

Standardised Information Sheet – Foreign Currency

Designation	Fixed-Term Deposit Account in National Currency – <i>Foreign Currency</i>
Access Conditions	Natural persons and/or legal entities, whether individual or collective, residents or non-residents, holding a demand 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	<ul style="list-style-type: none"> • Direct transfer orders • Other channels made available by iibCV
Currency	CVE / EUR / USD / GBP / CHF
Amounts	Minimum Opening: equivalent to 100,000 CVE.
Term / Remuneration Rates	According to deadline and rate approved / negotiated
Interest Calculation	<ul style="list-style-type: none"> • The interest calculation starts on the date the deposit is made, 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 used is ACT/360. • The calculated interest amount will be rounded, up or down, to the nearest cent.
Interest Payments	At the end of each quarter, the respective amount will be credited to the current account supporting the deposit at iibCV.
Tax Regime	The interest on these accounts is subject to the application of IR-PS and IR-PC, as applicable at any given time in Cabo Verde for fixed-term deposits – current rate of 20%, except for emigrants.
Reinforcements	Not Applicable
Renewal	Not Applicable
Early Mobilisation	Not Applicable
Commissions and Expenses	Not Applicable
Negotiated Overdraft	Not Applicable
Overdraft not Negotiated	Not Applicable
Other Conditions	During the validity of the account, iibCV may unilaterally amend the conditions set forth in this FIN, subject to communication to the account holder or updating of the Price List.
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: