

Product Informative Technical File

Import Documentary Credit

A. Identification Elements	
1. Financial Institution Identification	
1.1 Denomination	BANCO MILLENNIUM ATLÂNTICO, S.A.
1.2 Address	Luanda Province, Belas Municipality, Samba Urban District, Talatona District, Centro de Convençoes de Talatona Street, Via S8, (GU05B), Condominium Cidade Financeira, Atlantico Building Block 7/8
1.3 Contacts	227 460 460 or 923 168 168, available 24/7.
2. Credit Intermediary Identification (If applicable)	
2.1 Denomination	n.a
2.2 Address	n.a
2.3 Contacts	n.a
3. ITF Date	
25/09/2019	
B. Description of the main characteristics of the p	roduct
1. Type of product	
1.1 Commercial Designation of the product	Import Documentary Credit
1.2 Category	Credit Product
2. Total Credit amount	
	and to the value for which the letter of credit is issued.
3. Conditions of use	
Product available for Corporate Clients or IE (Ind	ividual Entrepreneur)
4. Duration of the Contract	
The duration of the contract varies according to the	ne type of letter of credit in question.
5. Credit reimbursement	
5.1 Reimbursement modality	Regular
5.2 Installments Regime	Constant or total
5.3 Installment amount	n.a
5.4 Number of installments	n.a
5.5 Installment periodicity	Monthly
5.6 Imputation (if applicable)	n.a
6. Related contract (if applicable)	n.a
6.1 Asset or service	n.a
6.2 Cash Price	



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7. Guarantees

Promissory note underwritten by the parties and/or pledge of a financial asset (minimum of 150% of the AOA equivalent), to be defined according to the risk assessment to be made for each operation.

8.1 Anticipated reimbursement fee 8.2 Exercise conditions n.a C. Credit costs 1. Annual nominal interest rate (ANR) 1.1 (ANR) n.a 1.2 Interest rate regime n.a 1.3 Fixed interest rate n.a 1.4 Contracted fixed interest rate n.a 1.5 Index n.a 1.6 Spread base n.a 1.7 Contracted Spread n.a 1.8 Other components n.a 1.8 Other components n.a 2. Annual effective global charges rate (AEGCR) 3. Charges included in the AEGCR n.a 3. Charges included in the AEGCR n.a 3. Charges total value 3. Description of the charges included in the AEGCR n.a 3. Installments processing fees (if applicable) n.a 3. Annual fees (if applicable) n.a 3. Demanded insurance (if applicable) n.a 3. Exarcise (if applicable) n.a 3. Associated costs (if applicable) n.a 4. Opensit account costs n.a 4. (ii) Payment methods costs n.a 4. (ii) Other costs 4. (iv) Cost alteration conditions n.a	8. Anticipated reimbursement	
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	(iv) Cost alteration conditions	n.a



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4. Ancillary contract demanded (if applicable)	
4.1 Demanded insurances	According to the type of credit letter issued.
4.1.1 Minimal coverage demanded	n.a
4.1.2 Description	n.a
(i) Deposit account costs	n.a
(ii) Payment periodicity	n.a
(iii) Anticipated insurance charges	n.a
(iv) Other insurance costs	n.a
4.2 Other demanded contracts	n.a

5. Optional associated sales (if applicable)

6. Total amount imputed to the client (applicable to consumer credit)

7. Notarial costs (if applicable)

In accordance with the price table of the public notarial services (approx. 30,000.00 AOA).

8. Default of payment costs

8.1 Default interest rate 110%

10% added over the credit interest rate. 8.2 Default interest rate application rules

8.3 Other charges (if applicable) n.a

Execution of the guarantee, promissory note underwritten, pledge 8.4 Consequence of default of payment

of a financial asset and/or registration at the risk center

D. Other legal aspects

1. Right of revocation

Clients are entitled to terminate their contract with the Bank at any time. However, this occurs when the Client meets all the obligations due and or the repayment of the capital loaned, in the case of loan contracts.

Clients may at any time withdraw from membership of any financial product or service provided by the Bank

3. Copy of the contract

The loan contracts are always drawn up in two ways, one for the client, when duly formalized and signed by the parties (Bank and Client).

4. Others

n.a

5. ITF conditions period

The information contained in this document shall be valid for a period of six months from the date of its publication and may be reviewed at any time in the light of market conditions.