

## Product Informative Technical File

# **Export Document Shipment**

1. Financial Institution Identification 1.1 Denomination BANCO MILLENNIUM ATLÂNTICO, S.A.  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. Address n.a 3. ITF Date 3. Contacts n.a 4. Description of the main characteristics of the product n.a 5. ITF Date 5. Description of the main characteristics of the product Export Document Shipment Trade 6. Credit amount Product Product 7. Type of product 7. Type of product 7. Type of product 8. Conditions of use 8. Credit amount Case-by-case analysis. The amount will correspond to the value for which the letter of credit is issued. 8. Conditions of use 8. Product available for Importer Corporate or IE (Individual Entrepreneur) Clients 8. Duration of the Contract 8. The duration of the contract varies according to the type of letter of credit in question. 8. Credit reimbursement 8. Regular 8. Installments Regime Constant or total 8. Installments Regime Constant or total 8. Installments Regime Constant or total 8. Installment periodicity n.a 8. Installment periodicity n.a 8. Related contract (if applicable) 8. Related contract (if applicable) 8. Related contract (if applicable) 9. Related contract (if applicable)	A. Identification Elements				
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5.6 Imputation (if applicable) n.a 6. Related contract (if applicable)					
6. Related contract (if applicable)					
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	` ' ' '	n.a			
6.2 Cash Price n.a	62 Cash Price	n.a			



# Product Informative Technical File

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7. Guarantees	Tone Shipmone
	edge of a financial asset, to be defined according to the risk
8. Anticipated reimbursement	
8.1 Anticipated reimbursement fee	n.a
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
2. Annual effective global charges rate (AEGCR)	
AEGCR	n.a
3. Charges included in the AEGCR	
3.1 Charges total value	n.a
32 Description of the charges included in the AEGCR	n.a
3.2.1 Opening contract Fees	Registration, Communication and Notification Costs
	60.00 €
3.22 Installments processing fees (if applicable)	n.a
3.23 Annual fees (if applicable)	n.a
3.24 Demanded insurance (if applicable)	n.a
3.25 Taxes (if applicable)	Value Added Tax: 14%
3.26 Bank correspondent fees (if applicable)	n.a
3.2.7 Associated costs (if applicable)	n.a
(i) Deposit account costs	Exempt (salary account)
(ii) Payment methods costs	n.a
(iii) Other costs	n.a
(iv) Cost alteration conditions	n.a



#### **Product Informative Technical File**

### **Export Document Shipment**

<ol><li>4. Ancillar</li></ol>	y contract	demanded	(if	applicable)	
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According to the type of credit letter issued. 4.1 Demanded insurances

4.1.1 Minimal coverage demanded n.a 4.1.2 Description n.a

Exempt (salary account) (i) Deposit account costs

(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)

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)

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.

#### 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.