

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 Centro de Convenções de Talatona, Via S8, (GU05B),Condomínio Cidade Financeira, Edifici 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 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 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: