



Standardised Information Sheet for Term Deposit ATLANTICO Namibia - NAD

<b>Denomination</b>	Term Deposit ATLANTICO Namibia NAD (investment Account)																							
<b>Terms of Access</b>	Current account holders at Banco Privado Atlântico - Namibia.																							
<b>Type</b>	Term Deposit																							
<b>Term</b>	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).																							
<b>Early Termination</b>	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.																							
<b>Renewal</b>	Automatically renewed for equal periods, at the interest rate published in the Bank Price List on the renewal date, unless otherwise indicated by the client																							
<b>Currency</b>	Namibian Dollar																							
<b>Amount</b>	Constitution: Minimum 10,000.00 NAD; Maximum: 1,500,000.00 NAD																							
<b>Deposit Amount Increase</b>	Increase of deposit amount is not allowed. Any additional investment requires constitution of a new deposit.																							
<b>Remuneration Rates</b>	<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 <sup>(1)</sup></th> </tr> </thead> <tbody> <tr> <td>1 month (30 days)</td> <td rowspan="4">At maturity</td> <td>5,500%</td> <td>4,950%</td> </tr> <tr> <td>3 months (92 days)</td> <td>6,000%</td> <td>5,400%</td> </tr> <tr> <td>6 months (183 days)</td> <td>7,250%</td> <td>6,525%</td> </tr> <tr> <td>12 months or more (360 days)</td> <td>7,500%</td> <td>6,750%</td> </tr> </tbody> </table> <p><sup>(1)</sup> 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 <sup>(1)</sup>	1 month (30 days)	At maturity	5,500%	4,950%	3 months (92 days)	6,000%	5,400%	6 months (183 days)	7,250%	6,525%	12 months or more (360 days)	7,500%	6,750%
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<b>Interest Capitalization</b>	Term Deposit with Interest capitalization. Interests will be credited on the Term Deposit on the renewal date.																							
<b>Interest Calculation</b>	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.																							
<b>Interest Payment</b>	Interest will be credited in the Term Deposit at the renewable date or on the early termination date.																							

<b>Tax Regime</b>	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.
<b>Other Conditions</b>	Other fees or conditions are not applicable.
<b>Deposit Amount Guarantee</b>	Total deposit amount is guaranteed at maturity date.
<b>Depository Institution</b>	Banco Privado 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
<b>Validity of Conditions</b>	Valid until the 15th of June 2017

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)