

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



<b>A. Identification Details</b>	
<b>1. Identification of the Depository Institution</b>	
<b>1.1 Name</b>	BANCO INTERNACIONAL DE MOÇAMBIQUE, SA
<b>1.2 Address</b>	Rua dos Desportistas n°. 873-879, PO Box n°. 865-Maputo
<b>1.3 Contact details and other information</b>	8003500 (free), 21350035 (free from landlines), cac@millenniumbim.co.mz NUIT 400001383, NUIB 202300002855849
<b>2. FINDP date</b>	
31/10/2025	
<b>B. Description of the product's main characteristics</b>	
<b>1. Commercial name of the product</b>	<b>DEPÓSITO MILLENNIUM BIM</b>
<b>2. Conditions of access</b>	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.
<b>3. Type</b>	Term deposit account
<b>4. Term</b>	30 / 90 / 180 / 365 days
<b>4.1 Start date</b>	N/A
<b>4.2 Maturity date</b>	N/A
<b>4.3 Capital repayment date</b>	N/A
<b>5. Early withdrawal</b>	
<b>5.1 Conditions for drawdown in the case of deposits with notice</b>	N/A
<b>5.2 Early withdrawal and penalties</b>	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
<b>6. Renewal</b>	
<b>6.1 Type</b>	N/A
<b>6.2 Conditions</b>	N/A

<b>7. Currency</b>					
MZN					
<b>8. Deposit set up</b>					
<b>8.1 Minimum amount</b>		2,500 MZN			
<b>8.2 Maximum amount</b>		N/A			
<b>9. Additional deposits</b>					
<b>9.1 Minimum amount</b>		N/A			
<b>9.2 Maximum amount</b>		N/A			
<b>9.3 Frequency</b>		N/A			
<b>9.4 Delivery</b>		N/A			
<b>10. Yields</b>		<b>30 Days</b>	<b>90 Days</b>	<b>180 Days</b>	<b>365 Days</b>
<b>10.1 TANB</b>	2,500 - 500,000	1.75%	1.75%	1.25%	1.25%
	500,001 - 1,000,000	2.00%	2.00%	1.50%	1.50%
	1,000,001 - 2,500,000	2.50%	2.50%	2.00%	2.00%
	2,500,001 - or above	2.75%	2.75%	2.25%	2.25%
<b>10.2 TANL</b>	2,500 - 500,000	1.58%	1.58%	1.13%	1.13%
	500,001 - 1,000,000	1.80%	1.80%	1.35%	1.35%
	1,000,001 - 2,500,000	2.25%	2.25%	1.80%	1.80%
	2,500,001 - or above	2.48%	2.48%	2.03%	2.03%
<b>10.3 TAEL</b>	-	N/A			
<b>10.4 Variable yield rate</b>					
<b>10.4.1 Index</b>		N/A			
<b>10.4.2 Review frequency</b>		N/A			
<b>10.4.3 Rounding method</b>		N/A			
<b>11. Capitalisation system</b>					
<b>11.1 Type</b>		N/A			
<b>11.2 Frequency</b>		N/A			
<b>12. Interest calculation</b>					
<b>12.1 Description</b>		Interest is calculated daily on the capital invested and not withdrawn at any time, based on a 360-day year			

