

## Product Informative Technical File

## Export Document Shipment

**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	227 460 460 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**

01/10/2019

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

1.1 Commercial Designation of the product	Export Document Shipment Trade
1.2 Category	Finance 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 Importer Corporate or IE (Individual Entrepreneur) Clients

**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	n.a
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

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## 7. Guarantees

Promissory note underwritten by the parties and/or pledge of a financial asset, to be defined according to the risk assessment to be made for each operation.

## 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
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## 3. Charges included in the AEGCR

3.1 Charges total value	n.a
3.2 Description of the charges included in the AEGCR	n.a
3.2.1 Opening contract Fees	Registration, Communication and Notification Costs 60.00 €
3.2.2 Installments processing fees (if applicable)	n.a
3.2.3 Annual fees (if applicable)	n.a
3.2.4 Demanded insurance (if applicable)	n.a
3.2.5 Taxes (if applicable)	Value Added Tax: 14%
3.2.6 Bank correspondent fees (if applicable)	n.a
3.2.7 Associated costs (if applicable)	n.a
(i) Deposit account costs	Exempt (salary account)
(ii) Payment methods costs	n.a
(iii) Other costs	n.a
(iv) Cost alteration conditions	n.a

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<b>4. Ancillary contract demanded (if applicable)</b>	
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	Exempt (salary account)
(ii) Payment periodicity	n.a
(iii) Anticipated insurance charges	n.a
(iv) Other insurance costs	n.a
4.2 Other demanded contracts	n.a
<b>5. Optional associated sales (if applicable)</b>	
n.a	
<b>6. Total amount imputed to the client (applicable to consumer credit)</b>	
n.a	
<b>7. Notarial costs (if applicable)</b>	
n.a	
<b>8. Default of payment costs</b>	
8.1 Default interest rate	110%
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	Execution of the guarantee, promissory note underwritten, pledge of a financial asset and/or 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.