

Financial Product Information Sheet

11.4.4 Form of rounding (if applicable)

Valor Crescente Term Deposit

| A. Identification details | | | | | | | |
|---|----------------------------|--|--------------------|---------------------|-----------|-------------------|--|
| 1. Identification of the Financial Ins | stitution | | | | | | |
| 1.1 Name | | BANCO MILLENNIUM ATLÂNTICO, S.A. | | | | | |
| 1.2 Address | | Província de Luanda, Município de Belas, Distrito Urbano da Samba, Bairro Talatona, Rua de 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 Inf | formation Sheet | | | | | | |
| 29/12/2021 | | | | | | | |
| B. Description of the main featu | res of the product | | | | | | |
| 1. Commercial name of the product | t | | | | | | |
| 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. Curency | | | | | | | |
| 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 a | 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 | Quarter 1 | Quarter 2 | | Quarter 4 | Average | |
| | | 9.00% | 10.50% | 14.00% | 20.00% | 13.38% | |
| 11.2 TANL | Starting at AOA 100,000.00 | Quarter 1 8.10% | Quarter 2 9.45% | Quarter 3 12.60% | 18.00% | Average 10.05% | |
| 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 | | | | | |
| 11 4 4 56 | | Net Applicable | | | | | |

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 = $\frac{Rate * Principal * Term}{365 Page}$ | Rounding not applicable; | | | | | |
| 13.2 Calculation and applicable form of rounding Interest = 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. | | | | | | |
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| Current account number: | | | | | | |
| Date: | | | | | | |
| Client Signiture: | | | | | | |