

Standardised Information Sheet - Corporate Customer

Designation:	Demand Deposit Account
Access Conditions:	Legal Entities and Equivalent Structures, Resident or Non-Resident in Cabo Verde
Modality:	Current Account Deposit
Means of Transaction:	• Debit Card; • Credit Card; • Cheques; • Direct Debit/Transfer Orders; • Withdrawal Slip; • Internet Banking, • Others that may be made available by iibCV in the future;
Currency:	CVE, EUR, USD: Foreign Currency Account Opening applies to Legal Entities eligible for this purpose;
Amount:	The minimum opening amount is CVE 150,000 or the equivalent in foreign currency (where applicable);
Remuneration Rate:	Not applicable
Interest Calculation:	Not applicable
Interest Payment:	Not applicable
Tax Regime:	Overdraft Facilities: Stamp Duty of 0.5% on Credit Usage and 3.5% on Interest and Fees. Credit Overrun: Stamp Duty of 3.5% on Interest. Account Management Service: Subject to 3.5% Stamp Duty.
Fees and Expenses:	Account Management Fee: Fixed at 1,500 CVE (Individuals) and 5,500 CVE (Companies), plus Stamp Duty charged annually according to the Account anniversary date. Accounts with no activity for over one year and a balance equal to or less than 5,000 CVE are exempt.
Negotiated Overdraft:	Subject to Commercial Approval by the Bank and through an Agreement to be entered into for this purpose. Overdraft Facility with Salary Domiciliation: TAN: 18.000% TAEG: 22.890% Charges: IS on Interest 3.5% / IS on Used Amount 0.5%. Interest is paid monthly. Credit Repayment is due immediately upon use. The Facility will be repaid and processed in the D/D Account for the entire period to which the respective statement relates. Fees and Expenses*: Subject to a fee per each 1,000 CVE Overdraft plus Stamp Duty at the prevailing rate. <u>In any of the Methods:</u> Free use, by making debits to the D/D Account through the transaction means, up to the contracted limit. Interest will be calculated on the Average Balance Due during the period agreed upon for the respective payment, which will be indicated in the Agreement (Calculation Basis: ACT/360). * The Fees, Commissions and Expenses to be paid will be those indicated in the Price List at the time of entering into the Agreement.

Standardised Information Sheet - Current Account - Corporate Customer

Unauthorized Overdraft: If the Bank accepts the Overrunning, the following applies to the outstanding balance: **TAN:** 20% - **TAEG:** 25.220%. Interest is paid monthly. Credit Repayment is due immediately after use. **Calculation Basis:** ACT/360. **Charges:** SD on Interest 3.5% /SD on Amount Used 0.5%. **Fees and Expenses*:** Subject to a fee per each 1,000 CVE Overdraft plus Stamp Duty at the prevailing rate.

Other conditions: If the Customer subscribes/contracts for any Products or Services offered by the Bank, such subscription will be subject to autonomous payment of the respective amounts of Fees and Expenses, in accordance with the Bank's Price List.

Deposit Guarantee Fund: If the Customer subscribes/contracts for any Products or Services offered by the Bank, such subscription will be subject to autonomous payment of the respective amounts of Fees and Expenses, in accordance with the Bank's Price List. Deposits made with iib benefit from a Reimbursement Guarantee provided by the Deposit Guarantee Fund whenever the Deposits are unavailable for reasons directly related to their financial situation. The Deposit Guarantee Fund guarantees the Reimbursement of up to 1,000,000 CVE per depositor. In calculating the amount of Deposits of each depositor, the total amount of the Deposit Accounts on the date on which the payment was unavailable is taken into account, including interest and, for the Deposit Balances in foreign currency, converted into CVE at the exchange rate on that date.

Depository Institution: **Intercontinental Investment Bank S.A.**
Head office: Av. Cidade Lisboa, CP 35 – Praia - Ilha de Santiago
Contact:
✉ Email: iibcv@iibanks.com
☎ Contact Center: (00238) 260 26 00
🌐 Site: www.iibanks.com/westafrica

Validity of conditions: The terms and conditions of this Financial Information Notice (FIN) are effective as of the date it is made available to the depositor. In cases where the deposit is not constituted immediately following the prior provision of the FIN (as pre-contractual information), an updated version must be obtained, since these conditions may be subject to change.

I hereby declare that this document was provided to me prior to the account opening request and that I have understood the information given.

Signature: _____

Date:

Signature: _____

Date:

Signature: _____

Date: