

Standardised Information Sheet – Junior Savings Account

Designation	Term Deposit Account in National Currency – <i>Junior Savings Account</i>
Access Conditions	It may be Individual, Joint and Several, Joint or Mixed, in accordance with the ownership of the associated Current Account.
Modality	Junior Savings
Means of Movement	<ul style="list-style-type: none"> • Direct transfer orders • Other means made available by iibCV
Currency	Cape Verde Escudos (CVE)
Amount	Minimum Constitution Amount: 5,000 CVE Maximum Amount: 2,500,000 CVE
Term	365 Days
Remuneration Rate	The interest rate is 2.75% p.a. The interest calculation convention is ACT/360.
Interest Calculation	<ul style="list-style-type: none"> • Interest calculation starts on the deposit constitution date (inclusive) and ends on the day before the maturity date (inclusive); • The interest rate applied is fixed for the entire term of the deposit. The interest calculation convention is ACT/360; • The amount of interest calculated will be rounded up or down to the nearest cent.
Interest Payments	At the end of the single term, by crediting the respective amount to the current account supporting the deposit at iibCV.
Tax Regime	The interest from these accounts is subject to the application of IRPS and IRPC, in force in Cabo Verde at any given time, for time deposits – current rate of 20%, except for emigrants.
Reinforcements	<ul style="list-style-type: none"> • Permitted at any time during the term of the ongoing time deposit, in multiples of CVE 1,000. • Additional deposits will be included in the current time deposit term, starting from the date of the top-up, and will mature on the originally established maturity date of the initial deposit. The same interest rate applied to the original amount will also apply to the additional deposits.
Renewal	<p>The deposit is automatically renewed at the end of the term for equal successive periods, unless otherwise previously indicated in writing by either the iibCV or the account holder.</p> <p>On the renewal date, all capital contributions made up to that date are aggregated, initiating a new term with the aggregated balance, which will be treated as a single capital contribution for interest calculation purposes.</p> <p>The iibCV may unilaterally propose changes to the applicable conditions of the deposit, which will take effect from the renewal date, without prejudice to the provisions under the "top-ups" section.</p> <p>If different conditions are to apply upon renewal, the iibCV will inform the account holder of the new conditions at least 30 days prior to the renewal date.</p> <p>The account holder may reject these changes within this period, including by referring to the bank's annual pricing updates.</p>
Early Mobilisation	<p>Early redemption may occur at any time, either partially or in full, provided that more than 90 days have passed since the establishment or renewal of the deposit.</p> <ul style="list-style-type: none"> • In the case of partial redemption, the remaining balance must not fall below the minimum amount required for the deposit. • At the time of early redemption, the Bank will update the applicable interest rates in accordance with the current Pricing Schedule. • In the event of early redemption, penalties will be applied to the total interest accrued on the redeemed amount.

	<ul style="list-style-type: none"> If the partial redemption exceeds 25% of the financial deposit balance at the time of the operation, the penalty will apply to the entire deposit. In this case, it shall be treated as a full (100%) redemption followed by the creation of a new term deposit with the same technical settings, interest rate, and maturity date as the original deposit prior to redemption.
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 (KID), by notifying the account holder.</p> <p>Capitalisation: With interest capitalisation.</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: