

A. Identification details	
1. Identification of the Financial Institution	
1.1 Name	BANCO MILLENNIUM ATLANTICO, 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 7/8
1.3 Contacts	226 460 460 or 923 168 168, available 24/7.
2. Date of the Financial Product Information Sheet	
27/07/2021	
B. Description of the main features of the product	
1. Commercial name of the product	
1.1 + ATLANTICO Term Deposit	
2. Conditions for access	
2.1 Product aimed at Personal 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 each quarter, in arrears, by crediting the associated current account.
5. Early withdrawal	
5.1 Withdrawal conditions, notice deposit	Allows partial (minimum maintenance) or total early redemption, with penalties for early withdrawal;
5.2 Early withdrawal and penalties	100% penalty on the interest of the current period.
6. Renewal	
6.1 Type of renewal	Allows automatic renewals;
6.2 Conditions for renewal	Initial eligibility conditions for the product.
7. Currency	
7.1 Kwanza	
8. Initial deposit	
8.1 Minimum amount	AOA 2,500.00
8.2 Maximum amount	Not Applicable
9. Deposit maintenance	
9.1 Minimum amount	Not Applicable
9.2 Maximum amount	Not Applicable
10. Additional delivery of funds (if applicable)	
10.1 Minimum amount	AOA 500.00
10.2 Maximum amount	Not Applicable
10.3 Periodicity	Monthly
10.4 Delivery	Not Applicable
11. Rate of remuneration	
11.1 TANB	365 days 8%
11.2 TANL	Not Applicable
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 Form of rounding (if applicable)	Not Applicable

+ ATLANTICO Term Deposit

12. Capitalization system	
12.1 Type	Allows capitalization
12.2 Periodicity	Monthly
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	Not applicable;
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 monthly, 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 contained in this document shall be valid from the date of its publication and may be revised in accordance with market conditions with 30 days' notice to customers.

Current account number:

Date: \_\_\_\_\_

Client Signature:

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