

## Standard Product Information Sheet (SPIS)

A. Identification details	
<b>1. Identification of the Depository Institution</b>	
<b>1.1. Name</b>	First Capital Bank, S.A.
<b>1.2. Address</b>	Avenida 25 de Setembro, Aterro de Maxaquene, Maryah Building, 7th Floor, Maputo City
<b>1.3. Contact details</b>	
<b>1.3.1. Telephone number</b>	(+258) 21 32 07 51/3;
<b>1.3.2. Email address</b>	<a href="mailto:apoio@firstcapitalbank.co.mz">apoio@firstcapitalbank.co.mz</a> ;
<b>1.3.3. Website</b>	<a href="http://www.firstcapitalbank.co.mz">www.firstcapitalbank.co.mz</a>
<b>1.3.4. NUIT</b>	400058921
<b>2. Date of the Standard Product Information Sheet (SPIS)</b>	
9 March 2026	
B. Description of the main characteristics of the product	
<b>1. Product trade name</b>	Fixed-Term Deposit Account
<b>2. Eligibility criteria</b>	<p>Hold an active current account with the bank</p> <p>Choose the term, which ranges from 1 to 12 months</p> <p>Read and accept the terms and conditions of the contract</p> <p>Balance required to open the deposit</p>
<b>3. Type</b>	Fixed-term Deposit
<b>4. Transaction Methods</b>	Opening, additional deposits, closure (subject to interest penalties) and maturity (end of the agreed term, with interest credited to the linked account or renewal as per the customer's instructions)
<b>5. Currency</b>	MZN
<b>6. Opening of the deposit</b>	
<b>6.1. Minimum amount</b>	Not applicable
<b>6.2. Maximum amount</b>	Not applicable
<b>7. Remuneration</b>	Not applicable
<b>7.1. TANB</b>	Not applicable
<b>7.2. TANL</b>	Not applicable

<b>7.3. Variable fee remuneration</b>	Not applicable
<b>7.3.1. Index</b>	Not applicable
<b>7.3.2. Review frequency</b>	Not applicable
<b>7.3.3. Spread</b>	Not applicable
<b>7.3.4. Rounding method</b>	Not applicable
<b>8. Interest calculation</b>	Not applicable
<b>8.1. Interest payment</b>	Not applicable

<b>9. Tax regime</b>	Not applicable
<b>10. Fees and charges</b>	See the Table of Fees and Charges: <a href="https://www.firstcapitalbank.co.mz">https://www.firstcapitalbank.co.mz</a>
<b>11. Authorised overdraft</b>	Not applicable
<b>12. Other conditions</b>	Not applicable
<b>13. Deposit Guarantee Fund Deposits</b>	Not applicable
<b>C. Validity of the FIN conditions</b>	Until a new Standardised Information Sheet is made available.