"SMART IZI CLIENT" HOBBY RULES

1st Article

(object and scope)

1. This regulation defines the rules applicable to the "SMART IZI CLIENT Hobby".

2. The present hobby aims to raffle all Millennium bim Individual Customers, who join Smart IZI and carry out at least one transaction (except consultation operations), from 15th of August to 13th of September, 2022.

3. Millennium BIM is the institution responsible for organizing the hobby.

4. By taking part in this competition, all participants are subject to the present Regulation, whose interpretation, in case of doubt, will be made by the Jury indicated in the terms of the 5th article.

2nd Article

(Eligibility conditions)

1. All Millennium BIM Private Customers who sign up to Smart IZI and carry out at least one transaction (except consultation operations) are eligible for this raffle.

2. Adherence to Smart IZI means installing the application on a smartphone with Android or iOS system and inserting the corresponding codes, provided by Millennium bim.

3. For the purposes of this hobby, the following transactions carried out on Smart IZI will be considered: transfers, payments, withdrawals, deposits, purchase of recharges and much more.

4. Employees of Millennium BIM and Millennium Insurance are not eligible for this competition, as well as those under the age of eighteen on the date of joining Smart IZI and using the account.

3rd Article

(Awards and their assignment)

- 1. During the campaign period, 155 (one hundred and fifty-five) Customers will be raffled who sign up to Smart IZI and carry out at least one transaction (except for consultation operations), in the global amount of 155,000.00 MZN (one hundred and fifty-five five thousand meticais), and each raffle will be entitled to 1,000.00 MZN (one thousand meticais).
- 2. Besides the weekly prize mentioned in point 1 of this Article, 1 (one) winning customer who sign up to Smart IZI and carry out at least one transaction (except consultation operations) end of the campaign period, for amount of 50,000.00 MZN (fifty thousand meticais).
- 3. The winners will be raffled weekly, following the dates shown in number 3, during the campaign period.
- 4. The raffles are scheduled for the following dates: 23th, 30st of August, 06th and 14th of September 2022.
- 5. At each weekly raffle, 35 Customers will be awarded, corresponding to 05 daily Customers (who become eligible each day of the week).

- 6. In the last raffle, in addition to the 35 Customers who became eligible in the 4th week, 15 more Customers among those who became eligible in the remaining 3 days until the end of the campaign period will be raffled, adding up to 50 Customers.
- 7. If the date of the raffle takes place on a weekend or a public holiday, this procedure will be carried out until 6:00 pm (six hours) of the following working day.

4th Article 4

(Personal data and authorizations)

1. By participating in the competition, participants expressly consent to the handling and computer processing of their personal data by Millennium BIM.

2. The raffle will be carried out through the random choice of eligible Customers from an electronic list that will include all qualified Customers according to the conditions of the contest.

3. The listing will be carried out automatically by a specific "Software" for this purpose, which will identify the CIF (Customer identification number at the Bank) and will be registered, generating a minutes of the raffle sequentially according to the order of extraction. Once the extraction of the raffle is completed, two copies of the minutes of the raffle will be printed, which will be signed by the members of the jury.

5th Article

(Jury)

1. The Jury is composed of elements appointed by Millennium BIM and the inspector of the General Game Inspection, who will take part in the awarding of the hobby.

2. In the event of a dispute, the decision of the competition jury is binding on all aspects of the competition.

6th Article

(Hobby supervision)

At the end of the hobby, Millennium BIM will present to the General Game Inspection a letter attaching the list of winners for supervision purposes.

7th Article

(Final dispositions)

1. All information related to the hobby and publication in promotional materials are part of the hobby rules and conditions.

2. The winners of the competition will be informed through the communication made through the means available to the Bank.

3. Prize claiming can be done at any BIM branch within a maximum period of 30 days from the date of the raffle.

4. The prizes will be paid by crediting the account held by the Customer with Millennium BIM.

5. The present regulation will be published on the Millennium BIM website and other Millennium BIM platforms for consultation by participants.

7th Article.

(Applicable Law and Dispute Resolution)

1. The present regulation hobby is governed by Mozambican legislation.

2. For the resolution of any issues or disputes arising from these Regulations, namely, regarding their interpretation, application, validity, execution, compliance and their term, the Parties assign exclusive competence to the Maputo City Judicial Court, expressly waiving the to any other.

Maputo, 15th of August, 2022