

CAMPAIGN NEW CUSTOMERS AND SALARIES “Um extra sem muita ginástica?” (An extra without too much effort?)

REGULATIONS

1. PROMOTING ENTITY

The “Um extra sem muita ginástica?” Customer and Salaries Attraction Campaign (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 will obey to the following conditions.

2. PERSONAL AND TEMPORAL SCOPE

2.1 The Campaign is aimed at new individual Millennium bcp Customers, first holders of a current deposits account to be opened 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 April to 15 July 2026.

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

3. CONDITIONS OF PARTICIPATION AND ELIGIBILITY

3.1 The participation in the Campaign and the granting of the Benefit are subject to the cumulative fulfilment of the following conditions:

- a) Be a new Customer, i.e. not be, as of 15 April 2026, the first holder of any account with the Bank, and open the first account as the first holder during the campaign;
- b) Transfer your salary or retirement pension into this Account, with the first salary/pension credit due by 31/07/26 and the second salary/pension credit occur by 31/08/26 and each of the credits correspond to a net monthly amount exceeding €1,000;
- c) Have a credit card issued by the Bank linked to the Account;
- d) Sign up for the Campaign by 31/08/2026, via the banner available on the Millennium App.

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 pension.

3.3 For the purposes of the Campaign, the first two salaries or retirement pensions credited to the Account in two consecutive months will be considered.

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

4. BENEFIT

4.1 The Benefit to be awarded under this Campaign consists of the return of 20% of the salary/retirement pension amount, with a maximum of €500 (five hundred euros) through a single credit in the form of a cashback on the credit card associated with the Account.

4.2 For the purposes of calculating the Benefit, the lower of the first two (2) salaries/retirement pensions credited to the Account in consecutive months, as referred to in 3.2, shall be considered.

4.3 The Benefit 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 benefit presupposes a 24-month loyalty period for the transfer of the salary/retirement pension into the account.

4.5.1. If, during the aforementioned 24-month period, the Account is not credited for 3 consecutive months by the salary/retirement pension, the Customer undertakes to reimburse the Bank for the total amount of the Benefit attributed, including the amount of income tax withheld by the Bank, calculated as defined in section 4.6 below.

4.5.2. The Customer undertakes to provide funds in the Account for the purposes set out in the previous paragraph 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, however, debited if, during the period in question, any subsidy credit exceeding €500 from Social Security is credited to the Account.

4.6 The Benefit 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 amount of the gross benefit will be, at most, €694.44 with €194.44 of IRS withheld.

4.7 The Benefit will not be granted if the Customer is in default with the Bank.

4.8 The Benefit 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 monthly basis starting in the second week of May 2026.

5.2 The banner for signing up for the Campaign will be available on the Millennium App, on the first page after logging in, in the "FOR YOU" area, but only for the first account holder.

5.3 The deadline for registering for the campaign will be 31 August 2026 (inclusive).

6. CONDITIONS AND ADDITIONAL INFORMATION

6.1 Members of the management and supervisory bodies, the ROC and employees of Millennium bcp are not eligible for the conditions and reward provided for in 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 of the terms and conditions set out in this Regulations.

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

6.4 The Bank reserves the right to interrupt the Campaign for duly justified reasons, 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.

Oeiras, 16 April 2026