

## Valor Crescente Term Deposit

A. Identification details						
1. Identification of the Financial Institution						
1.1 Name	BANCO MILLENNIUM ATLANTICO, 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 Information Sheet						
29/12/2021						
B. Description of the main features of the product						
1. Commercial name of the product						
1.1 Valor Crescente Term Deposit						
2. Conditions for access						
2.1 Product aimed at Personal and Corporate customers;						
3. Modality						
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 the period, in arrears, by crediting the associated current account.					
5. Early withdrawal						
5.1 Withdrawal conditions, notice deposit	Allows partial (respecting the minimum maintenance) or total early withdrawal with a 100% interest penalty for the current period;					
5.2 Early withdrawal and penalties	100% penalty on the interest of the current period.					
6. Renewal						
6.1 Type of renewal	Does not allow automatic renewals;					
6.2 Conditions for renewal	Not applicable.					
7. Currency						
7.1 Kwanza						
8. Initial deposit						
8.1 Minimum amount	AOA 100,000.00					
8.2 Maximum amount	Not Applicable					
9. Deposit maintenance						
9.1 Minimum amount	AOA 100,000.00					
9.2 Maximum amount	Not Applicable					
10. Additional delivery of funds (if applicable)						
10.1 Minimum amount	Not Applicable					
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	<b>Quarter 1</b>	<b>Quarter 2</b>	<b>Quarter 3</b>	<b>Quarter 4</b>	<b>Average</b>
		9.00%	10.50%	14.00%	20.00%	13.38%
11.2 TANL	Starting at AOA 100,000.00	<b>Quarter 1</b>	<b>Quarter 2</b>	<b>Quarter 3</b>	<b>Quarter 4</b>	<b>Average</b>
		8.10%	9.45%	12.60%	18.00%	10.05%
11.3 TAEI	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					
11.4.4 Form of rounding (if applicable)	Not Applicable					

