

Financial Product Information Sheet

11.4.4 Form of rounding (if applicable)

Standard USD Term Deposit

A. I dentification details	
Identification of the Financial Institution	
1.1 Name	BANCO MILLENNIUM ATLÂNTICO, S.A.
1.2 Address	Província de Luanda, Município de Belas, Distrito Urbano da Samba, Bairro Talatona, Rua do Centro de Convenções de Talatona, Via S8, (GU05B),Condomínio Cidade Financeira, Edifício ATLANTICO, Bloco 7/8
1.3 Contacts	226 460 460 or 923 168 168, available 24/7.
Date of the Financial Product Information Sheet	
21/07/2021	
B. Description of the main features of the product	
1. Commercial name of the product	
1.1 Standard USD Term Deposit	
2. Conditions for access	
2.1 Product aimed at Personal and Corporate customers	
3. Modality	
3.1 Term Deposit	
4. Term	
4.1 Start Date	Date of product subscription.
4.2 Maturity Date	30/60/90/180/360 days (depending on the period subscribed by the customer) after subscription of the product.
4.3 Principal repayment date	Capital repaid at the end of the subscribed period, in arrears, by crediting the associated current account.
5. Early withdrawal	Allows partial (minimum maintenance) or total early redomntion, with populties for early
5.1 Withdrawal conditions, notice deposit	Allows partial (minimum maintenance) or total early redemption, with penalties for early withdrawal;
5.2 Early withdrawal and penalties	100% penalty on interest.
6. Renewal	
6.1 Type of renewal	Allows automatic renewals;
6.2 Conditions for renewal	Initial eligibility conditions for the product.
7. Curency	
US Dollar	
8. Initial deposit	
8.1 Minimum amount	USD 1,000
8.2 Maximum amount	Not Applicable
9. Deposit maintenance	
9.1 Minimum amount	USD 1,000
9.2 Maximum amount	Not Applicable
10. Additional delivery of funds (if applicable)	
10.1 Minimum amount	Not Applicable
10.2 Maximum amount	Not Applicable
10.3 Periodicity	Not Applicable
10.4 Delivery	Not Applicable
11. Rate of remuneration	
11.1 TANB	USD 1,000 30 days 60 days 90 days 180 days 360 days 0.25% 0.35% 0.50% 0.75% 1.00%
11.2 TANL	Not Applicable
11.3 TAEL	Not Applicable
11.4 Variable rate remuneration (if applicable)	Not Applicable
11.4.1 Index	Not Applicable
11.4.2 Frequency of review	Not Applicable
11.4.3 Spread	Not Applicable

Not Applicable



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12. Capitalization system		
12.1 Type	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 a 365-day year;	
13.2 Calculation and applicable form of rounding $Interest = \frac{Rate * Principal * Term}{365 Days}$	Rounding not applicable;	
	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 the period, 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 the 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 early withdrawal.		
18. Deposit guarantee fund		
Applicable, up to a maximum ceiling of AOA 12,500,000.00 under the terms 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 contained in this document shall be valid from the date of its publication and may be revised in accordance with market conditions with 30 days' notice to customers.		
Current account number:		
Date:		
Client Signiture:		