

Financial Product Information Sheet

Visa Classic Credit Card

A. Identification details

1. Identificação da Instituição Financeira

1.1 Name	Banco Millennium Atlântico S.A.
1.2 Address	Provincia 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 7/9
1.3 Contacts	226 460 460 or 923 168 168, available 24/7.

2. Identification of the Credit Intermediary (If applicable)

2.1 Name	n.a
2.2 Address	n.a
2.3 Contacts	n.a
2.4 Type of Intermediary	n.a

3. Date of the Financial Product Information Sheet

01/07/2022

B. Description of the main characteristics of the product

1. Type of product

1.1 Commercial name of the product	Visa Classic Credit Card
1.2 Category	Credit Card

2. Description

It is a personal and untransferable payment method, from the international Visa network. It works as a payment method, which allows the cardholder to make payments for goods or services through Point-of-Sale payment terminals (POS) in Automatic Teller Machines (ATM), and in e-commerce platforms belonging to the Visa network. It allows the cardholder to request balance inquiries and withdraw cash on credit (cash advance) in Automatic Teller Machines (ATM) belonging to the Visa network.

3. Conditions of use

Existence of an associated current account;

Use by credit, subject to a limit available in the associated card-account; The limit is subject to approval in a credit circuit defined by the Bank;

Subject to the presentation of a collateral deposit as guarantee;

Use in the Visa international network.

4. Characteristics

4.1 Type of card	Plastic card with image
4.2 Mandatory mentions	Front: VISA brand identity, ATLANTICO identity, Chip and Visa Hologram; Card number, Cardholder's name and card expiration date. Back: Magnetic stripe, Signature box, Issuing Bank identification, Issuing Bank contacts, Processing Company contacts.
4.3 Currency	Kwanza
4.4 Subscription	It can be done in any ATLANTICO Service point/Branch, by filling in the specific application form with the respective general conditions. Subject to approval in the credit circuit defined by the Bank.
4.5 Ownership	Each card is assigned to a single user/holder, being personal and untransferable.
4.6 Expiration date	Four years from the date of issue.
4.7 PIN Code	Each card is assigned a personal code (PIN) made up of 4 digits. This code is personal and untransferable and can be changed at ATMs. This code is mandatory for ATM and POS transactions.

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C. Term of Financial Product Information Sheet conditions

The information in this document is valid until it is amended with 30 days' notice to customers.

D. Product Costs
1. Issuance

Card issuance: AOA 5,000

2. Annual fees

First year (Primary cardholder and other cardholders): AOA 21,600

Following years (Primary cardholder and other cardholders): AOA 21,600

3. Other fees and charges

1. Card replacement: AOA 18,000

2. Delay in payment: AOA 15,000

3. Card Cancellation: AOA 5,000

4. Card Blocking: AOA 8,500

5. Excess credit use limit: AOA 12,000

6. Blacklisting: AOA 4,500

7. Emergency Issuance: AOA 22,000

8. "Cash Advance" credit withdrawal:

In Angola: AOA 1,000 + 5.50% (Counter) or 7.50% (ATM)

Outside Angola: 7.50% (Counter and ATM)

9. Transactions (Purchases and Payments):

In Angola: 3.00% (POS)

Outside Angola: 3.00% (POS)

4. Other associated expenses

1. Inclusion of the card in SPI file: AOA 15,000

2. Emergency cash advance: AOA 30,000

3. Request for receipt (in Angola): AOA 2,000

4. Request for receipt (outside Angola): AOA 4,500

5. Invoice: AOA 3,800

6. Request for Bank Statement: AOA 1,500

7. Bank statement: AOA 10,000

8. Request for Bank Statement duplicate: AOA 3,500

9. Request for PIN duplicate: AOA 3,000

10. Early Settlement Fee: 12.50%

11. Waiver of emergency/refused request: AOA 10,000

12. Emergency Card Abroad: AOA 35,000

13. Retention/Delivery of VISA card abroad: AOA 40,000 (In Portugal) and AOA 60,000 (Remaining Countries)

14. Urgent fee for credit card attribution: AOA 40,000

15. Credit card limit increase: 10.00%

16. Chargeback fee: AOA 10,000

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4. Tax

Fees and consideration for financial services are subject to a 14% VAT rate.

The use of credit through Classic credit cards is exempt from Stamp Duty as long as the repayment of the respective credit is made without the payment of interest, under the contractually defined terms.

However, whenever the use of Multicaixa credit cards generates interest in favor of the Bank, the use of credit becomes subject to Stamp Duty at a rate of 0.1% over the monthly average obtained by adding the daily outstanding balances during the month divided by 30, with the interest charged subject to Stamp Duty at a rate of 0.2%.

E. Supporting documentation

Cardholder agreement and Information Sheet

F. Regulation

LAW No. 5/05 of July 29- Law of the Payment System, Notice No. 10/2012 of April 2 - Regulation of Bank Cards and Directive 15/DSP/2011.

Current account number:

Data: _____

Assinatura Cliente:
