



DISCOUNTS & PARTNERSHIPS PACK



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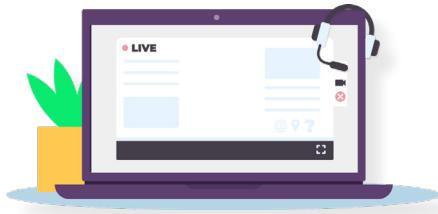
EDUCATION & TRAINING**PORTO BUSINESS SCHOOL**

Porto Business School is an institution that aspires to be recognized as a top School in Europe, known for business innovation, entrepreneurship and its international outlook. It seeks to be a global network of agents of change throughout life, preparing individuals and organizations so they can prosper in an increasingly fast-changing world.

BENEFITS FOR NATIXIS EMPLOYEES

All Natixis employees can benefit from a **10% discount** on the following programs:

- Open Executive Programs;
- MBA Programs;
- Postgraduate Programs.

**HOW TO ENJOY THESE BENEFITS**

To benefit from this discount, you shall contact Porto Business School, identifying yourself as a Natixis employee. Have in mind that the person of contact varies according to the program you wish to attend:

- **Magali Gomes** +351 220 425 003 or mgomes@pbs.up.pt (Open Executive Programs);
- **Mariana Mexia** +351 220 425 031 or mmexia@pbs.up.pt (MBA Programs);
- **Angelique Garcia** +351 220 425 029 or agarcia@pbs.up.pt (Postgraduate Programs).

CONTACTS

Address Avenida Fabril do Norte 425
4460-314 Matosinhos, Portugal

Official Website
www.pbs.up.pt

Phone +351 226 153 270
E-mail geral@pbs.up.pt

Social Media
[LinkedIn](#)

EDUCATION & TRAINING**RUMOS**

Rumos was a pioneer in the Training and Technical Certification of IT professionals in Portugal and is currently the most representative company in this market segment. They have been contributing to the success of IT in Portugal for 29 years and Natixis has become a Golden Partner, offering its employees great advantages.

BENEFITS FOR NATIXIS EMPLOYEES

Area	Training	Discount
AWS	Rumos Training Offers	10%
Cisco	Associate Level Cisco Courses (CCNA, CCDA)	15%
	Specialized Cisco CCNA Courses (Cloud, Collaboration, Cyber Ops, Data Center, Security, Service Provider, Wireless)	10%
	Professional Level Cisco CCNP and CCDP Courses (Routing & Switching)	15%
	Professional Level Cisco CCNP Courses (excluding Routing & Switching)	10%
	Cisco Courses (other specialized offers)	10%
Microsoft	Microsoft Courses	20%
Business and Management ⁸	Business and Management Courses (Project Management) - Base Level ¹	15%
	Business and Management Courses (Project Management) - Base Level ²	10%
	Business and Management Courses (IT Services, Regulations) - Foundation Level ³	15%
	Business and Management Courses (IT Services, Regulations) - Advanced Level ⁴	10%
DeuOps	DASA DevOps Courses: DevOps Fundamentals and DevOps Practitioner ⁷	15%
Safety	Checkpoint Courses	15%
VMware	VMWare ⁵ Courses	10%

Red Hat⁶	Red Hat RH124, RH134, RH254, RH199, RH299, CL110, CL210 and JB248 Courses	10%
Program	Microsoft, Checkpoint and Cisco CCNA Training Programs (includes courses e exams)	10%
	Rumos Academies	10%
Notes:	<p>¹ Base Level Project Management: PMP e CAPM;</p> <p>² Advanced Level Project Management and Business: RMP e ACP, IIBA, Prince2;</p> <p>³ Base Level IT Services, Governance and Regulations: Foundations (ITIL, Cobit5, ISO 20000, ISO 27001);</p> <p>⁴ Advanced Level IT Services and Regulations : ITIL Lifecycle, Capabilities; Prince2 Practitioner; Auditor e Implementer (ISO 20000, ISO 27001);</p> <p>⁵ VMWare: only included the following courses: VMware vSphere: Install, Configure, Manage and VMware vSphere: Optimize & Scale;</p> <p>⁶ Red Hat: all Red Hat certification exams are excluded;</p> <p>⁷ DevOps: DevOps Fundamentals and Practitioner;</p> <p>⁸ This discounts are not accumulative with other protocols and campaigns;</p> <p>⁹ Scrum CSD, CSM and CSPO are excluded from this protocol.</p>	

HOW TO ENJOY THESE BENEFITS

To benefit from this discount, you shall contact Rumos, identifying yourself as a Natixis employee.

CONTACTS

Address Rua Oliveira Monteiro 168
4050-438 Porto, Portugal

Official Website
www.rumos.pt

Phone +351 222 006 551
E-mail formacao@rumos.pt

Social Media
[LinkedIn](#)



EDUCATION & TRAINING

NOSSA SENHORA DO LIVRAMENTO FOUNDATION



Nossa Senhora do Livramento Foundation is a private non-profit Social Solidarity Institution (IPSS), which, in its social responses, includes a kindergarten aimed at children of preschool age (3 to 6 years). It provides a supportive and intercultural learning environment with pedagogical practices appropriate to the specific characteristics of each child and their group.

BENEFITS FOR NATIXIS EMPLOYEES

Quality and personalization, just around the corner of Natixis, that offers:

- **10% discount** on the monthly fee*;
- Guarantee of a quality and innovative education, resulting from the experience and qualification of our staff and the scientific and pedagogical guarantee of the long-standing partnership with Paula Frassinetti's School of Education;
- Individualized learning, resulting from child-centered pedagogical processes and a limited number of learners per classroom;
- The possibility of a bilingual education, with teachers duly qualified to teach English in the context of kindergarten;
- Proximity to Natixis office;
- A team that provides personalized care and attention to the needs of children and parents;
- A working schedule that is adequate to the needs of Natixis employees (from 8:00 am to 7:00 pm, with the possibility of adjusting to specific needs);
- Renewed and fully equipped classrooms, according to quality and safety standards.



*The monthly fee value is not fixed. According to your salary, a monthly fee will be calculated through a calculation formula.

HOW TO ENJOY THESE BENEFITS

Send an e-mail to the Coordinator of Nossa Senhora do Livramento Foundation, Joana Figueiredo (Bachelor in Childcare, Master Degree in Pedagogical Supervision and Teacher of English as a Second Language for young children), identifying yourself as a Natixis employee and expressing your interest.

CONTACTS

Address Rua Santos Pousada 160
4000-478 Porto, Portugal

Official Website
www.larlivramento.org

Phone +351 225 107 525 / +351 225 372 471
E-mail pre-escolar@larlivramento.org

Social Media
[Facebook](#)



EDUCATION & TRAINING**FOFINHOS**

Fofinhos Babysitting is a daycare situated in the center of Porto that aims to provide various services related to babysitting. It welcomes babies from 1 year old, with the possibility of staying until they're 5 years old. Fofinhos provides a very flexible schedule throughout the week and the possibility of babysitting at night (not complete), weekends and holidays. It is never closed for vacations.

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees can benefit from **15% discount** on the first monthly fee or **5% discount** on the first service.

The fees are adjustable to the required service: €8/hour or €15/day.

Natixis employees will also be able to pay with Education Tickets.

HOW TO ENJOY THESE BENEFITS

To benefit from this discount, you shall contact Fofinhos Babysitting and identify yourself as a Natixis employee.

CONTACTS

Address Rua Joaquim António de Aguiar 40
4000-309 Porto, Portugal

Official Website
www.fofinhosbabysitting.wixsite.com/baby

Phone +351 935 832 256
E-mail fofinhosbabysitting@gmail.com

Social Media
[Facebook](#)



EDUCATION & TRAINING**SUPERGEEKS**

Seven years ago, SuperGeeks was founded in Brazil and it's considered a pioneer in the area of Computer Science Education for children and teenagers. In its process of internationalization, SuperGeeks opened its doors in Porto. They teach programming in a fun way, but with real tools and their goal is to make children of today understand the importance of technology. Students from 5 years old will be able to perform many activities and learn how to build robots, create videogames and develop apps in regular courses and in summer bootcamps!

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees will benefit from a **10% discount** on the price of all courses.

HOW TO ENJOY THESE BENEFITS

To benefit from these perks, it is mandatory to show your Natixis badge before payment.

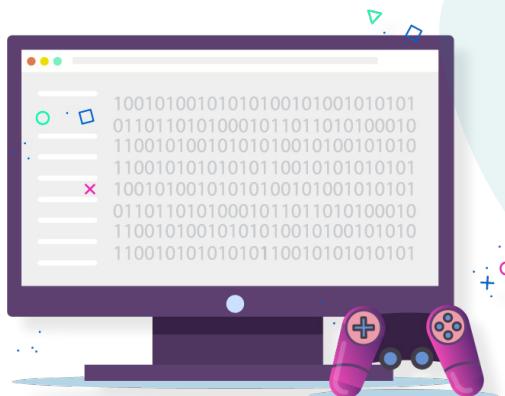
CONTACTS

Address Rua Calouste Gulbenkian
149/161 Mota Galiza
4050-145 Porto, Portugal

Phone +351 919 193 740
E-mail porto@supergeeks.email

Official Website
www.supergeeks.pt

Social Media
[Facebook](#)



EDUCATION & TRAINING**HAPPY CODE**

Happy Code is one of the first technology and programming schools for children and young people, between 5 and 17 years old. The purpose of Happy Code is to develop essential skills, such as logical reasoning, complex problems, creativity and critical thinking, through an interesting and complete programming study plan. The school is present in more than [10 cities in the country](#).

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees can benefit from the following perks:

Regular Courses (during the school period, 60 or 90 minutes per week):

- Sign-up fee is free;
- **10% discount** for employees' children in any Happy Code school.

Vacation Courses:

- **10% discount** for employees' children in any Happy Code school.

HOW TO ENJOY THESE BENEFITS

To benefit from these perks, it is mandatory to show your Natixis badge before payment.

CONTACTS

Address Rua Antonio Patrício 34
4150-098 Porto, Portugal
(nearest school)

E-mail info@happycode.pt

Official Website
www.happycode.pt

Social Media
[Facebook](#)

FOOD & DRINKS**COMA RESTAURANT**

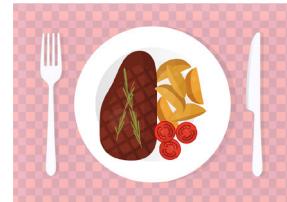
Specialized in Italian, Mediterranean, European and Portuguese *cuisine*, COMA Restaurant offers great food within a cosy environment, while being located right at the center of Porto city. It's the perfect place to have a meal with your colleagues or your family!

You can check COMA's menu [here](#).

BENEFITS FOR NATIXIS EMPLOYEES

For Natixis employees, the **executive menu** will cost only **€10** and it includes:

- Starter;
- Main dish;
- Drink;
- Mini dessert;
- Coffee.



Also, COMA Restaurant offers a **10% discount** in orders *à la carte*.

HOW TO ENJOY THESE BENEFITS

To benefit from these perks, it is mandatory to show your Natixis badge before payment.

CONTACTS

Address Rua de Rodrigues Sampaio 152
4000-065 Porto, Portugal

Phone +351 938 923 305
E-mail coma.rest.baixa@gmail.com

Social Media
[Facebook](#)

FOOD & DRINKS

BITE MY LUNCH: MEAL ORDERS



Bite My Lunch offers the possibility to deliver full prepped meals directly to Natixis office. It's a very helpful solution for those who forgot their lunch or simply didn't have time to prep it. There's a variety of possibilities to choose from: bagels, soup, vegetarian meals and even snacks. Easy and healthy!

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees will benefit from the following prices:

- **1 meal = €5,3;**
- **3 meals = €5 each;**
- **5+ meals = €4,75 each.**



HOW TO ENJOY THESE BENEFITS

To benefit from these exclusive advantages, you shall proceed as follows:

- Consult the weekly menus that are published on the website on Sundays;
- Send a WhatsApp text to +351 917 421 103, stating your order and identifying yourself as a Natixis employee, on the previous day or until 9:00 am;
- Meals will be delivered at Natixis entrance around 12:30 pm.

Payment can be made by MB Way or cash, at the moment of delivery.

CONTACTS

Address Rua da Lapa 21
4050-332 Porto, Portugal

Official Website
www.bitemylunch.pt

Phone +351 917 421 103
E-mail encomendas@bitemylunch.pt

Social Media
[Facebook](#)
[Instagram](#)

FOOD & DRINKS**DETOX IN A BOX**

A portuguese start-up that was born in 2019 with the mission of making healthy eating simple, accessible and convenient. For Detox in a Box, the key to strengthen your mental health, well-being and happiness is with fresh and natural foods that are easy to consume and find. It offers a variety of healthy solutions, such as smoothies or breakfast boxes that can be delivered directly at your house or Natixis office.

BENEFITS FOR NATIXIS EMPLOYEES

Detox in a Box offers all Natixis employees a **10% discount** on the home delivery of fresh and healthy smoothies.

HOW TO ENJOY THESE BENEFITS

Place your orders in the [official website](#), using the promo code: NATIXIS.

CONTACTS

Phone +351 914 227 655
E-mail team@detox-inabox.com

Official Website
www.detox-inabox.com

Social Media
[Facebook](#)



FOOD & DRINKS**CERVEJARIA BRASÃO**

Ceruejaria Brasão wishes to share with you a timeless experience combining the past with the present. A comfortable environment where you can enjoy a personalized offer of craft beers, traditional Francesinhas, Portuguese snacks and steaks. The perfect place to gather your team after a day of work!

BENEFITS FOR NATIXIS EMPLOYEES

Natixis in Portugal employees can benefit from a **10% discount** on the overall bill (group menus are not included).

The maximum number of people per reservation is 10.

HOW TO ENJOY THESE BENEFITS

Make the reservation directly with Ceruejaria Brasão and identify yourself as a Natixis employee.

To benefit from the discount, it is mandatory to show your Natixis badge when you arrive at the restaurant.

CONTACTS**Address**

Ceruejaria Brasão Aliados:

Rua Ramalho Ortigão 28
4000-407 Porto, Portugal

Phone

+351 934 158 672

Social Media

[Facebook](#)

Official Website

www.brasao.pt

E-mail

reservas@brasao.pt

Ceruejaria Brasão Coliseu:

Rua Passos Manuel 205
4000-385 Porto, Portugal

+351 931 989 364

[Facebook](#)



Ceruejaria Brasão Foz:

Rua de Gondarém 487
4150-377 Porto, Portugal

+351 934 113 658

[Facebook](#)

FOOD & DRINKS

NÉCTAR



Néctar aims to offer you a Brunch concept, where the freshness of ingredients is combined with different *cuisines* from around the world, such as tuna tataki bowl, avocado toast, various pancakes and freshly prepared juices. Sounds delicious, right?

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees can benefit from **20% discount** on their meal (except for pre-defined menus and not combinable with other promotions). It is mandatory to make a reservation.

HOW TO ENJOY THESE BENEFITS

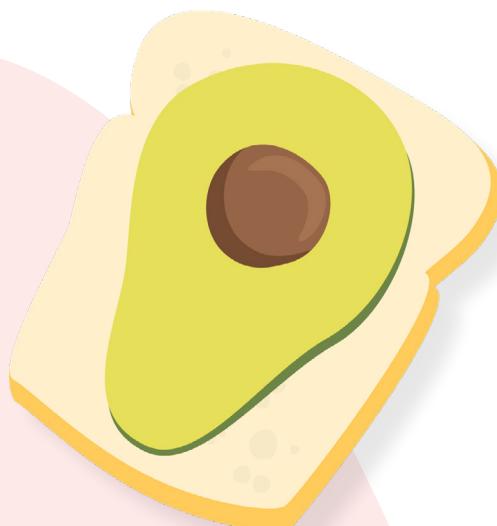
To benefit from these perks, it is mandatory to show your Natixis badge before payment.

CONTACTS

Address Rua Sá Noronha 55
4050-527 Porto, Portugal

Phone +351 913 599 532
E-mail nectarbrunch@gmail.com

Social Media
[Facebook](#)



FOOD & DRINKS**CASA DO CARMO**

Casa do Carmo is a traditional Portuguese restaurant and a cozy place where you can taste typical Portuguese dishes and snacks. Located right in the center of Porto, it is great for a dinner with your team after a long week of work!

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees can benefit from **20% discount** on their meal (except for pre-defined menus and not combinable with other promotions). It is mandatory to make a reservation.

HOW TO ENJOY THESE BENEFITS

To benefit from these perks, it is mandatory to show your Natixis badge before payment.

CONTACTS

Address Rua Sá Noronha 51
4050-527 Porto, Portugal

Phone +351 916 253 990
E-mail casadocarmoporto@gmail.com

Social Media
[Facebook](#)



HEALTH & WELL-BEING**FITNESS HUT GYM**

The first “Premium Low-cost” fitness club group in Portugal, Fitness Hut offers a variety of quality service at accessible prices. With almost [50 locations all over the country](#), the Fitness Hut Team is committed to provide the best environment and conditions to all athletes!

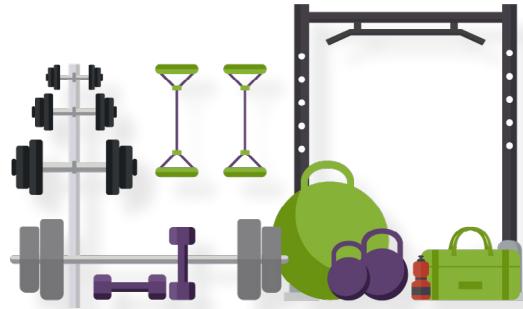
BENEFITS FOR NATIXIS EMPLOYEES

Registration fee: **€24/year**

Weekly fee: **€4,97/week**

Here are some of the perks you can enjoy:

- Access to all clubs;
- Full schedule, including all group classes;
- Hut2GO (2 drinks per workout);
- No annual commitment;
- Conditions also apply to direct family members (maximum: 3 people).

**HOW TO ENJOY THESE BENEFITS**

You can only benefit from the previous mentioned discounts in the following link:
<http://bit.ly/fhnatixis>.

CONTACTS

Address Rua Heróis e Mártires de Angola,
 Loja 006, Galerias Trindade Domus
 4250-028 Porto, Portugal
 (nearest to Natixis office)

Official Website

www.fitnesshut.pt

Name Vasco Costa

Phone +351 915 743 026

E-mail vasco.costa@fitnesshut.pt

Social Media

[Facebook](#)

HEALTH & WELL-BEING

NOOCITY



Noocity and Natixis go a long way! Besides helping us maintain our incredible Natixis Urban Garden, they promote wellbeing and work-life balance by giving useful tips on how to ground ourselves, even in the most troubled times. Did you know that besides having growbeds at the office, you can have one right in your house?

BENEFITS FOR NATIXIS EMPLOYEES

All Natixis employees can benefit from a **10% discount** when buying a growbed.

HOW TO ENJOY THESE BENEFITS

To benefit from this discount, you shall access Noocity [online store](#) and, at the end of your purchase, add the Promotional Code: **GROWERFILIPA**

CONTACTS

Address Praça Coronel Pacheco 2
4050-453 Porto, Portugal

Phone +351 919 877 346
E-mail support@noocity.com

Official Website
www.noocity.com

Social Media
[Facebook](#)
[Instagram](#)



HEALTH & WELL-BEING

RUI VIEIRA PHYSIOTHERAPY CENTER



The Rui Vieira Physiotherapy Center promotes physical wellbeing and maximizes the quality of life of those who seek it. They are concerned with identifying and evaluating each patient in a personalized way, creating the most adequate treatment plan for their individual needs.

BENEFITS FOR NATIXIS EMPLOYEES

All Natixis employees can benefit from a **free evaluation consultation** and **15% discount** on all physiotherapy treatments.

HOW TO ENJOY THESE BENEFITS

The employee shall schedule an appointment through +351 937 777 793 or send an e-mail to consulta@cfisioru.pt. It is also possible to fill out the contact form on the [website](#).

To benefit from these perks, it is mandatory to show your Natixis badge before payment.

CONTACTS

Address Rua Godinho 697
4450-147 Matosinhos, Portugal

Phone +351 937 777 793
E-mail consulta@cfisioru.pt

Official Website
www.cfisioru.pt

Social Media
[Facebook](#)
[Instagram](#)



VEHICLES & PARKING

G O C I A L



Grupo Gocial is one of the most antique vehicle distribution groups in Portugal and it now represents brands like Jaguar, Land Rover, SEAT, Kia, Audi, Volkswagen, Hyundai, Skoda, Iueco, Fiat, Alfa Romeo and Jeep. Its facilities are located in Guimarães, Porto, Aveiro and Viseu, with 10 car repair shops that assist more than 35.000 vehicles per year.

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees will be able to benefit from the following advantages:

- **Vehicle parts: 10%;**
- **Labor costs: 10%;**
- **Lubricants: 25%;**
- **Tires: 40%;**
- Priority in scheduling and customer service;
- Offer of exterior cleaning and interior vacuuming in all interventions;
- 24-month warranty in all reparations, vehicle parts and labor costs.

HOW TO ENJOY THESE BENEFITS

Book your appointments by telephone: +351 220 189 539 and don't forget to identify yourself as a Natixis employee.

CONTACTS

Name Murilo Couceiro

Phone +351 919 729 607

E-mail murilo.couceiro@uap.pt

Official Website

www.gocial.pt



VEHICLES & PARKING

NATIXIS PARKING LOT

There is a subterranean parking lot in the building that can be used by Natixis in Portugal employees. All employees can benefit from discounts on the monthly fee!

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees can benefit from the following prices:

- **Car parking: €58,5**
- **Motorcycle parking: €35**
- Bicycle parking: 8 free bicycle parking spots exclusive for Natixis in Portugal employees.

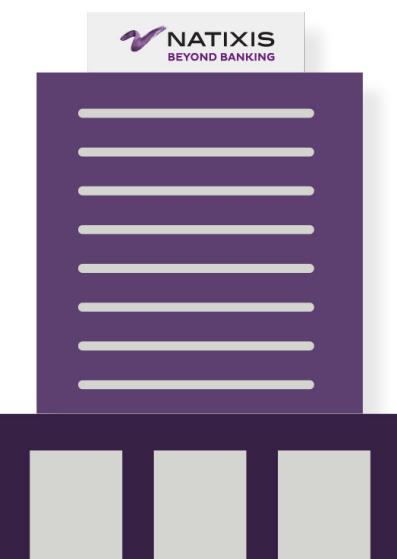
HOW TO ENJOY THESE BENEFITS

To benefit from these perks, it is mandatory to state your name and show your Natixis badge to the parking company.

Important Note: Invoices can only be issued under your personal name.

CONTACTS

Address Campo 24 de Agosto



LEISURE

ARENA PORTO



Founded over 20 years ago, Arena Porto sells all kinds of board games, as well as collectable card games, comic books, roleplaying game supplies and so much more. The store also has a dedicated floor to casual gaming or weekly tournaments. A unique store, perfect for people that love to have fun!

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees will benefit from:

- **10% discount** on the purchase of board games;
- **20% discount** on the purchase of board games over €150.

HOW TO ENJOY THESE BENEFITS

To benefit from these perks, it is mandatory to show your Natixis badge before payment.

CONTACTS

Address Rua Santa Catarina 801
4000-454 Porto, Portugal

Phone +351 224 952 011
E-mail arenaporto@arenaporto.com

Official Website

www.arenaporto.com

Social Media

[Facebook](#)



LEISURE**TRÓIA RESORT**

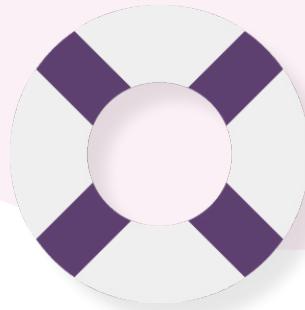
Tróia Resort is located between the Arrábida Natural Park and the Sado river. The apartments of Ciagest - Imobiliária e Gestão S.A. are integrated in a tourist complex spread over three resorts, offering breathtaking views and great conditions. It's the perfect place to enjoy some calm and quiet vacations, far from the city mess.

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees can benefit from the following prices:

	T1 (2/3 people)	T2 (4/5 people)
Low Season	€65	€95
Medium Season	€80	€115
High Season	€115	€160
Special Season	€210	€300
Peak Season	€265	€375

Low Season	January 2 – March 31
Medium Season	April 1 – May 31 & October 1 – October 31
High Season	June 1 – June 30 & September 11 – September 30
Special Season	July 1 – July 25 & August 28 – September 10
Peak Season	July 26 – August 27



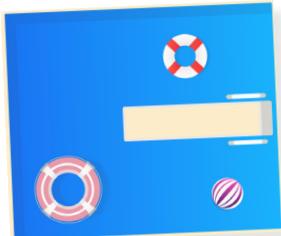
The apartments include:

- LCD TVs;
- Equipped kitchen (cutlery, tableware, ceramic hob, oven/microwave, coffee machine – filters and coffee not included);
- Dishwasher, washing machine and tumble dryer (except in the apartments T0; cleaning products are the guest's responsibility);
- Dining table and living room with sofa and fireplace;
- All the ventures have a communal outdoor swimming pool.

HOW TO ENJOY THESE BENEFITS

Bookings must be made by e-mail to vera.mendes@sdcinvestimentos.pt, at least 1 month in advance of the intended date. The e-mail shall include the following information:

- Your name (don't forget to identify yourself as a Natixis employee);
- Check-in and check-out dates;
- Type of apartment – T0, T1 or T2 (the distribution of the apartments is made by Tróia Resort and is subject to availability);
- Number of nights;
- Number of guests;
- Cradle, clothes kit or extra bed (if necessary).



CONTACTS

Address Tróia, Carvalhal, Grândola
7570-789 Tróia, Portugal

Official Website
www.troiaresort.pt

Phone +351 222 421 060 / +351 936 635 052
E-mail vera.mendes@sdcinvestimentos.pt

Social Media
[Facebook](#)

LEISURE**DIVERLANHOSO**

It's one of the biggest adventure parks in Europe and it offers more than 50 sport and nature activities, as well as traditional wooden housing, a restaurant, a pool and multi purposes rooms, all in one big and fun place. Located in Parque Nacional da Peneda-Gerês, DiverLanhoso is the perfect place for an outdoor adventure with your family or for a different teambuilding activity with your team!

BENEFITS FOR NATIXIS EMPLOYEES

Natixis employees will benefit from a **10% discount** on the price of vacation camps, adventure activities and housing.

HOW TO ENJOY THESE BENEFITS

To benefit from these perks, it is mandatory to show your Natixis badge before payment.

CONTACTS

Address Lugar de Porto de Bois
4830-602 Oliveira, Portugal

Official Website
www.diver.com.pt

Phone +351 253 635 763
E-mail info@diver.com.pt

Social Media
[Facebook](#)



LEISURE**FISH SURF SCHOOL**

FISH Surf School - Matosinhos and Porto Surf Camps, Rentals & Tours is a surf school based in Matosinhos that was born 13 years ago out of love for the sea and surf. They intend to offer to their customers a personalized teaching model, developed by the school and adjusted to the individual needs of each student.

BENEFITS FOR NATIXIS EMPLOYEES

All Natixis employees can benefit from a **15% discount** in surf and bodyboard classes.

HOW TO ENJOY THESE BENEFITS

To benefit from this discount, you shall join [Natixis Porto Surf Group](#) on Yammer and register for the classes.

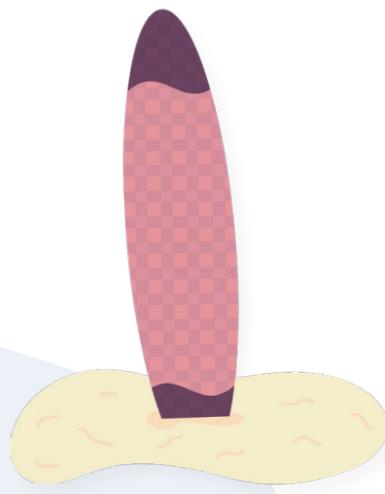
CONTACTS

Address Praceta Manuel Carlos
Seabra Monteiro 13
4450-096 Matosinhos, Portugal

Phone +351 916 082 218
E-mail info@fishsurfschool.com

Official Website
www.fishsurfschool.com

Social Media
[Facebook](#)
[Instagram](#)



LIFESTYLE**MARY KAY BEAUTY CONSULTANT**


Mary Kay Inc. is one of the biggest direct sale platforms for beauty and skin care products in the world and it's present in more than 30 markets globally. Rute Cunha, an independent beauty consultant working for Mary Kay Inc. since 2018, is offering exclusive advantages and prices for all Natixis employees!

BENEFITS FOR NATIXIS EMPLOYEES

All Natixis employees can benefit from a **10% discount** on the following services:

- Access to Mary Kay's products in 24/48 hours;
- Possibility of returning products;
- Possibility to try before you buy;
- 10% discount (not combinable with catalog promotions) on products of €50 or more*;
- Customized products according to your skin tone and needs;
- Free demonstration of Skin Care Sets (TimeWise® Miracle Set 3D™, TimeWise Repair™, Botanical Effects®, TimeWise® 3D Foundation, MKMen®);
- Self makeup workshop;
- Follow-up treatments following 8-15 days using the products.

*When the promotion is applied in the catalog itself, the 10% does not apply, however the value of that purchase accumulates on a customer card, which can be used on the 5th purchase.

HOW TO ENJOY THESE BENEFITS

The order must be made in one of the following ways:

- E-mail: rute.soares.cunha@hotmail.com
- Contact: +351 919 770 059
- Mary Kay Personal Page: www.marykay.pt/rutecunha/pt-PT



In each new contact a profile card will be made containing your data and the characteristics

and needs of your skin so that you have a personalized service.

The payment must be made through bank transfer (Entity: 21312; Reference: 000 491 706) or cash.

CONTACTS

Address Rua Barros Lima
4300-061 Porto, Portugal

Social Media
[Facebook](#)

Phone +351 919 770 059
E-mail rute.soares.cunha@hotmail.com



LIFESTYLE

ESPAÇO CORPO E ALMA

Right next doors of Natixis in Portugal office, the beauty saloon Espaço Corpo e Alma offers you a variety of services like hairdressing, hair removal, nails treatment and more.

BENEFITS FOR NATIXIS EMPLOYEES

Natixis in Portugal employees can enjoy:

- **5% discount** on services up to €50;
- **10% discount** on services over €50.

HOW TO ENJOY THESE BENEFITS

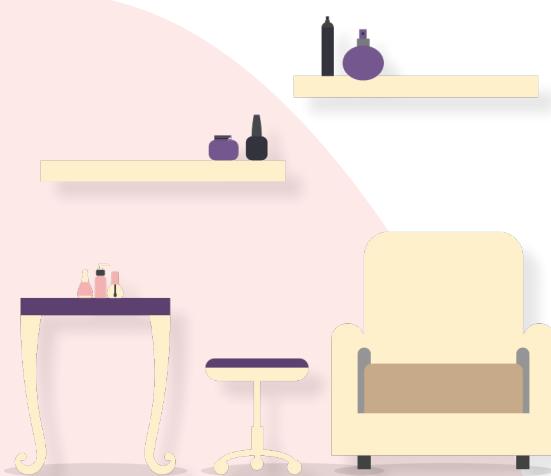
To benefit from these perks, it is mandatory to show your Natixis badge before payment.

CONTACTS

Address Rua Santos Pousada 157,
2nd floor, Room 8
4000-485 Porto, Portugal

Phone +351 918 117 343
E-mail claudia_sp_alves@hotmail.com

Social Media
[Facebook](#)



BANKING**MILLENNIUM BCP**

Banco Comercial Português, with a decision center in Portugal, guides its performance by the respect for people and institutions, focus on the client, delivery of excellence, trust, ethics and responsibility. It's a leader in several areas of financial business in the Portuguese market and an international reference institution.

BENEFITS FOR NATIXIS EMPLOYEES

Natixis in Portugal employees can enjoy special conditions, according to the following programs:

- **Mais Colaborador**

Employees that subscribe to this plan, are entitled to benefit from an integrated solution of distinctive banking products and services that enables them to better manage their daily activities, such as exemption from the current account maintenance fee, exemption of annual fee for the first account holder card, transfers free of charges and special credit conditions.

- **Prestige**

A unique and personalized service in your daily life, with a set of distinctive products, especially conceived for you and your family, and exclusive services for the management of your assets. You will benefit from the dedication of a personalized manager, financial check-ups and protection for you and your family through the prestige insurances.

For more information, check the attached documents at the end of the guide.

**HOW TO ENJOY THESE BENEFITS**

To benefit from this discount, you shall contact Millennium BCP and identify yourself as a Natixis employee.

CONTACTS

Address Check out the closest branch to you [here](#) **Official Website** www.ind.millenniumpbcpt

Phone 707 502 424

BANKING**ACTIVO BANK**

ActivoBank works towards revolutionizing Banking in Portugal through an innovative and excellent service. It seeks to remove complexities in the operation of the different branches, invest in technology to streamline processes and simplify the lives of the clients.

BENEFITS FOR NATIXIS EMPLOYEES

Natixis in Portugal employees can benefit from:

- No account maintenance fees;
- No debit and credit card provision fees;
- No costs with transfers to Eurozone and MB Way;
- ActivoBank branches open on Saturdays and with extended opening hours;

And so many other advantages!

HOW TO ENJOY THESE BENEFITS

To enjoy from their offer, you shall access [here](#) and use the Promotional Code **WSB505082**.

The minimum amount to open an account is €100 (instead of €500, the price without the employees discount).

Necessary documents to open an account:

- **Identification Documents**
 - Portuguese Identification Document;
 - Residency authorization;
 - Passport or National Identity Card;
 - NIF (Tax Identification Number);
 - NIF Card or Tax Payer's central registration.

- **Proof of Address (6 months old maximum)**
 - National or European: Drivers License, Tax reimbursement statement or water/electricity/gas bill;
 - Abroad: Taxes liquidation issued by the fiscal authority of the country of residency or a document issued by the consulate.
- **Proof of Work (3 months old maximum) - one of the following options**
 - Employee pay slip;
 - Employment proof;
 - Work contract;
 - Company Statement.
- **Phone Number and E-mail**

CONTACTS

Address Check out the closest branch to you [here](#)

Phone +351 210 030 700

Official Website

www.actiobank.pt



DISCLAIMER FOR EMPLOYEES:

Natixis in Portugal entered into partnerships ("Partnerships") with several entities ("Partners"), so that its employees ("employees") can enjoy exclusive discounts, benefits and advantages (for example, leisure spaces, restaurants, training schools, etc.).

Within the scope of these document, Natixis in Portugal informs its employees that any Partnership obeys the following conditions:

1. The Partner may directly ask employees for a document that identifies them as Natixis employees, such as the employee badge or statement issued by Natixis;
2. In no case will Natixis send personal data of its employees to the Partner;
3. In no case will the Partner send employees' personal data (whether they benefited from the Partnership's discounts or not) to Natixis in Portugal;
4. The Partner assumes the role of Responsible for Data Processing for Natixis employees who wish to benefit from the conditions of the Partnership and the obligations to comply with European legislation, namely Regulation (CE) 2016/679 of the European Parliament and of the Council of April 27, 2016 (hereinafter "GDPR") and national legislation, namely Law No. 58/2019 of August 8, at the level of protection of personal data;
5. The Partner must directly guarantee, to each employee that enjoys or intends to enjoy the benefits or discounts of the Partnership, the lawfulness of the collection of the referred data and provide the information contained in article 13 of the GDPR (namely, what type of personal data is treated, what are the purposes and legal bases for this treatment, recipients, conservation periods, among others).

It is further informed that any doubts that the employee may have about the way personal data is treated shall be clarified with the Partner, since Natixis is totally unrelated to the way the Partner proceeds with the processing of the data within the scope of its business activity.

APPENDIX



MILLENNIUM. AQUI CONSIGO.



6-MONTH
EXEMPTION FROM
ACCOUNT
MANAGEMENT
FEES FOR NATIXIS
EMPLOYEES

PRESTIGE PROGRAMME EXPERIENCE BEING UNIQUE

/ INTEGRATED SOLUTION OF BANKING AND FINANCIAL PRODUCTS AND SERVICES /

To have a Prestige Programme is to have a unique and personalized service in your daily life, a set of distinctive products, especially conceived for you and your family, and exclusive services for the management of your assets.



Prestige Manager



Prestige File



Cards



Insurances

www.millenniumbcp.pt

Millennium
bcp Prestige

NATIXIS

PRESTIGE PROGRAM



PERSONALIZED MANAGER
**/ A RELIABLE, DEDICATED AND ALWAYS
 AVAILABLE PROFESSIONAL /**

The Prestige Programme places at your disposal a professional interlocutor who privileges personalized services: a Manager who knows you and manages your banking relationship with Millennium bcp. This professional executes your investment decisions, making the management of your assets easier and simpler.



PRESTIGE FILE
**/ A FINANCIAL CHECK-UP
 FOR THE MANAGEMENT OF YOUR ASSETS /**

The Prestige File enables you to access detailed information on your current deposit account and related products namely, if applicable, information on your investment portfolio and the classification of the investments according to their maturity dates and per type of assets. This tool gives you an integrated vision of your assets and helps you plan future investments.



PRESTIGE CARDS
/ A UNIQUE LIFESTYLE /

We place at your disposal debit and credit cards with a set of advantages and benefits offered by exclusive partners, thoroughly selected:

2 PRESTIGE DEBIT CARDS exempt from the payment of annual fee, corresponding to € 20 for the first holder and € 20 for additional ones.

2 PRESTIGE TWIN CREDIT CARDS (1 Prestige Visa card + 1 Prestige Black by American Express® card, 16.7% TAEG, global annual effective rate) for 2 holders of a joint card account, holders of the current account



TAEG 16.7%

PRESTIGE TWIN CREDIT CARDS: 16.7% TAEG, annual effective interest rate, and 11.900% TAN, nominal annual rate, for a €2,500 credit paid over 12 monthly repayments of principal plus interests and charges. Subject to credit assessment.

PRESTIGE INSURANCES
/ PROTECTION FOR YOU AND YOUR FAMILY /

Guarantee your protection and that of your family is one of the priorities of the Prestige Programme. Hence, this integrated solution includes 4 insurances to guarantee the safety of what matters the most to you.



PRESTIGE PROGRAM

**FAMILY CIVIL LIABILITY INSURANCE**

Get rid of unexpected insurances. This insurance covers the indemnities for damages to assets caused to third parties by any element of your family. The maximum capital guaranteed is 150,000€ per year, with a sub-limit of 25,000€ per injured person.

HOME MEDICAL EMERGENCY INSURANCE

Because health is our most valuable asset, this insurance, which also covers your family is valid in Portugal (exception made to the Azores where the cover will only be valid in the island of São Miguel). The insurance implies the co-payment of € 10 per consultation. The urgent medical assistance service is available by calling 210 347 933 on business days from 20:00 to 07:00 and Saturdays, Sundays and holidays from 00:00 to 24:00.

LAPTOP ROBBERY INSURANCE

Protect yourself from unpleasant surprises. If your laptop is stolen, this insurance guarantees a maximum of 600€ per year (for the first holder of the deposit account associated with the Prestige Programme).

IT ELECTRONIC EQUIPMENT MULTI-RISK INSURANCE

The unexpected happens. With this Insurance, the first Holder of the Prestige Programme is covered against damages caused to IT equipment due to fire, storm, short-circuit, among other incidents, up to a maximum guaranteed capital of 600€ per year and an excess of 50€ per incident.

ADDITIONAL ADVANTAGES**/ TRY IT AND MAKE YOUR LIFE SIMPLER /**

To have a Prestige Programme is to have access to a set of financial products under preferential conditions to help you manage your daily life

CHEQUES / Exemption from the payment of the expenses due for the issue of 1 group of 5 crossed, non-endorsable cheques, per month through the Self Banking internal ATM network of Millennium bcp. Each cheque issued is subject to stamp tax, currently 0.05 Euros.

PRE-PAID CARD / When you request a Web Free card or a Junior Free Card, you will be exempt from paying the annual fee amounting to € 10 and € 5, respectively, provided that the card is associated with the current deposit account of the Prestige Programme.

ASSOCIATED ACCOUNTS / The member of the Prestige Programme may associate to the Prestige Account up to 3 current accounts held by him/her or by any other natural persons. These accounts benefit from:

- / Exemption from the Standard Account Maintenance Fee corresponding to a maximum amount of 5.20€/month (this benefit does not apply to associated accounts classified as Minimum Banking Services, Recheio Account for Individuals or accounts already part of the Prestige Programme).
- / Domestic transfers between the current account of the Prestige Programme and associated accounts are exempt from paying the fee foreseen in the pricing, regardless of the channel used. Exclusive for accounts denominated in Euros.

SAFE RENTAL / 20% reduction in the amount of the annual rental fee (corresponding to the maximum amount of 250€/year).

INSURANCES / Special conditions in the subscription of other insurances:

- / Médis Health Plan Options 1, 2 and 3 and Options Vintage and Vintage Plus: 7% discount in the first annual payment; Special Conditions in 'Option 3' in Medical Check-ups (in Navarra).
- / HomIN (base cover for Building and/or Contents): 7% discount in the premium during the 1st year of the contract.
- / Domestic Workers Protection: 7% discount on the base rate applied to the activity.
- / Personal Protection and Golf, Hunting and Weapons Protection, Protection for Recreational Boats: 7% discount in the premium for the entire duration of the contract (subject to a minimum premium of 68.25€ in the 1st year).

These conditions are valid for new policies subscribed until 31 December 2017.

TRANSFERS / Exemption from the payment of fees in transfers issued in Euros, Swedish Krona or Romanian Lei (non-urgent) to countries that are SEPA members (28 EU countries and Iceland, Liechtenstein, Monaco, Norway, Switzerland and San Marino) provided that the order indicates the BIN, or the IBAN and BIC SWIFT (depending on the destination of the transfer) and made through automated channels (ATM, Millennium bcp internal Self Banking ATM network, Automated phone answering system (VRS), Mobile Phone or at www.millenniumbcpt.pt), by debit of the associated account, in an unlimited number, subject to the specific limits of each channel and up to the maximum amount of €50,000 per transaction (or counter value if in Swedish Krona or Romanian Lei).

PRESTIGE PROGRAM



CHOOSE TO BE PRESTIGE.
/ VIA FINANCIAL ASSETS OR VIA SALARY /

Monthly management fee of 4.5€, 6€ or 15€ depending on the Client's age and financial involvement with the Bank. For more information go to "Solutions" on www.millenniumbcp.pt or speak to your Manager.

Decrease your fee by increasing your relationship with Millennium!
 Find out how:

AGE	FEE: 6€		FEE: 4.5€					
	ASSETS FINANCIAL	SALARY	ASSETS FINANCIAL	+	SALARY	ASSETS FINANCIAL	+	CHARGES TO CARDS
≥ 45	≥ 50.000€	≥ 2.500€	≥ 50.000€	+	≥ 500€	≥ 50.000€	+	≥ 500€
≥ 35 < 45	≥ 35.000€	≥ 2.000€	≥ 35.000€	+	≥ 500€	≥ 35.000€	+	≥ 500€
≥ 18 < 35	≥ 20.000€	≥ 1.500€	≥ 20.000€	+	≥ 500€	≥ 20.000€	+	≥ 500€

DIRECT ACCESS TO THE MANAGEMENT OF YOUR ASSETS
/ MILLENNIUM APP, MBOLSA APP AND MTRADER PLATFORM /

Manage your accounts with the Millennium App and benefit from all investment opportunities using the MBolsa App and the MTrader platform.

Millennium App

New version for Apple and Android™ devices. Renewed and full of novel features, the Millennium App is even simpler, more intuitive and customised, with more tools and new ways to save. Get more information at the Mobile area of www.millenniumbcp.pt.



MBolsa App

Enables you to access your securities accounts, buy and sell securities, read research and see the most important news of the day. You may also simulate the management of a fictitious stock portfolio, allowing you to check your investor ability through the Virtual Portfolio;



MTrader

Invest as an expert using the new stock exchange platform MTrader, which joins innovation to an easy and rapid use. Customize the platform's environment as you prefer and get free access to share prices and graphics updated in real time for the major world markets.

If you have an Android™ or Apple device, download the Millennium App and MBolsa App from Google Play or App Store. The download of the apps bears no costs.

Access to the Millennium App, MBolsa App and MTrader platform implies that the Client has to be registered with the Millennium bcp website. For the MBolsa App and the MTrader platform, there is also the need to be previously classified for the transaction of financial instruments.

All the fees indicated are subject to Stamp Tax. The information on insurances does not dispense with the reading of the legally required pre-contractual and contractual information. Apple iPhone, iPad, iPod touch and iTunes are trademarks of Apple Inc., registered in the USA and in other countries. Android, Google and Google Play are registered trademarks of Google Inc. Windows® Phone Store and Windows® Phone 7 are registered trademarks or trademarks of the Microsoft Corporation in the United States and/or in other countries. BlackBerry®, RIM®, Research In Motion® and the related trademarks, names and logos are owned by Research In Motion Limited and are registered and/or used in the United States and in other countries worldwide. Used as licensed by Research In Motion Limited. Java is an IT Platform developed by Oracle Corporation.

Banco Comercial Português, S.A., company open to public investment. Registered Office: Praça D. João I, 28, 4000-295 Porto – Share Capital €5,600,738,053.72 Euros. Single registration and tax identification number 501 525 882 Registered Insurance Mediator nr. 207074605 – Date of Registration: 26/06/2007. Authorization for the mediation of life and non-life insurances of Ocidental - Companhia Portuguesa de Seguros de Vida, S.A., Ocidental - Companhia Portuguesa de Seguros, S.A. and Médis - Companhia Portuguesa de Seguros de Saúde, S.A. and also with – Sociedade Gestora de Fundos de Pensões, S.A. Information and other details on registration available at www.asf.com.pt. The Mediator is not authorized to enter into insurance contracts on behalf of the Insurance Companies nor to receive insurance premiums to be delivered to the Insurance Company. The Mediator shall not be liable for the cover of the risks inherent to the insurance contract. These risks will be fully taken on by the Insurance Company.

OCIDENTAL
 SEGUROS

Ocidental-CompanhiaPortuguesa de Seguros, S.A.-Av.Dr.Mário Soares, Edif.10, Tagus Park - 2744-002 Porto Salvo. TIN 501836918, registered at the Commercial Registry Office of Lisbon under that number Share capital 12,500,000€.

Millennium
 bcp Prestige

707 50 24 24 • 91 827 24 24

93 522 24 24 • 96 599 24 24

Personalized Assistance 24h

Calls to 707 50 24 24 are charged at 0.10€ per minute if using a landline; if you call this number using a mobile network the maximum charge per minute will be 0.25€

www.millenniumbcp.pt

NATIXIS

IMPROVING YOUR PORTUGUESE EXPERIENCE

PROGRAMA PORTUGAL PRESTIGE

AN INTEGRATED RANGE OF BANKING
AND INSURANCE PRODUCTS AND SERVICES
FOR RESIDENTS ABROAD

MILLENNIUM. AQUI CONSIGO.



MONTHLY
MANAGEMENT
FEE FROM
€4.5

+351 210 05 24 24
FROM ABROAD 24H
www.millenniumbcp.pt

Millennium
bcp Prestige

PROGRAMA PORTUGAL PRESTIGE



THROUGH THE PROGRAMA PORTUGAL PRESTIGE, YOU HAVE A LIAISON IN PORTUGAL.

YOUR PRESTIGE MANAGER WILL WELCOME YOU TO OUR COUNTRY AND ASSIST YOU IN MANAGING YOUR ASSETS IN PORTUGAL.

A PERSONALISED RELATION IS THE KEY TO ENJOYING YOUR STAY WITH PEACE OF MIND.

To pay only 4.5€/month for your Programa Portugal Prestige you only need to have associated financial assets (monthly average) worth €35,000 or more, and, in addition, receive a monthly salary, subsidy or retirement pension of €500 or more or monthly charges to a debit or credit card of €500 or more.

To pay only 6€/month for your Programa Portugal Prestige you only need to have associated financial assets (monthly average) worth €35,000 or more, or receive a monthly salary, subsidy or retirement pension of €2,500 or more.

Otherwise, you will have to pay a €15 monthly management fee.

Additional charges may arise from using associated products and services. All indicated commissions are subject to stamp duty. Any matter regarding financial intermediation is covered by the general conditions applicable to accounts for securities and deposits of financial instruments and financial intermediation, as stipulated in the general conditions for opening bank accounts. Some of these activities necessarily imply the existence of an independent contract.



IF YOU VISIT US FREQUENTLY OR HAVE A HOME IN PORTUGAL, YOUR CLIENT MANAGER WILL PROVIDE DAY-TO-DAY ASSISTANCE AND HELP YOU MANAGE YOUR ASSETS.

PRESTIGE CARDS UNIQUE AND DISTINCT

Your debit and credit cards give you exclusive advantages and benefits at select partners.



2 Prestige Debit Cards exempt from annual fees, of €20 for each card holders.

2 Prestige Twin Credit Cards (1 Prestige Visa card + 1 Prestige Black card by American Express®, 16.7% APR) for 2 holders of a joint card account, holders of the current account; Notwithstanding, the issue of any credit card depends on the prior acceptance and subscription of the Specific and General Conditions for the Utilization of the Credit Card in question. The attribution of any credit card is subject to a case-by-case credit risk assessment.

As holder of a Prestige Twin Cards you will be entitled to a unique offer of tools, advantages, discounts and benefits.

The Prestige Visa and Prestige Black by American Express® cards are two cards from different networks which are linked to a single card account and share: insurances, interest rate, payment date, discounts and benefits programmes, credit ceiling and monthly statement. Offering a comprehensive insurance package, this unique mean of payment enables you to make purchases anywhere in the world with the broad coverage that only two networks of excellence are able to offer you.

You can also get points for your purchases: using exclusively your American Express Card® for each 1€ in purchases the holder will receive 1 point for the Membership Rewards (the holder has, free of charge,

automatic access to the programme). The MR points do not have an expiration date nor an accumulation ceiling and can be exchanged for plane tickets, TAP miles, stays at hotels, wines, subscription of magazines and gadgets, among dozens of other articles; Benefit also from access to the advantages offered by the Selects Program (with no subscription costs): an exclusive of American Express that offers thousands of discounts and benefits all over the world; You may also benefit from a discount in the subscription of the Priority Pass: a programme that gives you access to more than 600 VIP Airports lounges all over the world which offer you maximum comfort and access to telephone, facsimile, internet, drinks and catering, among other amenities against an annual fee 20% below the standard price.

Advantages in NOS movie theatres: any time you go to a NOS movie theatre, when you buy a ticket at a regular price using either of the Prestige Twin cards you will receive another for the same session of the chosen movie.

Prestige Twin Credit Cards: 16.7% APR and 11.900% NAR (nominal annual rate) for a €2,500 credit paid over 12 equal monthly repayments, plus interests and expenses. Exemption From the payment of the annual Fee amounting to 50€ (plus stamp tax) For 2 holders of a joint card account composed of 1 Prestige Visa Card and 1 Prestige Black Card by American Express®. Subject to credit approval.

Exemption from commissions on transactions abroad

Transactions abroad in countries and currencies excluded from Regulation (EC) 924/2009, outside the country of residence and respective currency, are subject to commissions: ISF – International Servicing Fee: 3% on the purchase value (plus stamp duty); Debit card cash withdrawal: €4.00 + 0.50% + 3% (plus stamp duty). Currently valid transaction commissions will be applicable.

Card holders covered by the Programa Portugal Prestige are exempt from those commissions in transactions performed in the country of residence.

European countries covered by Regulation (EC) 924/2009: Germany, Austria, Belgium, Bulgaria, Cyprus, Croatia, Denmark, Slovakia, Slovenia, Spain, Estonia, Finland, France, Greece, the Netherlands, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Czech Republic, Romania, Sweden and the United Kingdom. Covered currencies: euro, Swedish krona and Romanian leu.

PROGRAMA PORTUGAL PRESTIGE



PRESTIGE INSURANCE PROTECTION FOR THE WHOLE FAMILY

Being Prestige is being protected. Your Programa Portugal Prestige includes protection against various unforeseen events through insurance policies especially designed for those who spend time both in Portugal and abroad.

FAMILY LIABILITY INSURANCE

An insurance policy to free you from unexpected expenses and which pays any indemnities for asset and non-asset damages caused to third parties, either by you or any member of your family household, up to a maximum of €150,000 per year and with a sub-limit of €25,000 per claim.

HOME EMERGENCY MEDICAL ASSISTANCE IN PORTUGAL

Your and your family's health is a priority. This insurance, which may be extended to your family household, is valid throughout the national territory (except in the Azores, where coverage applies only to the Island of São Miguel), always provides fast assistance in case of an emergency at home. A €10 co-payment is applicable to each consultation.

This information does not dispense consultation of the legally required pre-contractual and contractual information.

ADDITIONAL ADVANTAGES A SIMPLER DAY-TO-DAY

CHEQUES	Exempt from paying issuing expenses for up to two packs of 5 crossed and non-endorsable cheques per year, issued by the Millennium bcp internal network of self-banking machines. Each cheque issued is subject to a 5 cent stamp duty (according to the General Stamp Duty Table). Subject to credit risk approval.
PREPAID CARD	On requesting a Free Web card, you will be exempt from the annual fee of €7 (plus stamp duty), provided the card remains associated to the current deposit account of the Programa Portugal Prestige.
AGGREGATED ACCOUNTS	A Programa Portugal Prestige member may assign up to three current accounts to his account. The additional accounts may be held by any individuals, including the program member. These accounts benefit from: <ul style="list-style-type: none"> Exemption from Maintenance Commission for a Standard Account, of 5.2€/month (except for accounts classified as Minimum Banking Services Account, Furnishings (Recheio) Account for individuals or accounts enrolled in the Prestige and Programa Portugal Prestige). Internal transfers between the current account of the Programa Portugal Prestige and aggregated accounts are exempt from paying the commission specified in the price list, regardless of the utilised channel. Exclusive for accounts in euros.
INSURANCE	Repatriation in case of death The Programa Portugal Prestige includes Assistance Insurance that guarantees, in case of death by accident, repatriation of the principal holder to the country of origin, up to a maximum of €10,000. Legal Assistance Guarantees – up to a maximum of €4,500 in legal expenses and €1,500 in lawyer fees (€485 minimum amount for resorting to legal action). Special conditions in subscribing to other insurance policies: <ul style="list-style-type: none"> Média Health Plan, Vintage and Vintage Plus Options: 7% discount on the first premium during the whole contract validity period. HormIn (base coverage of the Building and/or Furnishings): 7% discount of the premium during the 1st year of the contract. Conditions are valid for new policies subscribed until 31 December 2017.
TRANSFERS	Exemption from payment of commissions for non-urgent transfers in euros, Swedish kronas and Romanian leus, sent to SEPA member countries (28 EU countries and Iceland, Liechtenstein, Monaco, Norway, Switzerland and San Marino), provided transfers are made indicating the BIC or IBAN and BIC SWIFT according to the transfer destination and made through automatic channels (ATM, Millennium bcp internal self-banking machines, automated telephone service (IVR), mobile phone and at www.millenniumbcp.pt), by debit in the enrolled account, in an unlimited number, subject to each channel's specific limits and up to a maximum of €50,000 per transaction (or in an equal value if in Swedish kronas or Romanian leus).

The specific legislation of countries of residence of clients may stipulate limitations or restrictions applicable to the contracting of banking products or services. For further information visit millenniumbcp.pt, call +351 21 005 24 24 (24-hour personalised service) or visit a Millennium bcp Branch.

Banco Comercial Português, S.A., public limited company, Head office: Praça D. João I, 28, 4000-295 Porto – Share Capital: 5,600,738,053,72 euros. Sole registry and tax number 501525882. Tied Insurance Intermediary no. 207074605 – Date of Registry: 26/06/2007. Authorised to broker insurance policies in the Life and Non-life branches of Ocidental – Companhia Portuguesa de Seguros de Vida, S.A., Ocidental – Companhia Portuguesa de Seguros, S.A., and Média – Companhia Portuguesa de Seguros de Saúde, S.A., and also with Ocidental – Sociedade Gestora de Fundos de Pensões, S.A. Information and other registration details are available at [HYPERLINK "http://www.asp.com.pt"](http://www.asp.com.pt) www.asp.com.pt. The intermediary is not authorised to sign insurance contracts on behalf of the insurer or to receive the respective insurance premiums. The intermediary is not responsible for coverage of the insurance contract risks, for which the insurer is fully responsible. Ocidental – Companhia Portuguesa de Seguros, S.A. - Av. Dr. Mário Soares, Edif. 10 – Tagus Park - 2744-002 Porto Salvo. Legal person no. 501836918, registered under this number at the Lisbon Commercial Registry Office. Share Capital Eur 12,500,000.

OCIDENTAL
SEGUROS

NATIXIS



ATTACHMENT TO PLANO MAIS COLABORADOR NATIXIS (EMPLOYEE ADVANTAGE PLAN)

established between Millennium bcp and Natixis - Portugal Branch

BENEFITS OF THE EMPLOYEE ADVANTAGE PLAN

The employees of companies subscribers of *PLANO MAIS COLABORADOR* (Employee Advantage Plan), receiving, through Millennium bcp, wages amounting to 350€ or more, are entitled to benefits from an integrated solution of distinctive banking products and services that enables them to better manage their daily activities.

PRODUCTS AND SERVICES FOR YOUR DAILY ACTIVITIES

Current Account

Access to the exemption from the current account maintenance fee (exemption corresponding to a maximum value of 5.20€/month, plus Stamp Tax) in the current account where you receive your wage (through a bank transfer duly encoded at origin with ISO code "SALA"), for wages amounting to 350€ or more.

Debit card

Exempt of the payment of all annual fee, corresponding to 18.00€, for the first account holder card associated with the current account that receives the duly coded wage transfer.

If the current account fails to receive the duly coded wage transfer, the annual fee will be that practiced on that date and which can be consulted on the Bank's price list (in a branch or at www.millenniumbcp.pt.)

Transfers free of charge

Exemption from the payment of fees for transfers in Euros, Swedish kronor and Romanian Lei (not urgent), made through automated channels (ATM, Millennium bcp internal Self Banking ATM network, Automated phone answering system (VRS), Mobile Phone or at www.millenniumbcp.pt).

Represents a saving of 1.45€ per transfer.

Transfers by debit of the associated account for SEPA countries (28 EU countries, Iceland, Liechtenstein, Monaco, Norway, Switzerland and San Marino) provided that the order indicates the BIN or the IBAN (depending on the transfer reception channel) in an unlimited number, subject to the specific limits of each channel and up to the maximum amount of €50,000 per transaction (or counter value if in Swedish Krona or Romanian Lei).



Checks

Exemption from the payment of the expenses due for the issue of 1 group of 5 crossed, not endorsable checks, per month, through the Self Banking internal ATM network of Millennium bcp. Each check issued is subject to stamp tax. Subject to credit risk assessment.

Salary Advantage Credit - TAEG 15.3% (TAEG - Global Annual Effective Interest Rate)

On the first day of each month, access to the advance of 100% of your wage (amounting to 350€/per month or more).

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

For an amount of 1,500€ for 90 days at a 13.750% TAN, the interests will amount to 51.57€ plus 2.07€ of Stamp Tax, corresponding to a TAEG of 15.3%. Exemption from Stamp Tax shall apply to the use of the credit up to the amount of the monthly wage credited in your account. Subject to credit risk assessment.

DIGITAL SERVICES

E-Statement

With this service, you may receive your e-statements directly in your inbox, save them in your computer instead of having them on paper or consult them at www.millenniumbcpt.pt. Free of charge, this service gives you privacy, safety and comfort and is also environment friendly.

Bank's website and Multichannel Code

Through the Bank's website - www.millenniumbcp.pt - it is possible to access information and carry out transactions without having to go to a Branch. You just need to have the code that provides access to all Millennium bcp channels. With the Multichannel Code you may go to www.millenniumbcp.pt, access the Mobile services and also the Call Centre, available 24 hours a day, 7 days a week.

Millennium App

With Millennium App it is possible to manage the accounts when and where the Customer wishes; all the Customer needs is a Multichannel code.

This application is available for smartphone and tablets with iOS or Android system and the download, free of charge, may be made from the main application stores.

After installing the App on the mobile phone, you will be able to:

- Simulation and Personal Loan application
 - Timeline, to see debits and credits to the accounts and cards in a single screen



- View balances of current accounts, cards and securities accounts before login
- Fingerprint login
- Cards request
- Making transfers to Millennium bcp accounts or to other Banks
- Acknowledgement of receipt of your card's PIN
- Payment of bills, purchases and to the State
- Making and adding to savings
- Locating the nearest Branch
- Access the Finance Manager (only for Apple devices)

Having a Millennium App installed means having a Branch in your Smartphone.

Available for Apple, if you have an investor profile, you can also install the MBolsa App, where you will be able to access your securities accounts, purchase and sell domestic securities, among other options. It is a new way to access the Stock Exchange when and where you wish!

To get in touch with all the news and updates, you may also go to the page of Millennium Mobile on Facebook.

Apple is a trademark of Apple Inc., registered in the USA and in other countries. Android is a registered trademark of Google Inc.

SAVINGS SOLUTIONS

Millennium bcp offers several savings solutions in the form of Term Deposits and Savings Accounts with differentiated features in order to meet its Client's needs. More information available at a Branch or at millenniumbcp.pt.

You will find savings solutions with the following features:

- Minimum amount: 25€;
- Interest rates in view of the term and the amounts deposited;
- The interests are paid by credit to the current account or to the savings account;
- Loyalty yearly bonuses in specific savings;
- Some saving products allow the delivery of programmed and/or eventual amounts;
- Possibility of making early withdrawals (total or partial) in some savings with 100% penalty of interest for the amount withdrawn in the period underway;
- Possibility of renewals in some cases.



CREDIT PRODUCTS

Millennium Classic Credit Card - TAEG 13.6%

The first annual fee is returned after the first purchase. Annual fees: 10€ for the first and second Holders.

Whenever you go to the movies, choose a NOS movie theatre, buy a ticket at a regular price using the card and receive another for the same session of the chosen movie. Maximum of 1 ticket per day and per card; cannot be combined with other discounts. Does not apply to IMAX, VIP rates, 3D upgrades and 3D glasses.

13.6% TAEG and 11.900% TAN for a €1,500 credit paid over 12 equal monthly repayments, plus interest and expenses.

The issuance of credit card depends on the previous adhesion and subscription of the corresponding Particular Conditions and General Conditions of Use. The assignment of credit card is subject to a credit decision.

Mortgage Loans

Exemption from the payment of the Formalization Fee (*Comissão de Formalização*), which corresponds to the amount of 120€.

Exemption from the payment of the Setup Fee (*Comissão de Dossier*), which corresponds to the amount of 290€.

Personal Credit - TAEG 12.0%

Limit: from 5,000€ to 75,000€

Term: from 12 months up to 84 months (for amounts up to 15,000€) or 96 months (for amounts above 15,000€).

Interest rate: Fixed rate for the entire contract; cannot be combined with other promotional offers.

Promotional interest rate in the first year of 7.250% and 10.000% in the following years.

12.0% TAEG and 7.250% TAN in the first year and 10.000% in the following years, with monthly instalments of 230.37€ during the first year and 249.25€ in the following years for a 15,000€ loan with an 84-month term. Total amount charged to the consumer: 21,621.84€, including setup fee, payment processing fee, interests and Stamp Tax for the use of the loan, on interests and fees.

Cost per unit of the benefit to be paid by the Customer if he/she stops receiving his/her wage through Millennium bcp: the Client maintains the interest rate conditions for the



entire duration of the contract, even if the Customer terminates his/her employment agreement with the company.

Should the Customer not be a subscriber of this solution, the following conditions shall apply:

12.2% TAEG (annual effective interest rate), 7.750% TAN (annual nominal rate) in the first year and 10.000% in the following years, with monthly instalments of 234.24€ during the first year and 249.79€ in the following years for a 15,000€ loan with an 84-month term. Total amount charged to the consumer: 21,707.16€ including setup fee; payment processing fee; interests and Stamp Tax for the use of the loan, on interests and fees.

All loan requests are assessed on a case-by-case basis and the Bank reserves the right to refuse any operation, being obliged to inform the Beneficiary of that refusal.

Car Leasing - 5.0% TAEG

The funding solution that enables you to purchase new vehicles, for passengers or for passengers and cargo.

50% discount on the setup fee; cannot be combined with other promotional offers.

Example: 5.0% TAEG (annual effective interest rate) for a loan amounting to 20,000€, to be reimbursed in 60 months with an initial payment of 20%, a residual value of 10% and a monthly payment of 267.67€.

Nominal rate of 3.890%, having as reference the Euribor 12 Months on a 360 days basis (simple arithmetic average of the daily quotations of march 2017, -0.110%, rounded to three decimal places, plus a 4.000% spread - spread defined according of the Customers' risk profile, initial payment and term of the operation).

€92.25 setup fee, 3.08€ monthly processing fee, quarterly contract management fee 9.84€ and a fee for preparation of documents for the transfer of ownership amounting to 73.80€.

All fees include VAT at the legal rate in force and cannot be financed. The total amount charged to the Client is 22,327.26€. Subject to credit risk assessment.

INSURANCES

Wage Protection Plan

An insurance that gives you an increased financial comfort and well-being in your most difficult times, such as the loss of the remuneration framed within the foreseen situations covered.

Covers: Temporary disability for work due to Illness or Accident and Involuntary unemployment (for those with an employer). Absolute temporary disability for work due to Illness or Accident and Hospitalization (for Self-employed Individuals).



Advantages: Payment up to 6 months per incident for the covers identified above, up to 1,000€ a month (accrues to the Social Security payments)

- Workers with an employer - 30% of net salary
- Self-employed Individuals - 40% of net salary

A premium adapted to your remuneration: The Insurance Premium is paid every month and determined based on the net remuneration credited in the current account.

Example: 5.85€/per month for a Client with a monthly wage of 600€. 5.38€ (cost of the policy including legal charges) will be added to the first payment.

Special Conditions on other Insurances

A 5% discount in the first year in:

- Médis Health Plan - Options 1, 2 and 3 and Options Médis Vintage and Médis Vintage Plus.
- HomIN (base cover for Building and/or Contents)

A 5% discount for the entire duration of the contract:

- Active Protection

This information does not exempt the reading of the legally required pre-contractual and contractual information. These conditions are valid for new policies subscribed until 31 December 2017. Insurances sold by Ocidental - Companhia Portuguesa de Seguros, S.A.

ADDITIONAL INFORMATION

The special conditions of the Employee Advantage Plan are in effect from 1 January to 31 December 2017. The same may be revised and altered every six months in accordance with the information provided at: www.millenniumpbcpt.pt > Accounts > Just for you.

The product special conditions may be revised whenever there are changes to the market general conditions, to the Bank's pricing policies or to the legal requirements or regulations the Bank must observe.

The conditions are valid for all the employees of the Company signatory of the Employee Advantage Plan and the Employee Advantage Plan - Prestige Program, hereinafter referred to as Employee Advantage Plan, and may be extended to those whose work agreements reach completion due to retirement after the signing of Employee Advantage Plan - Prestige Program established between the Bank and the Company.

The termination of the agreement established between the Bank and the company signatory of the Employee Advantage Plan implies the discontinuation of the product associated conditions, except if the new employers of the concerned beneficiaries also joined the Agreement, without damaging the application of the special conditions of the Employee Advantage Plan /agreements entered into before that date.

The termination of the Employee Advantage Plan established between the Bank and the Company terminates the use of the associated special product conditions for all beneficiaries, without damaging the effects arising from the special conditions applied before that date.

Reductions to the pricing in force cannot be combined with other special conditions in effect. All loan requests are assessed on a case-by case basis and the Bank reserves the right to refuse any operation.

All the fees indicated are subject to Stamp Tax.



Find other ongoing campaigns at: millenniumbcp.pt. For further information please go to a Millennium bcp Branch or call 707 50 24 24 (Personal Assistance 24/h).



Medis Health Care Plan, Homin, and Salary Protection Plan: Insurances sold by Occidental - Companhia Portuguesa de Seguros, S.A., a limited liability company with registered office at Av. Dr. Mário Soares (TagusPark), Edifício 10 Piso I 2744-002 Porto Salvo, TIN 501836918, registered at the Commercial Registry Office of Lisbon, with the share capital of 12,500,000 Euros.

Active Protection: Insurance Policy sold by - Ocidental - Companhia Portuguesa de Seguros de Vida, a limited liability company with registered office at Av. Dr. Mário Soares (TagusPark), Edifício 10 Piso I 2744-002 Porto Salvo, TIN 501836926, registered at the Commercial Registry Office of Lisbon, with the share capital of 22,375,000 Euros.

Banco Comercial Português, S.A., Company open to Public Investment Registered Office: Praça D. João I, 28, 4000-295 Porto - Share Capital 5,600,738,053.72 Euros. Single registration and tax identification number 501525882. Connected Insurance Mediator nr. 207074605 - Date of Registration: 26/06/2007. Authorization for the mediation of life and non life insurances of the insurance companies Ocidental Companhia Portuguesa de Seguros de Vida, S.A., Ocidental - Companhia Portuguesa de Seguros, S.A. and Médis - Companhia Portuguesa de Seguros de Saúde, S.A. and also with Ocidental - Sociedade Gestora de Fundos de Pensões, S.A.. Information and other details on the registration available at wwwASF.com.pt. The Mediator is not authorized to enter into insurance contracts on behalf of the Insurance Companies nor to receive insurance premiums to be delivered to the Insurance Company. The Mediator shall not be liable for the cover of the risks inherent to the insurance contract. These risks will be fully taken on by the Insurance Company.

A large, abstract graphic element occupies the top half of the page. It consists of two overlapping circles: a yellow circle on the left and a red circle on the right. The two circles overlap in the center, creating a white triangular space at the bottom. The background below this graphic is white.

The information presented in this manual refers to the current policies and procedures at Natixis in Portugal. The company reserves the right to modify, replace or suppress it, partially or fully, at any given time.

