

A. Identification Details	
1 Identification of the Depositary Institution	
1.1 Name	Banco Internacional de Moçambique, S.A.
1.2 Address	Rua dos Desportistas n°. 873-879, PO Box n°. 865-Maputo
1.3 Contact details	8003500 (free), 21350035 (free on landline), cac@millenniumbim.co.mz
1.4 Tax and banking information	NUIT 400001383; NUIB 202300002855849
2. Date of the Standardised Information Sheet (FIN)	
06/10/2025	
B. Description of the product's main characteristics	
1. Commercial name of the product	Basic Account
2. Access conditions	<ul style="list-style-type: none"> • Possession of a valid national identification document that can be obtained with full name, date of birth, gender, type, number, place, date of issue and expiry date. In the absence of a valid identification document, the account can be opened with the authorisation of two witnesses. You must also provide your home address, mobile phone number and NUIT. • The account can be jointly held by a maximum of two (2) people. The holder of a normal account can only be a joint holder of a basic account, provided that one of the joint holders of the account is a natural person aged 60 or over; • Not be the holder of a conventional or basic/simplified current account in the Mozambican financial system; • Signature of the contract/applicable conditions.
3. Modality	Current Account
4. Payment methods	<ul style="list-style-type: none"> • Debit card • Prepaid card • Internet Banking • Mobile banking • Millennium bim Telephone Banking
5. Currency	MZN
6. Deposit constitution	

6.1 Minimum amount (if applicable)	Not applicable
6.2 Maximum amount (if applicable)	<p>Equal to or less than 3 minimum wages in the banking sector, i.e. equivalent to 57,700 MZN.</p> <p>Transactional limit: does not allow daily or monthly transactions worth more than the maximum balance allowed for this account.</p> <p>In cases where a customer exceeds the maximum account balance limit set by Central Bank of Mozambique, the Bank reserves the right to migrate this account to a conventional account, which may be blocked from debit movements until the KYC process has been completed.</p>
7. Remuneration	
7.1 APR	Not applicable
7.2 APR	Not applicable
7.3 Variable rate remuneration (if applicable)	
Not applicable	
7.3.1 Index	Not applicable
7.3.2 Review frequency	Not applicable
7.3.3 Spread	Not applicable
7.3.4 Rounding method	Not applicable
8. Interest calculation	
Not applicable	
8.1 Interest payment	Not applicable
9. Tax regime	
Not applicable	
10. Fees and expenses	Not applicable
11. Overdraft	
Overdraft	Not applicable
12. Other conditions	Indicate any other applicable conditions. If applicable, identify any fees and expenses associated with the deposit.

13. Deposit guarantee fund	<p>Deposits made with Millennium bim benefit from the reimbursement guarantee provided by the Deposit Guarantee Fund whenever deposits become unavailable for reasons directly related to their financial situation.</p> <p>The Deposit Guarantee Fund guarantees repayment up to a maximum of MZN 40,000 for each depositor.</p> <p>When calculating the value of each depositor's deposits, the value of all deposit accounts on the date of the unavailability of payment is taken into account, including interest. For further information see fgd@bancomoc.mz</p>
C. Validity of FIND conditions	
31/12/2025	

Date: ____/____/____

Customer(s) Signature(s)
