT, S.A. undertakes to deliver the device within a maximum of 12 working days from the date the order is placed. Delivery will be made to the home address or to another address specified by the Customer (valid only for addresses in mainland Portugal and the Autonomous Regions). If it is not possible to make the delivery within the specified deadline, MBIT will inform the Customer of the new expected delivery date. The device will be delivered in good condition, properly packaged and complete with all the accessories provided.

6.3 For clarification of doubts, check the status of an order, returns or other matters relating to the device, Customers should contact MBIT, S.A. directly via the following channels: **Support Line:** 220 046 155 and **Email:** marketplace.mbcp@mbit.pt.

6.4 MBIT, S.A. undertakes to accept returns of products up to 14 days after the date of purchase, provided that the Customer returns the products in their original package, in perfect condition, with the seal unbroken, and accompanied by the corresponding invoice.

6.5 Technical support and maintenance services for the products will be provided by the manufacturer's technical departments, branches, authorised dealers or agents, ensuring easy access, efficiency, reliability and opportunity.

6.6 Should the Customer exercise their right of cancellation before the device is delivered, they must notify the Bank of their intention via the channels provided for this purpose. Upon receipt of the cancellation request, the Bank will cancel the credit contract and notify the Customer of the termination of the contract. In such situations, where the device is not delivered, the Customer is under no further obligation and any transactions relating to the credit will be cancelled and the amounts required to restore the original state are processed to the Customer's account, where applicable.

6.7 MBIT, S.A., as the partner entity responsible for supplying the device, ensures that requests relating to the return of device are processed in cases where the contract is terminated. In cases of cancellation without delivery, MBIT should simply be notified by the Bank that the process has been cancelled, ensuring that no further logistical arrangements or invoicing takes place.

6.8 In cases of cancellation with delivery, MBIT receives and verifies the condition of the device, confirms that no Apple ID has been activated, cancels the invoice associated with the device, and notifies the Bank that the validation has been completed, thereby enabling the credit process to be closed and any refunds to be issued to the Customer.

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7. DEVICE TRADE IN PROGRAMME AT THE END OF THE CONTRACT

7.1 The Customer may choose, at its own discretion, to return the device and receive the corresponding residual value (as set out in the table in section 4.13) through the trade in programme at the end of the contract, which is provided by Td Synnex Portugal, Lda, TIN 502703628, hereinafter referred to as "trade in partner".

7.2 The Customer may request that Td Synnex the device's trade in from the 34th month of the personal loan contract and for a maximum period of 45 days, via a dedicated website for the campaign, which details will be provided by email, text message and/or push notification (from the 33rd month). The Bank may, for operational reasons, notify the Customer of a different period, which will prevail for the purposes of the trade in programme.

7.3 Whilst registering the device on the Td Synnex website, the Customer may estimate the amount they will receive in return (valuation), depending on the model and conditions of use, as set out in section 7.8.

7.4 This service guarantees the Customer a value up to the residual value set out in the table in section 4.13, provided that the device meets the conditions set out in **Annex I** to this regulation. Once the device has been validated, Td Synnex pays the applicable percentage of the residual value directly to the bank on behalf of the Customer.

7.5 For trade in purposes, the Customer must (i) follow the instructions provided by the Bank, (ii) fill in/confirm the details required for the collection and identification of the device, and (iii) send the device to the trade in partner, with no delivery costs to the Customer, using the specified delivery method. Upon reception, the trade in partner assesses the device condition and informs the Customer of the result, in accordance with section 7.8.

7.6 Signing up to the trade in programme requires that the credit contract is currently in force. If there are any instalments and/or amounts in arrears, the Customer must settle these in full with the Bank in order to benefit from the settlement of the residual value through the trade in programme. The residual value will only be settled if, on the date of final validation of the device by the trade in partner and/or on the due date of the residual value (whichever comes first), the credit contract is settled (with no default amounts), and the Customer remains liable for all amounts due until that settlement.

7.7 Before shipping the device as set out in clause 7.5, the Customer must: (i) make a backup of their data; (ii) remove the SIM card and/or memory card; (iii) reset the device to its factory settings; and (iv) disable any activation locks, including removing the iCloud/Apple ID and disabling "Find My". Devices with activation locks cannot be accepted and they will be deemed to have no value for the purposes of the trade in programme and may be returned to the Customer in accordance with section 7.8.

7.8 The device is assessed by the trade in partner, based on technical criteria and its physical/functional condition. If the calculated amount is less than the residual value, because the device does not meet the required conditions (as set out in the annex to this regulation), the Customer shall be liable for the difference for the purposes of settling the residual value, and make the relevant payment to the Bank in accordance with the terms and deadlines set out in the loan contract and/or with any instructions that may be communicated to them. For evidence purposes, the trade in partner may take photograph(s) and/or video footage of the device and the unpacking process, particularly in cases where there is a discrepancy with the condition stated by the Customer or where the contents received do not match the expected device. If the calculated amount is equal to the residual value, the trade in partner shall settle this liability with the Bank.

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7.9 In the event of a refusal to the trade in, a request by the Customer to return the device, or if it is not possible to accept it (including by activation blocking), the device will be returned to the Customer. Return may be subject to delivery and/or handling charges, which may be charged to the Customer, subject to prior notification during the trade in process.

7.10 If, during the term of the loan contract, the device is replaced under the manufacturer's warranty or following an insured claim: (i) in the case of an equivalent replacement (same model/type), the replacement device may be accepted, provided the Customer can provide proof of the replacement and the new serial number; (ii) in the case of replacement with a higher-end device, the trade in programme only guarantees a value up to the residual value estimated for the originally financed device; (iii) in the case of replacement with a lower-end model (iPhone 16 or lower), the trade in value may be lower than the residual value, in which case the provisions of section 7.8 shall apply with regard to any difference.

7.11 It is hereby agreed that should the Customer not choose the device's trade in programme at the end of the contract, or should the Customer choose the device's trade in programme at the end of the contract in the circumstances set out in clause 7.9 above, and/or should the assessed value be lower than the residual value, the Customer shall remain obliged to fulfil their outstanding personal loan obligations in full, in particular the payment of the respective residual value.

8. INFORMATION ON PROCESSING AND PROTECTION OF PERSONAL DATA

8.1 The processing of Personal Data is carried out in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 (General Data Protection Regulation, or GDPR) and the applicable legal and regulatory provisions on personal data protection, as well as any instructions or rulings issued by the competent authorities regarding personal data protection.

8.2 For the purposes of delivering the device, the necessary personal data will be provided to MBIT, namely: full name, tax identification number (TIN), email address, telephone number, home address and delivery address, if different. MBIT acts as the Independent Data Controller for the aforementioned data, in accordance with the General Data Protection Regulation.

8.3 The entities responsible for handling the data (controller) is the Bank, the joint ventures in which it takes part and companies controlled or partly owned by it. For that purpose, the Bank may be contacted to the address: Av. Prof. Dr. Cavaco Silva (Tagus Park) Edf. 1, n.º 32 2740-256 Porto Salvo, Phone: 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 communications cost will depend on the pricing agreed with your operator or also through the e-mail address: secretariado.sociedade@millenniumbcp.pt.

8.4 Outsourcers, as well as suppliers or services license providers to the Bank, including those with head office outside the European Union, may have access to the data collected and recorded by the Bank and process the data of the natural persons intervening in this contract, when and to the extent this is necessary to comply with the contractual obligations set forth between the Bank and those persons, outsourcers being bound by the bank secrecy duty as well as by the duty to strictly comply with the legislation and rules applicable to personal data processing under the exact same terms that bind the Bank.

8.5 Personal data are stored for different periods, depending on the purpose for which they were collected and taking into account the following criteria: legal obligations for the conservation of information, necessity and minimisation of data processed according to the respective purposes. The Bank will erase or render

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anonymous the personal data of the natural persons intervening in this contract when these are no longer necessary for the purposes for which they were collected and processed.

8.6 The natural persons intervening in this contract are granted by law the rights of information, access, rectification, object, erasure, restriction of processing and data portability, by means of a written communication addressed to the Bank. The exercise of these rights, as well as any complaint regarding the processing of their personal data, may be submitted to the Bank or its Data Protection Officer, all in accordance with the provisions of the Bank's Privacy Policy and always without prejudice to MBIT's responsibilities as an Independent Data Controller. The Bank's Privacy Policy can be accessed at any of the Bank's branches or via its website at www.millenniumbcp.pt, as well as in documents available on the Bank's various communication platforms. The contact information of the Bank's Data Protection Officer is: Av. Prof. Dr. Cavaco Silva (Tagus Park) Edf. 4, n.º 26, 2740-256 Porto Salvo, or through the e-mail address: protecao.dados.pessoais@millenniumbcp.pt. There is also the right of making a complaint addressed to a competent data protection supervisory authority as set forth by law.

8.7 The privacy policy mentioned in the previous section may be altered at any time to adjust it to the best market practices or to future legislative and regulatory amendments. The updated version may also be consulted at any of the Bank's branches or at its website www.millenniumbcp.pt.

9. CONDITIONS AND ADDITIONAL INFORMATION

9.1 Registration for the Campaign implies unreserved acceptance by the participants of the terms and conditions set out in this Regulation.

9.2 The Bank reserves the right to modify this Regulation whenever it deems necessary, namely, to change the conditions of participation. In this case, the changes will be communicated on its website one (1) day in advance.

9.3 The Bank reserves the right to interrupt the Campaign with a justifiable cause, when it considers it necessary, provided that it communicates it on its website 1 (one) day in advance.

9.4 For more information on this Campaign, please visit Millennium bcp's website.

Oeiras, 16 october 2026

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ANNEX I – TECHNICAL CONDITIONS FOR ASSESSING THE CONDITION OF THE DEVICE FOR TRADE IN

The assessment is based on the functional and physical condition of the device, as well as compliance with essential requirements (such as safety and unlocking). Based on this assessment, the device is classified into one of the categories listed below. All devices must be handed over with no active locking and with all data removed. The device's condition will always be checked upon receipt, and the initial assessment may be adjusted. If the assessment result is lower than expected, there is the option to accept it or request that the device be returned.

Devices Assessment Criteria

Class A – Maximum Value (100%)

Devices in very good overall condition:

- Fully functional
- With minor wear and tear, no cracks or significant visible damage
- (LCD) screen without any damage
- Battery in good working conditions
- No signs of liquid damage
- With the “Find My iPhone” (or equivalent) feature disabled

These devices are eligible for the full amount specified.

Class B – Intermediate Value (50%)

Functional devices, but showing signs of use or damage:

- They work correctly, even if they have aesthetic damage
- They may have a cracked screen, provided the display (LCD) is still working
- They may have scratches, dents or significant wear and tear
- Operational ports and connections
- No damage due to liquid

These devices are partially valued.

Class C – No Value (0%)

Devices that do not meet the minimum requirements:

- Non-functional
- Faulty screen (LCD)
- Swollen battery or battery with serious faults
- Damages caused by liquids
- Active blocking (iCloud, Find My iPhone, Google Lock or similar)
- Devices with a blocked IMEI or reported as stolen

These devices are not eligible for valuation.

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