

**Standardised Information Sheet for Advance Notice Term Deposits
and Non-Redeemable Term Deposits (FINDP)**



| A. Identification Details | |
|--|--|
| 1. Identification of the Depository Institution | |
| 1.1 Name | BANCO INTERNACIONAL DE MOÇAMBIQUE, SA |
| 1.2 Address | Rua dos Desportistas n°. 873-879, PO Box n°. 865-Maputo |
| 1.3 Contact details and other information | 8003500 (free), 21350035 (free from landlines), cac@millenniumbim.co.mz NUIT 400001383, NUIB 202300002855849 |
| 2. FINDP date | |
| 31/10/2025 | |
| B. Description of the product's main characteristics | |
| 1. Commercial name of the product | DEPÓSITO MILLENNIUM BIM NOVO |
| 2. Conditions of access | Individual holder of a current account with the Bank, in the currency of the account in which they wish to subscribe to the term deposit. |
| 3. Type | Term deposit account |
| 4. Term | 30 / 90 / 180 / 365 days |
| 4.1 Start date | N/A |
| 4.2 Maturity date | N/A |
| 4.3 Capital repayment date | N/A |
| 5. Early withdrawal | |
| 5.1 Conditions for drawdown in the case of deposits with notice | N/A |
| 5.2 Early withdrawal and penalties | Early withdrawal, either partial or total, is permitted at any time during the term of the fixed-term deposit. Withdrawing this term deposit before maturity will result in the total forfeiture of interest due on the capital mobilised |
| 6. Renewal | |
| 6.1 Type | N/A |
| 6.2 Conditions | N/A |

| | | | | | |
|----------------------------------|-----------------------|---|----------------|-----------------|-----------------|
| 7. Currency | | | | | |
| MZN | | | | | |
| 8. Deposit set up | | | | | |
| 8.1 Minimum amount | | 2,500 MZN | | | |
| 8.2 Maximum amount | | N/A | | | |
| 9. Additional deposits | | | | | |
| 9.1 Minimum amount | | N/A | | | |
| 9.2 Maximum amount | | N/A | | | |
| 9.3 Frequency | | N/A | | | |
| 9.4 Delivery | | N/A | | | |
| 10. Yields | | 30 Days | 90 Days | 180 Days | 365 Days |
| 10.1 TANB | 2,500 - 500,000 | 2.25% | 2.25% | 1.75% | 1.75% |
| | 500,001 - 1,000,000 | 2.50% | 2.50% | 2.00% | 2.00% |
| | 1,000,001 - 2,500,000 | 3.00% | 3.00% | 2.50% | 2.50% |
| | 2,500,001 - or above | 4.00% | 4.00% | 3.50% | 3.50% |
| 10.2 TANL | 2,500 - 500,000 | 2.03% | 2.03% | 1.58% | 1.58% |
| | 500,001 - 1,000,000 | 2.25% | 2.25% | 1.80% | 1.80% |
| | 1,000,001 - 2,500,000 | 2.70% | 2.70% | 2.25% | 2.25% |
| | 2,500,001 - or above | 3.60% | 3.60% | 3.15% | 3.15% |
| 10.3 TAEL | - | N/A | | | |
| 10.4 Variable yield rate | | | | | |
| 10.4.1 Index | | N/A | | | |
| 10.4.2 Review frequency | | N/A | | | |
| 10.4.3 Rounding method | | N/A | | | |
| 11. Capitalisation system | | | | | |
| 11.1 Type | | N/A | | | |
| 11.2 Frequency | | N/A | | | |
| 12. Interest calculation | | | | | |
| 12.1 Description | | Interest is calculated daily on the capital invested and not withdrawn at any time, based on a 360-day year | | | |

