

## Standard Information Sheet - Demand Deposit Account - Individual Customer

<b>Designation:</b>	Demand Deposit Account
<b>Access Conditions:</b>	Natural Persons, of legal age or emancipated, resident and non-resident in Cabo Verde
<b>Modality:</b>	Demand Deposit
<b>Means of Transaction:</b>	• Debit Card, • Credit Card, • Cheques, • Direct Debit/Transfer Orders, • Withdrawal Slip, • Internet Banking, • Others that may be made available by iibCV
<b>Currency:</b>	CVE, EUR, USD: Foreign Currency Account Opening applies to Legal Entities eligible for this purpose;
<b>Amount:</b>	The minimum opening amount is CVE 50,000\$00 or the equivalent in foreign currency (where applicable);
<b>Remuneration Rate:</b>	Not applicable
<b>Interest Calculation:</b>	Not applicable
<b>Interest Payment:</b>	Not applicable
<b>Tax Regime:</b>	Overdraft Facilities: Stamp Duty of 0.5% on Credit Usage and 3.5% on Interest and Fees. Credit Overrun: Stamp Duty of 3.5% on Interest. Account Management Service: Subject to 3.5% Stamp Duty.
<b>Fees and Expenses:</b>	Account Management Fee: Fixed at CVE 1,000 (Individuals) and CVE 5,500 (Companies), plus Stamp Duty (3.5%) charged annually based on the Account anniversary date. Accounts with no activity for over one year and a balance equal to or less than CVE 5,000 are exempt from Fees and Taxes.
<b>Negotiated Overdraft:</b>	Subject to Commercial Approval by the Bank and through an Agreement to be entered into for this purpose. Overdraft Facility with Salary Domiciliation: <b>TAN:</b> 18.000% <b>TAEG:</b> 22.890% <b>Charges:</b> SD on Interest (3.5%) / SD on Used Amount (0.5%). Interest is paid monthly. Credit Repayment is due immediately upon use. The Facility will be repaid and processed in the D/D Account for the entire period to which the respective statement relates. <b>Fees and Expenses*:</b> Subject to a fee per each 1,000 CVE Overdraft plus Stamp Duty at the prevailing rate. <b>In any of the Methods:</b> Free use, by making debits to the D/D Account through the transaction means, up to the contracted limit. Interest will be calculated on the Average Balance Due during the period agreed upon for the respective payment, which will be indicated in the Agreement. <b>(Calculation Basis: ACT/360).</b> * The Fees, Commissions and Expenses to be paid will be those indicated in the Price List at the time of entering into the Agreement.



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**Non-Negotiated Overdraft:** If the Bank accepts the Overrunning, the following applies to the outstanding balance: **TAN:** 20% - **TAEG:** 25.220%. Interest is paid monthly. Credit Repayment is due immediately after use. **Calculation Basis:** ACT/360. **Charges:** SD on Interest 3.5% / SD on Amount Used 0.5%. **Fees and Expenses\*:** Subject to a fee per each 1,000 CVE Overdraft plus Stamp Duty at the prevailing rate.

### Other conditions:

If the Client subscribes to or contracts any Products or Services available in the Bank's offering, such subscription shall be subject to the separate charging of the respective Fees and Charges, in accordance with the Bank's Pricing Schedule. During the term of the account, iibCV may unilaterally amend the conditions set out in this FIN, upon notice to the account holder.

### Deposit Guarantee Fund:

Deposits held at iibCV benefit from a Reimbursement Guarantee provided by the Deposit Guarantee Fund, whenever deposits become unavailable due to reasons directly related to the institution's financial situation.

The Deposit Guarantee Fund guarantees reimbursement up to a maximum amount of CVE 1,000,000 per depositor.

For the calculation of the depositor's total deposits, the combined value of all Deposit Accounts as of the date the payment unavailability occurred is considered, including accrued interest. For deposits held in foreign currency, balances are converted into CVE at the exchange rate prevailing on that date.

### Depository Institution:

**Intercontinental Investment Bank S.A.**

**Head office:** Av. Cidade Lisboa, CP 35 – Praia - Ilha de Santiago

**Contact:**

✉ Email: [iibcv@iibanks.com](mailto:iibcv@iibanks.com)

☎ Contact Center: (00238) 260 26 00

🌐 Site: [www.iibanks.com/westafrica](http://www.iibanks.com/westafrica)

### Validity of conditions:

The terms and conditions of this Financial Information Notice (FIN) are effective as of the date it is provided to the depositor.

In cases where the deposit is not constituted immediately following the prior provision of the FIN (as pre-contractual information), an updated version must be obtained, as these conditions may be subject to change.

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

Signature: \_\_\_\_\_

Date:

Signature: \_\_\_\_\_

Date: