

1. General Services

Type of Service	Charge Currency		
	EUR	HKD	MOP
1) Cashier's Order			
• Issuance	20	200	200
• Cancellation / Loss	20	200	200
2) Standing Instructions			
• One-time transfer with future value or recurring transfer	30	300	300
• Unsuccessful posting due to insufficient balance in "From-account"	30	300	300
3) Request for Bank's Documents			
• Certificate of Account Balance	20	200	200
• Bank Reference Letter	20	200	200
• Bank Confirmation of information for audit purpose	50	500	500
4) Request for Current Account Statement / Account Information			
a) Current Month			
• Instant statement to be collected over the counters	Free	Free	Free
• Reprint advices or statements			
– Up to 2 pages	10	100	100
– Thereafter, each page in excess	6	60	60
b) Previous Months/Years			
Reprint advices or statements			
• Dated up to 1 year ago			
– Up to 2 pages	20	200	200
– Thereafter, each page in excess	15	150	150
• Dated more than 1 year ago			
– Up to 2 pages	25	250	250
– Thereafter, each page in excess	15	150	150

2. Remittances

2.1 Outward Remittance by SWIFT

Domicile of Beneficiary Account	Charging Method	Charge Currency		
		EUR	HKD	MOP
(1) Macau – transfers in MOP and HKD	Flat Charge	9	90	90
(2) Portugal – account held with Millenniumbcp by the same customer	Nil	Nil	Nil	Nil
(3) Portugal – account held with Millenniumbcp by a different customer	Flat Charge	12	120	120
(4) Others	0.10% on the amount to be transferred	Minimum		
		24	240	240
		Maximum		
		100	1,000	1,000
For beneficiary account in domicile listed in (3) and (4) above:				
Additional commission if payment order is requested with "CHARGES" as "OUR"	For (3)			
	15	150	150	
Additional commission if payment order is requested with SAME DAY VALUE	For (4)			
	30	300	300	
Amendment, cancellation or inquiry at customer's request		20	200	200

2.2 Inward Remittance from Local / Overseas Correspondents in Any Currency

Beneficiary Account with Bank	Credit Account Currency	Charge Currency		
		EUR	HKD	MOP
1) BCP Macau	Same as the currency received	Free	Free	Free
	Different from the currency received	Free	Free	Free
2) Millenniumbcp and not domiciled in BCP Macau	Same as the currency received	15	150	150
	Different from the currency received	15	150	150
3) Any other banks	Same as the currency received	30	300	300
	Different from the currency received	30	300	300
4) Amendment/Cancellation/Refund at the request of remitting bank		20	200	200

Note: All correspondent bank charges, if any, are to be debited to customers' accounts.

3. Cheques

Type of Service	Charge Method / Charge Reason	Charge Currency		
		EUR	HKD	MOP
1) Cheque Book Request	Per booklet of 30 cheques	10	100	100
2) Counter Cheque	Per cheque	6.50	60	60
3) Mark Good Cheque	Per cheque	15	150	150
4) Stop Payment	Per cheque	15	150	150
	Maximum charge per order of more than one cheque	60	600	600
5) Return Cheque	On-us cheque presented over the counter for payment but refused due to insufficient funds	15	150	150
	Other local bank cheque deposited with the Bank and returned unpaid	17.50	200	200
6) Cheque Collection				
- Inward Cheque Collection (cheques drawn on Macau local banks and sent from overseas banks for collection)	Collection charges per cheque ¹	30	300	300
	Returned cheque	17.50	200	200
- Outward Cheque Collection (cheques drawn on overseas banks and sent for collection)	Collection charges per cheque ²	30	300	300
	Returned cheque	17.50	200	200
	Inquiry at customer request	20	200	200

¹ Plus SWIFT or postage charges according to the location of the collecting bank.

² Any charges levied by the drawee bank and/or collecting bank will be debited to customers' accounts.

4. Trade Services

Type of Service	Commission				Note
	In %	Minimum			
		EUR	HKD	MOP	
1) DC Advising	---	30	330	330	(a)
2) Confirmation of DC					
a) DC	1/8	50	500	500	(b)
b) DC Amendment					
• With extension of expiry	1/8	50	500	500	(c)
• With increase in DC amount	1/8	50	500	500	(d)
• Other than extension of expiry or increase in DC amount	---	50	500	500	
c) In case of usance DC, additional charges for the deferred reimbursement period from DC expiry date to the date on which payment is received	1/8	50	500	500	
3) Transfer of DC					
a) Local Transfer					
• Without substitution of invoices	1/8	40	400	400	
• With substitution of invoices	1/4	50	500	500	
b) Foreign Transfer					
• Without substitution of invoices	1/8	50	500	500	
• With substitution of invoices	1/4	60	600	600	
c) Amendment to Transferred DC					
• Increase in transferred amount without substitution of invoices					
➢ Local Transfer	1/8	40	400	400	
➢ Foreign Transfer	1/8	50	500	500	
• Increase in transferred amount with substitution of invoices					
➢ Local Transfer	1/4	50	500	500	
➢ Foreign Transfer	1/4	60	600	600	
• Amendment other than increase in transferred amount	---	50	500	500	
d) SWIFT charges (per message)	---	30	300	300	
e) DHL charges (per delivery)	---	70	700	700	

Type of Service	Commission				Note
	In %	Minimum			
		EUR	HKD	MOP	
4) Drawing and Payment of DC Transferred with Substitution of Invoices					
a) Upon sending substituted documents to DC Issuing Bank for payment / acceptance					
- Handling commission (irrespective of bill currency and on bill amount drawn under Master DC)	1/4	20	200	200	(e)
- Documents checking fee (for each drawing)	---	30	300	300	(e)
- DHL charges (per delivery)	---	70	700	700	(e)
b) Upon effecting payment to Second Beneficiary for bill drawn under Transferred DC					
- Payment Commission (on bill amount drawn under Transferred DC)	1/4	20	200	200	(f)
- ILE Commission (on bill amount drawn under Transferred DC)	1/4	20	200	200	(g)

- Notes**
- (a) Flat commission to be charged, irrespective of the instrument being a DC or DC amendment, except in the case of mail confirmation of preliminary SWIFT advice of DC, which will be free of charge.
- (b), (c) and (d) For reference only. The exact rate to be charged will be defined on a case-by-case basis by Credit Decision Bodies according to the country risk and bank risk involved.
- (b) To be charged for each validity period of one month or part thereof.
- (c) To be charged for each validity period of one month on the extended period.
- (d) To be charged for each validity period of one month on the amount increased.
- (e) To be borne by the First Beneficiary (our customer).
- (f) For bills denominated in MOP and HKD only.
- (g) For bills denominated in currencies other than MOP and HKD only.

5. Bank Guarantees

Type of Guarantee	Commission				Note
	In %	Minimum			
		EUR	HKD	MOP	
1) Tender / Performance	1	50	500	500	(a)
2) Advance Payment	1.5	50	500	500	(a)
3) Bank Guarantees issued on behalf of correspondent bank	1/4	60	600	600	(b)

Notes (a) Per annum commission rate. For guarantees that have definite periods of validity, commission is calculated for a quarter and collected in its total at the beginning of the operation. For guarantees that do not have definite period of validity, commission is collected quarterly and in advance.

(b) Per quarter commission rate.

(a) and (b) The rates quoted herewith are for reference only. The exact rate to be charged will be defined on a case-by-case basis by relative Credit Decision Bodies according to the risks involved in the specific operation that is under scrutiny.

In case notarization of signatures is required, an additional flat charge of EUR10.00 or MOP/HKD100.00 is to be collected.

6. Delivery of Documents / Correspondence

Means of Delivery	Charge Currency		
	EUR	HKD	MOP
• By registered mail	10	100	100
• By DHL			
➢ To Portugal	50	500	500
➢ To countries other than Portugal	100	1,000	1,000

7. Others

Item	Charge
1) Unauthorized Overdraft	Irrespective of account currency, subject to a charge of 15% per annum computed daily and debited monthly.
2) Credit Facilities	Subject to approval and prices will be defined with the approval of the facilities.
3) Interest Rates to be applied to Time Deposit	Subject to previous negotiation with the holders of respective Time Deposit Accounts in accordance with the Bank's prevailing regulations and practices. On automatic renewals, customers are accepting the Bank's interest rates without further negotiation.