

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

25/09/2019

B. Description of the main characteristics of the product
1. Type of product

1.1 Commercial Designation of the product	Export Documentary Credit
1.2 Category	Credit Product

2. Total Credit amount

Case-by-case analysis. The amount will correspond to the value for which the letter of credit is issued.

3. Conditions of use

Product available for Corporate Clients or IE (Individual Entrepreneur) indicated by SWIFT MT700 message.

4. Duration of the Contract

The duration of the contract varies according to the 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)

6.1 Asset or service	n.a
6.2 Cash Price	n.a

7. Guarantees	
n.a	
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
3.1.1 Description of the charges included in the AEGCR	n.a
3.1.2 Registration, Communication and Notification Costs	60
3.1.3 Installments processing fees (if applicable)	n.a
3.1.4 Annual fees (if applicable)	n.a
3.1.5 Demanded insurance (if applicable)	n.a
3.1.6 Taxes (if applicable)	Value Added Tax: 14%
3.1.7 Bank correspondent fees (if applicable)	n.a
3.1.8 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

Product Informative Technical File

Export Documentary Credit

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)	
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 (approx. 30,000.00 AOA).	
8. Default of payment costs	
8.1 Default interest rate	10%
8.2 Default interest rate application rules	10% added over the credit interest rate.
8.3 Other charges (if applicable)	n.a
8.4 Consequence of default of payment	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.	