

## Financial Product Information Sheet

Valor Crescente Term Deposit

| A. Identification details                       |                               |  |                   |              |                   |                      |  |
|---|-------------------------------|--|-------------------|--------------|-------------------|----------------------|--|
| . Identification of the Financial Institu       | ution                         |  |                   |              |                   |                      |  |
| .1 Name   |                               | BANCO MILLENNIUM AT  | LÂNTICO, S.A.     |              |                   |                      |  |
| 1.2 Address                                     |                               | Província de Luanda, Município de Belas, Distrito Urbano da Samba, Bairro Talatona, Rua d<br>Centro de Convenções de Talatona, Via S8, (GU05B),Condomínio Cidade Financeira, Edifici<br>ATLANTICO, Bloco 7/8 |                   |              |                   |                      |  |
| .3 Contacts                                     |                               | 226 460 460 or 923 168   | 3 168, available  | 24/7.        |                   |                      |  |
| . Date of the Financial Product Inform          | nation Sheet                  |  |                   |              |                   |                      |  |
| 9/12/2021                                       |                               |  |                   |              |                   |                      |  |
| 3. Description of the main features             | of the product                |  |                   |              |                   |                      |  |
| . Commercial name of the product                |                               |  |                   |              |                   |                      |  |
| .1 Valor Crescente Term Deposit                 |                               |  |                   |              |                   |                      |  |
| 2. Conditions for access                        |                               |  |                   |              |                   |                      |  |
| 1.1 Product aimed at Personal and Cor           | porate customers;             |  |                   |              |                   |                      |  |
| . Modality                                      |                               |  |                   |              |                   |                      |  |
| 3.1 Term Deposit                                |                               |  |                   |              |                   |                      |  |
| . Term  |                               |  |                   |              |                   |                      |  |
| .1 Start Date                                   | Date of product subscription. |  |                   |              |                   |                      |  |
| .2 Maturity Date                                |                               | 365 days after subscription of the product.  |                   |              |                   |                      |  |
| .3 Principal repayment date                     |                               | Capital repaid at the end of the period, in arrears, by crediting the associated current   |                   |              |                   |                      |  |
| . Early withdrawal                              |                               | account.   |                   |              |                   |                      |  |
| 5   | arit                          | Allows partial (respectin  | g the minimum     | maintenance) | or total early wi | thdrawal with a 100° |  |
| 1 Withdrawal conditions, notice deposit         |                               | interest penalty for the current period;   |                   |              |                   |                      |  |
| .2 Early withdrawal and penalties               |                               | 100% penalty on the in   | terest of the cur | rent period. |                   |                      |  |
| . Renewal                                       |                               |  |                   |              |                   |                      |  |
| b.1 Type of renewal                             |                               | Does not allow automatic renewals;   |                   |              |                   |                      |  |
| .2 Conditions for renewal                       |                               | Not applicable.  |                   |              |                   |                      |  |
| . Curency                                       |                               |  |                   |              |                   |                      |  |
| .1 Kwanza                                       |                               |  |                   |              |                   |                      |  |
| . Initial deposit                               |                               |  |                   |              |                   |                      |  |
| 3.1 Minimum amount                              |                               | AOA 100,000.00   |                   |              |                   |                      |  |
| 8.2 Maximum amount                              |                               | Not Applicable   |                   |              |                   |                      |  |
| . Deposit maintenance                           |                               |  |                   |              |                   |                      |  |
| 9.1 Minimum amount                              |                               | AOA 100,000.00   |                   |              |                   |                      |  |
| .2 Maximum amount                               |                               | Not Applicable   |                   |              |                   |                      |  |
| 0. Additional delivery of funds (if app         | licable)                      |  |                   |              |                   |                      |  |
| 0.1 Minimum amount                              |                               | Not Applicable   |                   |              |                   |                      |  |
| 10.2 Maximum amount                             |                               | Not Applicable   |                   |              |                   |                      |  |
| 0.3 Periodicity                                 |                               | Not Applicable   |                   |              |                   |                      |  |
| 0.4 Delivery                                    |                               | Not Applicable   |                   |              |                   |                      |  |
| 1. Rate of remuneration                         |                               |  |                   |              |                   |                      |  |
| 11.1 TANB                                       | Starting at AOA 100,000.00    | Quarter 1  | Quarter 2         |              | Quarter 4         | Average              |  |
|   |                               | 9.00%  | 10.50%            | 14.00%       | 20.00%            | 13.38%               |  |
| 1.2 TANL  | Starting at AOA 100,000.00    | Quarter 1  | Quarter 2         |              | Quarter 4         | Average              |  |
|   | -                             | 8.10%  | 9.45%             | 12.60%       | 18.00%            | 10.05%               |  |
| 11.3 TAEL                                       |                               | Not Applicable   |                   |              |                   |                      |  |
| 11.4 Variable rate remuneration (if applicable) |                               | Not Applicable   |                   |              |                   |                      |  |
| 11.4.1 Index                                    |                               | Not Applicable   |                   |              |                   |                      |  |
|   | Not Applicable                |  |                   |              |                   |                      |  |
| 1.4.2 Frequency of review<br>1.4.3 Spread       |                               | Not Applicable   |                   |              |                   |                      |  |



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| 12. Capitalization system  |  |  |  |  |  |
|--|--|--|--|--|--|
| 12.1 Туре  | Does not allow capitalization  |  |  |  |  |
| 12.2 Periodicity   | Not Applicable   |  |  |  |  |
| 13. Interest calculation   |  |  |  |  |  |
| 13.1 Description   | Interest is calculated daily on the invested and undrawn capital at each moment, based on 365-day year;                  |  |  |  |  |
| 13.2 Calculation and applicable form of rounding Interest = $\frac{Rate + Principal + Term}{247 \text{ Pure}}$ | Rounding not applicable;   |  |  |  |  |
| 13.2 Calculation and applicable form of rounding $interest = \frac{365 Days}{365 Days}$                        | Term: Corresponds to interest payment periodicity  |  |  |  |  |
| 13.3 Calculation on the basis of an average balance (if applicable)  | Not Applicable.  |  |  |  |  |
| 14. Interest payment   |  |  |  |  |  |
| 14.1 Payment date  | Interest will be paid at the end of the period;  |  |  |  |  |
| 14.2 Form of payment   | Interest will be paid at the end of each Quarter, in arrears, by means of a credit in the<br>associated current account. |  |  |  |  |
| 15. Tax regime   |  |  |  |  |  |
| Interest paid is subject to Capital Gains Tax at the rate of 10%, through th                                   | e withholding tax mechanism.   |  |  |  |  |
| 16. Other conditions   |  |  |  |  |  |
| Free of commissions and expenses.  |  |  |  |  |  |
| 17. Capital guarantee  |  |  |  |  |  |
| Guarantee of the full amount deposited at maturity and in the event of ear                                     | ly withdrawal.   |  |  |  |  |
| 18. Deposit guarantee fund   |  |  |  |  |  |
| Applicable, up to a maximum ceiling of AOA 12,500,000.00 under the term  | s of Article 13(1) and 14 of Presidential Decree No. 195/18, of August 22.   |  |  |  |  |
| C. Term of Financial Product Information Sheet conditions  |  |  |  |  |  |
| The information in this document is valid until it is amended.   |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

Current account number:

Date: \_\_\_

Client Signiture: