

## Product Informative Technical File

## Secured Loan Account

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 Convenções de Talatona Street Via S8, (GU05B), Condominium Cidade Financeira, ATLANTICO Building, Block 7/8
1.3 Contacts	226 460 460 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	
01/10/2019	
B. Description of the main characteristics of the product	
1. Type of product	
1.1 Commercial Designation of the product	Secured Loan Account
1.2 Category	Credit Product
2. Total Credit amount	
Minimum 50,000.00 Akz	
3. Conditions of use	
Product available for Corporate Clients with at least 6 months of relationship; Credit made to the DO account indicated in the contract documentation.	
4. Duration of the Contract	
Up to 60 months.	
5. Credit reimbursement	
5.1 Reimbursement modality	Regular
5.2 Installments Regime	Constant installments of capital + interest
5.3 Installment amount	2,229,127.00 Akz
5.4 Number of installments	60
5.5 Installment periodicity	Monthly
5.6 Imputation (if applicable)	n.a
6. Related contract (if applicable)	
6.1 Asset or service	n.a
6.2 Cash Price	n.a

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<b>7. Guarantees</b>	
Endorsed promissory note subscribed by tenderer (when applicable);	
Other type of guarantee or collateral (when applicable)	
<b>8. Anticipated reimbursement</b>	
8.1 Anticipated reimbursement fee	2.00% and Min. 50,000 AKZ
8.2 Exercise conditions	In case of anticipated reimbursement, the Client must send the Bank a 30-day advance warning letter.
<b>C. Credit costs</b>	
<b>1. Annual nominal interest rate (ANR)</b>	
1.1 (ANR)	Luibor index 1M + Spread 0% to 24%
1.2 Interest rate regime	Variable, resulting from the sum of the index (reference rate), Luibor 1 month, plus spread, which are accounted monthly from the date of opening of the credit until the end of the financing.
1.3 Fixed interest rate	n.a
1.4 Contracted fixed interest rate	n.a
1.5 Index	Luibor 1 M
1.6 Spread base	up to 24%
1.7 Contracted Spread	24.0%
1.8 Other components	n.a
<b>2. Annual effective global charges rate (AEGCR)</b>	
AEGCR	40.60%
*Estimated charges for the financing of 50.000.000,00 AOA	
•Without the effect of cost reduction resulting from optional associated sales.	
<b>3. Charges included in the AEGCR</b>	
3.1 Total charges value	91,841,114.00 Akz
3.2 Description of the charges included in the AEGCR	Opening credit Fee: 2% Value added Tax: 14% Organization Fee: 95,000Akz 2,00%
3.2.1 Opening contract Fees	Immobilization Fee: 2.00% Restructuring fee: 1.75% and Min.45,000 AKZ Management Fee: 0.25% (a.t.) Contract amendment fee: 45,000 Akz
3.2.2 Installments processing fees (if applicable)	Increase fee: 2.00% and Min. 50,000Akz Liquid. anticipated (partial/total): 2.00% and Min.50,000Akz Extension fee: 1.50%
3.2.3 Annual fees (if applicable)	n.a
3.2.4 Demanded insurance (if applicable)	n.a
3.2.5 Taxes (if applicable)	Value Added Tax: 14%
3.2.6 Bank correspondent fees (if applicable)	n.a
3.2.7 Associated costs (if applicable)	n.a
(i) Deposit account costs	n.a
(ii) Payment methods costs	n.a
(iii) Other costs	n.a
(iv) Cost alteration conditions	n.a

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## 4. Ancillary contract demanded (if applicable)

4.1 Demanded insurances	According to the financing need presented by the Client.
4.1.1 Minimal coverage demanded	n.a
4.1.2 Description	n.a
(i) Deposit account costs	n.a
(ii) Payment periodicity	According to the payment method offered by the Insurance company.
(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)

n.a

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

n.a

## 7. Notarial costs (if applicable)

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

## 8. Default of payment costs

8.1 Default interest rate	10%
8.2 Default interest rate application rules	10% over the credit interest rate
8.3 Other charges (if applicable)	n.a
8.4 Consequence of default of payment	Execution of the guarantee, 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.

## 2. Rejection of application

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.