

Standardised Information Sheet – Welcome Deposit

| Designation | Term Deposit Account in National Currency – <i>Welcome Deposit</i> |
|---------------------------------|--|
| Access Conditions | Natural and legal persons, acting individually or jointly, whether residents or non-residents, holding a current account at iibCV. The account may be individual, joint (solidary), or mixed, in accordance with the ownership structure of the base account. |
| Modality | Term Deposit |
| 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: 100,000 CVE Maximum Amount: 15,000,000 CVE |
| Term | 90 Days |
| Remuneration Rate | The interest rate is 3.00% p.a. The interest calculation convention is ACT/360. |
| Interest Calculation | <ul style="list-style-type: none"> • Interest calculation starts on the deposit start date (inclusive) and ends on the day before the maturity date (inclusive); • The interest rate 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, the corresponding 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 IRPS and IRPC, in force in Cabo Verde at any given time, for term deposits – current rate of 20%, except for emigrants. |
| Reinforcements | Not Applicable |
| Renewal | Not Applicable |
| Early Mobilisation | In the event of early withdrawal, penalties are applied to the total amount of interest on the amount withdrawn. |
| 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 conditions set out in this FIN, by notifying the Customer or updating 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 FIN are in effect as of the date it is made available to the depositor. If the deposit is not made immediately after the prior provision of this FIN (as pre-contractual information), an updated version must be obtained, as the current conditions may be subject to change. |
| Information | Deposit Title Deed The maturity and interest payment can be confirmed through the transactions of the associated Current Deposit Account, by consulting 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: