

Financial Product Information Sheet

11.4.4 Form of rounding (if applicable)

ATLANTICO Term Deposit

A. I dentification details							
1. Identification of the Financial Inst	titution						
1.1 Name	BANCO MILLENNIUM ATLÂNTICO, S.A.						
1.2 Address		Província de Luanda, Município de Belas, Distrito Urbano da Samba, Bairro Talatona, Rua c Centro de Convenções de Talatona, Via S8, (GU05B),Condomínio Cidade Financeira, Edifíci ATLANTICO, Bloco 7/8					
1.3 Contacts		226 460 460 or 923 168 168, available 24/7.					
2. Date of the Financial Product Info	ormation Sheet						
29/12/2021							
B. Description of the main featur	es of the product						
1. Commercial name of the product							
1.1 ATLANTICO Term Deposit							
2. Conditions for access							
2.1 Product aimed at Personal and C	Corporate customers;						
2.2 Exclusive for New Resources;							
2.3 In case of subscription with reso	ources with an entry date over 30 days	, a total interest penalty sl	hall be applied.				
3. Mobility							
3.1 Term Deposit							
4. Term							
4.1 Start Date		Date of product subscription.					
4.2 Maturity Date		365 days 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					
5. Early withdrawal		account					
5.1 Withdrawal conditions, notice deposit		Does not allow early withdrawal;					
5.2 Early withdrawal and penalties		Total interest penalty.					
6. Renewal 6.1 Type of renewal		Does not allow renewals;					
6.1 Type or renewal 6.2 Conditions for renewal		Not applicable.					
7. Curency		пот аррпсавіє.					
7.1 Kwanza							
8. Initial deposit							
8.1 Minimum amount		AOA 100,000.00					
8.2 Maximum amount		Not Applicable					
Deposit maintenance							
9.1 Minimum amount		AOA 100,000.00					
9.2 Maximum amount		Not Applicable					
10. Additional delivery of funds (if a	pplicable)						
IO.1 Minimum amount		AOA 100,000.00					
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 100,000.00	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Average	
		6.00%	9.50%	13.00%	18.00%	11.63%	
11.2 TANL	Starting at AOA 100,000.00	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Average	
		5.40%	8.55%	11.70%	16.20%	10.46%	
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					
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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;					
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:						