

Standardised Information Sheet – “Standard” Term Deposit

Designation	National Currency Term Deposit Account – <i>Standard</i>		
Access Conditions	Natural persons and legal entities, whether individual or collective, resident or non-resident, holding a current deposit account at iibCV, which may be individual, joint, or mixed, according to the ownership of the base account;		
Modality	Term Deposit		
Means of Movement	• Direct transfer orders • Other means made available by iibCV		
Currency	Cape Verde Escudos (CVE)		
Amount	Minimum Constitution Amount: 50,000 CVE		
Term / Remuneration Rates	• <i>Rates applied to resident and non-resident clients</i>		
	Term	Amounts	TANB
	03 months	Up to 10,000,000 CVE	0.70%
		Above 10,000,000 CVE	0.80%
	06 months	Up to 10,000,000 CVE	1.10%
		Above 10,000,000 CVE	1.30%
	12 months	Up to 10,000,000 CVE	2.00%
		Above 10,000,000 CVE	2.25%
	24 months	Up to 10,000,000 CVE	2.25%
		Above 10,000,000 CVE	2.50%
(*) <i>NARB – Nominal Annual Rate (Gross)</i> (**) <i>The interest calculation convention is ACT/360</i>			
Interest Calculation	Interest calculation begins on the deposit start date (inclusive) and ends on the day before the maturity date (inclusive); The interest rate applied is fixed for the term of the deposit. The interest calculation convention is ACT/360; The calculated interest amount will be rounded up or down to the nearest cent.		
Interest Payments	At the end of the single term, the corresponding amount will be credited to the current deposit account supporting the deposit at iibCV.		
Tax Regime	The interest on these accounts is subject to the application of IRPS and IRPC, as in force in Cabo Verde at any given time, for term deposits – current rate of 20%, except for emigrants.		
Reinforcements	During the term of the account, iibCV may unilaterally amend the conditions set out in this FIN by notifying the Customer or updating the Price List. Top-ups are permitted at any time during the current term deposit period, in multiples of 1,000 CVE; top-ups become part of the current term deposit from the date they are made, maturing on the originally agreed maturity date at the time of the initial deposit constitution, applying the same interest rate as that of the initially invested amount.		
Renewal	The deposit is automatically renewed at the end of the term for successive identical periods, with the interest rate updated according to the Pricing Schedule in effect on the renewal date for this product-unless otherwise indicated in writing by iibCV or the Customer. On the renewal date, all capital contributions made up to that date are consolidated, initiating a new term with the updated balance, which will be treated as a single capital contribution for interest calculation purposes. iibCV may unilaterally propose changes to the conditions applicable to the deposit, which will take effect from the renewal date, without prejudice to the provisions in the “top-ups” section. If different conditions apply at the time of deposit renewal compared to those currently in force, iibCV will notify the Customer of the new conditions at least 30 days prior to the renewal date, and the Customer may object to them within that period.		

Early Mobilisation	The amount of each deposit may only be partially withdrawn down to the minimum required deposit balance. At the time of early withdrawal request, the Bank reserves the right to update the interest rates according to the current Price List. In case of early withdrawal, a full penalty on the interest calculated over the withdrawn amount will be applied.
Commissions and Expenses	Not Applicable
Negotiated Overdraft	Not Applicable
Overdraft not Negotiated	Not Applicable
Other Conditions	During the term of the account, iibCV may unilaterally amend the terms and conditions set forth in this Standardized Information Sheet (FIN), subject to notification to the account holder.
Deposit Guarantee Fund	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.
Depository Institution	Intercontinental Investment Bank S.A. Head office: Av. Cidade Lisboa, CP 35 – Praia - Ilha de Santiago Contacts: ✉ Email: iibcv@iibanks.com ☎ Contact Center: (00238) 260 26 00 🌐 Site: www.iibanks.com/westafrica
Validity of Conditions	The terms and conditions of this KIID are in force as of the date it is made available to the depositor. 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.
Information	Deposit Title The maturity and interest payment can be confirmed in the transaction history of the linked Current Account, via the Current Account Statement.

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: