

SALARY CAMPAIGN - "Your salary at Millennium comes with an extra"

REGULATIONS

1. PROMOTING ENTITY

The "Salaries Campaign - "Your salary at Millennium comes with an extra" (hereinafter "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 501 525 882 (hereinafter "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"), over the age of 18, who fulfil all the conditions for participation and eligibility set out in section 3 below.

2.2 The Campaign runs from 16 October 2025 to 15 January 2026.

2.3 This Campaign is not cumulative with other salary Attracting Campaigns in force.

3. CONDITIONS OF PARTICIPATION AND ELIGIBILITY

3.1. Participation in the Campaign and the awarding of the Bonus are subject to the fulfilment of the following cumulative conditions until 05/03/2026:

- 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 January 2026 and the 2nd salary or retirement pension credit is made by 05 March 2026 (inclusive), with a net monthly value equal to or greater than €1,000 each;
- b) The Account must have an associated credit card issued by Millennium bcp.
- c) That the customer registers for the Campaign via the banner to be made available on the Millennium App, until 5 March 2026.

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 two salaries or retirement pensions credited to the current account in separate and consecutive months will be considered, provided that no salary/retirement credit has been made to the Account since 15/Oct/2024.

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 15% of the salary/retirement pension amount, with a maximum of €400** (four hundred 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/retirement 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 until the end of the month following the fulfilment of the criteria referred to 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/retirement pension into the Account.

4.5.1. If during the said 24-month period, and during 3 consecutive months, the Customer no longer receives the salary/retirement pension in the Account, the Customer undertakes to reimburse the Bank for the full 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 in excess of €500 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 €555.55 with €155.55 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 December 2025.

5.2. The banner for Customers to register for the Campaign will be made available on the Millennium App, only to the first Account Holder, on the first page after logging in and in the "FOR YOU" area.

5.3. The deadline for registration for the Campaign will be 5 March 2025 (inclusive).

6. CONDITIONS AND ADDITIONAL INFORMATION

6.1. Members of the management and supervisory bodies, the ROC and Millennium bcp employees will not be eligible for this 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.