



Standardised Information Sheet for Term Deposit ATLANTICO Namibia - NAD

Denomination	Term Deposit ATLANTICO Namibia NAD (investment Account)																										
Terms of Access	Current account holders at Banco Atlántico Europa - Namibia Branch S.A.																										
Type	Term Deposit																										
Term	1 month (30 days); 3 months (92 days); 6 months (183 days); 12 months (360 days). At term deposit constitution, debit on current account and credit on deposit account are executed intraday (D). At maturity of term deposit, current account is credited intraday (D).																										
Early Termination	Early termination of total or partial deposit amount is permitted at any time with a penalty of 80% of the interest accrued until the date of early termination (total or partial), regardless of the time already elapsed.																										
Renewal	Non-renewable term deposit.																										
Currency	Namibian Dollar																										
Amount	Constitution: Minimum 10,000.00 NAD; Maximum: 1,500,000.00 NAD																										
Deposit Amount Increase	Increase of deposit amount is not allowed. Any additional investment requires constitution of a new deposit.																										
Remuneration Rates	<p>Remuneration rates are defined in accordance with the table below, in accordance with the maturity chosen by the client:</p> <table border="1"> <thead> <tr> <th colspan="4">Term Deposit</th> </tr> <tr> <th rowspan="2">Deposit type (Maturity)</th> <th rowspan="2">Interest frequency</th> <th colspan="2">Nominal rates</th> </tr> <tr> <th>Gross</th> <th>Net ⁽¹⁾</th> </tr> </thead> <tbody> <tr> <td>1 month (30 days)</td> <td></td> <td>5,500%</td> <td>4,950%</td> </tr> <tr> <td>3 months (92 days)</td> <td></td> <td>6,000%</td> <td>5,400%</td> </tr> <tr> <td>6 months (183 days)</td> <td>At maturity</td> <td>7,250%</td> <td>6,525%</td> </tr> <tr> <td>12 months or more (360 days)</td> <td></td> <td>7,500%</td> <td>6,750%</td> </tr> </tbody> </table> <p>⁽¹⁾ Withholding tax rate of 10% in accordance with "Tax Regime" field of this Information Sheet.</p>	Term Deposit				Deposit type (Maturity)	Interest frequency	Nominal rates		Gross	Net ⁽¹⁾	1 month (30 days)		5,500%	4,950%	3 months (92 days)		6,000%	5,400%	6 months (183 days)	At maturity	7,250%	6,525%	12 months or more (360 days)		7,500%	6,750%
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Interest Capitalization	Term Deposit without Interest capitalization.																										
Interest Calculation	Interest is calculated over the deposit amount at renewal or early termination date. Base for interest rate calculation/360. Interest rates rounded to three decimal points.																										
Interest Payment	Interest will be credited in the Term Deposit at the renewable date or on the early termination date.																										

Tax Regime	Interest on income from deposits accrued by residents and non-residents is subject to 10% (Personal Income Tax - PIT) and 10% (non-resident Corporate Income Tax - CIT) tax rate. Other commissions and charges may be applied: Stamp Duty in accordance with current legislation.
Other Conditions	Other fees or conditions are not applicable.
Deposit Amount Guarantee	Total deposit amount is guaranteed at maturity date.
Depository Institution	Banco Atlántico Europa, S.A. – Namibia Branch Maerua Mall Office Tower, 4th floor Jan Jonker Road Windhoek Namibia PO Box 97840 Maerua Park Contact: +264 833 307 000
Validity of Conditions	Valid until the 5 th of January 2018

I hereby declare that I read and understood all the information given in this document.

Date: _____

Signature(s): _____

Name: _____

Undersigned: _____

For Bank's Use Only:

Client Number: _____

Current Account Number: _____
(Employee)