

SALARY CAMPAIGN – “20% BONUS FOR YOUR SALARY?”

REGULATIONS PROMOTING ENTITY

1. The “Salary Campaign - 20% bonus for your salary?” (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 will obey to the following conditions:

2. PERSONAL AND TEMPORAL SCOPE

2.1 The Campaign is aimed at individual Millennium bcp Customers, first holders of a current deposits account with the Bank (hereinafter “Account”), aged 18 or more, who fulfil all the conditions for participation and eligibility set out in section 3. below.

2.2 The Campaign runs from 16 April to 15 July 2025.

2.3 This Campaign is not cumulative with other Customer/Salary Attraction Campaigns in force.

3. CONDITIONS OF PARTICIPATION AND ELIGIBILITY

3.1. Participation in the Campaign and the granting of the Bonus are subject to the fulfilment of the following cumulative conditions:

- a) The Customer transfers his/her salary or retirement pension into the Account, provided that the 1st salary or retirement pension credit is made by 15 July 2025 and the 2nd salary or retirement pension credit is made by 31 August 2025 (inclusive), for a minimum net monthly amount equal to or greater than €900 each;
- b) The Account must have an associated credit card issued by Millennium bcp.
- c) That Customers register for the Campaign via the banner to be made available on the Millennium App on the first screen after logging in, until 31/08/2025.

3.2 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 “SALA” code relative to salary or “PENS” relative to retirement pensions.

3.3 For the purposes of this Campaign, the first 2 (two) consecutive months' salary or pension credited to the current account will be considered valid, provided that no salary or retirement pension has been credited to the Account between 16 October 2024 and 15 April 2025.

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

4. BONUS

4.1. The Bonus to be awarded under this Campaign consists of the return of 20% of the salary or retirement pension amount, with a maximum of €450 (four hundred and fifty euros) in the form of cashback on a credit card associated with the Account. The amount of the Bonus will be credited in a single payment.

4.2 For the purposes of calculating the Bonus, the lowest value of the first 2 (two) consecutive months' salary or pension amounts credited to the Account, as referred to in 3.2, will be taken into account.

4.3 The Bonus will be credited to the credit card-account in the month following compliance with all conditions referred in 3.1.

4.4. No credits are made to credit card-accounts that are in default or without any active card.

4.5 The award of the bonus presupposes a 24-month loyalty period for the transfer of the salary or retirement pension into the Account.

4.5.1. If during the said 24-month period, and for 3 consecutive months, the Customer ceases to receive a salary or retirement pension in the Account, the Customer undertakes to reimburse the Bank for the total amount of the bonus attributed.

4.5.2. For the purposes set out in the previous paragraph, the Customer undertakes to provision the Account and authorises Millennium bcp to debit the Account for the amount due.

4.5.3. The amount referred to in the previous paragraphs will not be debited if, during the period in question, any subsidy credit from the Social Security system is credited to the Account.

4.6 The bonus amount corresponds to taxable income under the terms of Article 5(1) of the Individuals Income Tax Code (IRS Code) and is subject to withholding tax at the rate of 28%, unless the option of aggregation is chosen, in which case the general IRS rates will apply. The total value of the gross bonus amount will be a maximum of €625.00 with €175.00 for withholding tax (IRS).

4.7 The Bonus will not be awarded if the Customer is in default with the Bank.

4.8 The Bonus cannot be exchanged or replaced for cash or any other product or service.

5. PROCEDURAL ASPECTS

5.1. The selection of eligible Customers for the Campaign will be made on a weekly basis starting in the second week of May 2025.

5.2. The banner for Customers to register for the Campaign will be only available to the 1st holder of the Account, from the week following the crediting

of the first salary/retirement pension. The deadline for registering for the campaign will be 31 August 2025 (inclusive).

6. CONDITIONS AND ADDITIONAL INFORMATION

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

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

6.3. 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.

6.4. 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.

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

6.6. For additional information on how Millennium bcp handles personal data, please refer to our privacy policy available at www.millenniumbcp.pt.

Lisbon, 16 April 2025