

Financial Product Information Sheet

11.4.4 Form of rounding (if applicable)

Net Term Deposit

A. I dentification details		
1. Identification of the Financial Institu	ıtion	
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.
2. Date of the Financial Product Inform	nation Sheet	
01/09/2022		
B. Description of the main features	of the product	
1. Commercial name of the product		
1.1 Net Term Deposit		
2. Conditions for access		
2.1 Product aimed at Personal and Cor	porate customers;	
2.2 2.2 Exclusive product for subscript	ion through ATLANTICO Directo.	
3. Modality		
3.1 Modality		Term Deposit
4. Term		
4.1 Start Date		Date of product subscription.
4.2 Maturity Date		30/90/180/365 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 each quarter, in arrears, by crediting the associated current account.
Early withdrawal		Allows and allowing the second of the second of the second with a 1000/ and the second of the second
5.1 Withdrawal conditions, notice deposit		Allows partial (minimum maintenance) or total early withdrawal, with a 100% penalty on the interest of the current period;
5.2 Early withdrawal and penalties		100% penalty on the total interest of the current period.
6. Renewal		
6.1 Type of renewal		Does not allow renewals;
6.2 Conditions for renewal		Not applicable.
7. Curency		
7.1 Kwanza		
8. Initial deposit		
8.1 Minimum amount		AOA 5,000.00
8.2 Maximum amount		Not Applicable
9. Deposit maintenance		
9.1 Minimum amount		AOA 5,000.00
9.2 Maximum amount		Not Applicable
10. Additional delivery of funds (if appl	licable)	
10.1 Minimum amount		Does not allow capital increases
10.2 Maximum amount		Not Applicable
10.3 Periodicity		Not Applicable
10.4 Delivery		Not Applicable
11. Rate of remuneration		
11.1 TANB	Starting at AOA 5,000.00	30 days 90 days 180 days 365 days
	-	6.50% 8.50% 9.50% 10.50%
11.2 TANL	Starting at AOA 5,000.00	Quarter 1 Quarter 2 Quarter 3 Quarter 4 5.85% 7.65% 8.55% 9.45%
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 = Rate + Principal + Term Rate +	Rounding not applicable;		
13.2 Calculation and applicable form of rounding Interest = 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 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 in this document is valid until it is amended.			
Current account number:			
Date:			
Client Signiture:			