

**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	
09/06/2026	
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	2,00%	2,00%	1,50%	1,25%
	500,001 - 1,000,000	2,25%	2,25%	1,75%	1,50%
	1,000,001 - 2,500,000	2,50%	2,50%	2,00%	1,75%
	2,500,001 - or above	2,75%	2,75%	2,25%	2,00%
10.2 TANL	2,500 - 500,000	1,80%	1,80%	1,35%	1,13%
	500,001 - 1,000,000	2,03%	2,03%	1,58%	1,35%
	1,000,001 - 2,500,000	2,25%	2,25%	1,80%	1,58%
	2,500,001 - or above	2,48%	2,48%	2,03%	1,80%
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12.1 Description		Interest is calculated daily on the capital invested and not withdrawn at any time, based on a 360-day year			

