MEMBER GET MEMBER CAMPAIGN REGULATION

FOREIGNERS RESIDING IN PORTUGAL

1. PROMOTING ENTITY

The Member get Member Foreigners Residing in Portugal Campaign (hereafter 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. VALIDITY PERIOD

This Campaign runs from August 10 to September 30, 2026, and is not cumulative with other Personal Customer Campaigns, related to products that give the right to the attribution of benefits in this Campaign and that are in force in the same period.

3. ELIGIBILITY AND PERSONAL SCOPE

The following are considered participants in this Campaign:

- **Referring or Referring Customer**: An individual with the status of a foreigner residing in Portugal, over 18 years of age and the first holder of a current deposits account at Millennium bcp, opened before August 10, 2026, who indicates to the Bank and within the scope of the Campaign, a Referred Customer.
- **Referred or Referred Customer**: An individual over 18 years of age, excluding Individually Organised Entrepreneurs (ENI), who until August 9, 2026, is not the 1st deposit account holder at Millennium bcp. The Referred Customer does not need to belong to the Segment of Foreigners residing in Portugal.

4. PROMOTIONAL CODE

Each Referring is assigned a promotional code to be shared with the Referred, which the Bank sends to the same via email, SMS and/or Notification in the Millennium App.

This code must be uploaded by the Referred in the process of opening the current deposits account indicated on section 5 of this Regulation.

5. RULES OF PARTICIPATION AND BENEFITS

5.1. This Campaign consists of granting exemption from the Integrated Banking Products and Services Solution Fee (for Personal Customers) provided for in the Bank's price list to the Referring and Referred:

5.1.1. **Referring**: A Referring Customer may indicate to the Bank up to 2 Referred Customers and benefit from the exemption from the Integrated Banking Products and Services Solution Fee (of Personal Customers) for 1 year for each Referred Customer who meets the criteria required in 5.1.2. The maximum benefit attributable under this Campaign corresponds to 2 years of exemption from the aforementioned Fee.

5.1.2. **Referred**: The Referred Customer who opens a current deposits account at Millennium bcp, during this Campaign, with the Promotional Code, must meet the following criteria cumulatively, within 1 month after opening the account:

i. Make the first deposit of €250 or more;

ii. Subscribe to an Integrated Banking Products and Services Solution (for Personal Customers) of their choice;

After verifying compliance with the aforementioned criteria, the Referred Customer benefits from the Exemption from the Integrated Banking Products and Services Solution Fee (for Personal Customers) for 1 year.

5.2. The Integrated Banking Products and Services Solutions covered are: Millennium GO!, Millennium GO! Universitário, Mais Portugal, Cliente Frequente, Cliente Frequente Light, Programa Prestige, Prestige Start and Prestige Family.

5.3. The benefit cannot be exchanged or replaced by cash or any other product or service.

6. ATTRIBUTION OF BENEFITS

6.1. The eligibility of participants will be ascertained:

- **Referring**: 1 month from the end date of the Campaign period, after confirmation of the number of Referred Customers who have met the required Campaign criteria;
- **Referred**: 1 week after opening the account, in accordance with the subscribed requirements and products as defined in section 5.

6.2. The Bank communicates to the beneficiaries, the Referring and Referred, by email, SMS and/or Push Notification in the Millennium App, the attribution of the respective benefits.

7. EXCLUSIONS FROM THE ATTRIBUTION OF BENEFITS

7.1. Millennium bcp members of the management and supervisory bodies, the Statutory Auditor and Employees, will not be eligible for the Campaign. For this purpose, “Employees” are considered to be all persons with an employment, traineeship or service provision relationship with Millennium bcp.

7.2. Even if they meet the defined criteria, Customers will not be eligible for the Campaign if, at the time of the calculation, there are irregularities/default issues with the Bank, namely, seizure, pledge or any other measure of judicial seizure applied on salaries, pensions or retirement pensions credited through the Bank; or on balances or amounts registered in banking accounts of which the Customer is the holder or co-holder; or default of any credit contracts signed with the Bank; or registration of returned cheques, due to lack or insufficient funds, drawn by the Customer on any account of which they are the holder or co-holder; or also notification to the Bank of the inhibition of the holder's use of cheques.

8. DATA PROTECTION AND CONFIDENTIALITY

8.1. The Bank, under its duty of secrecy, shall not provide any information on the beneficiaries other than those provided for or arising from this Regulation.

8.2. All information about Millennium bcp's Privacy Policy, including what personal data is processed and under what conditions, what measures are adopted to protect the security and privacy of such personal data, what rights Customers have as data subjects and under what terms they can exercise them, is available for consultation at https://ind.millenniumbcp.pt/pt/Particulares/Pages/Principios-Tratamento-Protecao-Dados-Pessoais.aspx.

9. ADDITIONAL PROVISIONS

9.1. Participation in this Campaign implies the acknowledgement and full acceptance of these terms and conditions.

9.2. Any non-compliance with the conditions of the Regulation may result in the exclusion of the participant and the refusal of the benefit attribution by the Bank.

9.3. Millennium bcp cannot be held responsible for any unlawful acts that may be carried out by the participants of the Campaign, any other stakeholders or third parties, either during its term or after its end.

9.4. Any and all activities, even if attempted, that aim to obtain advantage through acts that do not respect or distort the objective of this Campaign and/or violate the provisions of this Regulation, will lead to the exclusion of the corresponding participants, and all legal mechanisms that are deemed necessary may also be activated.

9.5. Millennium bcp reserves the right to suspend this Campaign, at any given time, temporarily or permanently, as well as to introduce any changes in these Regulation, assuming the obligation to disclose these changes at millenniumbcp.pt.

9.6. For more information about this Campaign, visit the millenniumbcp.pt website or enquire at a Branch of the Bank.

9.7. This Regulation is available for consultation at millenniumbcp.pt.

9.8. This Regulation is governed by Portuguese law, and the Portuguese courts are competent to settle any potential conflict arising from its application.

Oeiras, 10 August 2026