

Standardized Information Sheet for iib Emigrant Savings Account

Designation	National Currency Term Deposit Account – iib Emigrant Savings Account								
Access Conditions	Individuals and legal entities, in individual or collective capacity, emigrants, holding a current deposit account at iibCV, which may be individual, joint, or mixed, according to the base account ownership; Must prove emigrant status or equivalent by presenting Emigrant Status Proof.								
Modality	Savings Account								
Means of Movement	<ul style="list-style-type: none"> • Direct transfer orders • Other channels made available by iibCV 								
Currency	Cape Verde Escudos (CVE)								
Minimum and Maximum Amounts	Minimum Constitution Amount: 100,000 CVE Maximum Amount: 500,000,000 CVE								
Term / Remuneration Rates	<table border="1"> <thead> <tr> <th>Term</th><th>TANB</th></tr> </thead> <tbody> <tr> <td>01 year</td><td>2.50%</td></tr> <tr> <td>02 years</td><td>2.75%</td></tr> <tr> <td>03 years or more</td><td>3.00%</td></tr> </tbody> </table> <p>Note: The constitution of this savings product is only permitted for full-year periods or multiples thereof.</p>	Term	TANB	01 year	2.50%	02 years	2.75%	03 years or more	3.00%
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Interest Calculation	<ul style="list-style-type: none"> • Interest calculation begins on the date of deposit placement (inclusive) and ends on the day prior to the maturity date (inclusive); • The interest rate applied is fixed for the entire deposit term. The interest calculation convention is ACT/360; • The amount of interest calculated will be rounded up or down to the nearest cent. 								
Interest Payments	Interest is paid at the maturity of the time deposit, with capitalization.								
Tax Regime	Exempt from IRPS (Personal Income Tax) for emigrants and/or equivalent persons who annually submit the Proof of Emigrant Status.								
Reinforcements	Top-ups are accepted at any time during the term of the ongoing term deposit, in multiples of 10,000 CVE (ten thousand escudos), either through scheduled contributions (e.g. monthly, weekly, etc.) via automatic transfer scheduling or through one-off contributions (any amount, at any time, without scheduling).								
Renewal	The deposit is automatically renewed at the end of the term for equal successive periods with an updated interest rate based on the rate table in force on the renewal date for this product, unless otherwise indicated in writing by either the iibCV or the account holder. The iibCV may unilaterally propose changes to the terms applicable to the deposit, which will take effect from the scheduled renewal date, without prejudice to the provisions under the “top-ups” section. Capital increase is accepted on the renewal date.								
Early Mobilisation	Full or partial early withdrawal is permitted at any time during the term of the financial investment, subject to a penalty corresponding to the total interest for the period. At the time of the early withdrawal request, the Bank reserves the right to update the applicable interest rates, in accordance with the Price List in force.								
Commissions and Expenses	Not Applicable								
Negotiated Overdraft	Not Applicable								
Overdraft not Negotiated	Not Applicable								

Other Conditions	<p>During the term of the account, iibCV may unilaterally amend the conditions set out in this Key Information Document (FIN), by notifying the account holder or through an update to the Price List.</p> <p>Capitalisation: With interest capitalisation.</p> <p>The client may choose to opt out of automatic capitalisation on the account.</p>
Deposit Guarantee Fund	<p>Deposits held with iibCV in the name of individuals, whether resident or non-resident in Cabo Verde, and denominated in national or foreign currency, benefit-under the law-from a repayment guarantee provided by the Deposit Guarantee Fund, in the event of unavailability of the deposits due to reasons directly related to the financial situation of the institution. The Deposit Guarantee Fund guarantees repayment up to a maximum amount of CVE 1,000,000.00 (One million escudos) per depositor and per credit institution. When calculating the value of each depositor's balances, the total amount of all deposit accounts held at the date on which the institution was unable to meet its payment obligations is taken into consideration, including interest. Foreign currency deposit balances are converted into Cape Verdean escudos using the exchange rate in effect on the same date. Repayment must take place within a maximum period of 7 days for an amount up to CVE 200,000.00 (Two hundred thousand escudos), and within a maximum of 30 business days for the remaining balance up to CVE 1,000,000.00 (One million escudos), from the date the deposits became unavailable. In exceptional situations and in individual cases, the Fund may request an extension of this deadline from the Bank of Cabo Verde, for a period not exceeding 10 business days. iibCV will inform, upon request, whether certain products are covered by the guarantee. The above information is a summary of the current Deposit Guarantee Scheme and does not exempt the consultation of the applicable legislation, Law No. 07/IX/2017 of 27/01/2017.</p>
Depository Institution	<p>Intercontinental Investment Bank S.A.</p> <p>Head office: Av. Cidade Lisboa, CP 35 – Praia - Ilha de Santiago</p> <p>Contacts:</p> <p>✉ Email: iibcv@iibanks.com</p> <p>☎ Contact Center: (00238) 260 26 00</p> <p>🌐 Site: www.iibanks.com/westafrica</p>
Validity of Conditions	<p>The terms and conditions of this KIID are in force as of the date it is made available to the depositor.</p> <p>In cases where the term deposit is not constituted immediately after the prior provision of the KIID (as pre-contractual information), an updated version must be obtained, as the present conditions may be subject to change.</p>
Information	<p>Deposit Title</p> <p>The maturity and interest payment can be confirmed in the transaction history of the linked Current Account, via the Current Account Statement.</p>

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

Signature: _____

Date: