

Standardised Credit Information Form (SCIF)

Financial Conditions of the Credit

A. Identification Elements

Identification of the credit institution/financial society (lending institution)

1.1 Name	First Capital Bank, SA
1.2 Address	Av.25 de Setembro, Aterro do Maxaquene, Edifício Maryah, 7º Floor Maputo - Mozambique
1.3 Contacts	T: +258 21 320 751
1.4 Other data	NUIT: 400058921 www.firstcapitalbank.co.mz

Date of the Standardised Credit Information Form (SCIF)

09.03.2026

Identification of the credit party/parties

Companies

Indicate the type of SCIF

4.1 Simulation

4.2 Validity: upon the publication of an update

B. Description of the Main Characteristics of the Credit

1. Commercial designation of the credit

1.1 Type	Authorised Overdraft
1.2 Purpose	To allow the client to cover temporary cash flow needs, ensuring the current account can be operated even in the absence of available balance.

2. Promotional campaign (If applicable)

2.1 Campaign identification	N/A
2.2 Campaign conditions	N/A

3. Access Conditions

Be a client of the Bank for at least 6 months
 Must present a regular transaction history
 Must not have incidents registered in the banking system
 Must present a blank promissory note
 Must have organised accounting
 Credit in foreign currency only for exporters or clients with proven external income
 Non-resident clients must be registered with the Bank of Mozambique and obtain foreign exchange authorisation

4. Amount and currency of the credit

Amount: defined according to the client's borrowing capacity Currency: national	
5.Duration of the contract	
Minimum: 3 months; Maximum: 12 months, renewable after analysis and decision by the Credit Committee.	
5.1 Repayment method	Monthly interest payments, calculated daily on the outstanding principal, starting in the month following disbursement. The principal will be amortised in full at the credit maturity.
5.2 Payment schedule	Principal repayment at maturity and monthly interest payment
5.3 Payment frequency	Monthly (interest)
5.4 Payment amount	N/A
5.5 Number of payments	N/A
6.Linked contract, if applicable	
N/A	
6.1 Asset or service	N/A
6.2 Price	N/A
7. Guarantees	
N/A	
7.1 Registry of Movable Guarantees, if applicable	
N/A	
8. Contracts ancillary required, if applicable	
8.1 Required insurance	

N/A	
8.1.1 Insurer identification	N/A
8.1.2 Commercial product designation	N/A
8.1.3 Description	N/A
8.1.4 Minimum required cover	N/A
8.1.5 Required duration	N/A
8.1.6 Other minimum requirements	N/A
8.1.7 Payment frequency and amount of the premium	N/A
8.2 Others contracts required	N/A
9. Early repayment	
9.1 Early repayment fee partial or total	N/A
9.2 Fee waiver	N/A
9.3 Conditions for exercising the right to partial or total repayment	N/A
C. Credit Costs	
1. Interest Rate Annual Nominal (IAR)	
1.1 Nominal interest rate	PRM + 12% of Spread
1.1.1 Interest rate regime	N/A
1.1.2 Fixed nominal interest rate	N/A
1.1.3 Nominal interest rate change	N/A
2. Annual Percentage Rate of Charge (APRC)	
To be determined according to the transaction conditions	

2.1 Annual Percentage Rate of Charge (APRC)	N/A
2.2 Total amount of charges	Consult the general price list for information on fees and charges
2.3 Optional associated sales	N/A
2.3.1 Description of the product or financial service purchased	N/A
2.4 Promotional conditions	N/A
2.4.1 Description of promotional conditions	N/A
2.4.2 APRC with promotional conditions	N/A
2.4.3 APRC without promotional conditions	N/A
2.5 Fees included in the APRC	
2.5.1 Initial fees	According to the current price list
2.6 Annual fees, if applicable	N/A
2.7 Stamp duty, if applicable	0,03% on financing for terms less than 1 year 0,40% on financing for terms between 1 and 5 years 2% on interest at the time of collection
2.8 Costs with current account	N/A
2.9 Costs with payment instruments	N/A
2.10 Other costs	N/A
2.11 Conditions for changing costs, if applicable	N/A
Total amount charged to the consumer, if applicable	
N/A	

Notarial costs, if applicable	
N/A	
Penalty and consequences for non-payment	
5.1 Default interest rate	2% on the overdue and unpaid amount
5.2 Rules for applying the default interest rate	N/A
5.3 Implications of non-compliance with the contract (non-payment of the loan	Contract termination, limit cancellation and immediate demand for the amount owed, plus interest and charges

This technical sheet is confidential, and the terms and conditions indicated, as well as all related information, are for the benefit and information of Your Excellencies, and should not be circulated or published.

The Bank is available to provide clarifications on any of these terms and conditions, whenever requested by the Borrower."

The First Capital Bank, S.A reserves still have the right to cancel the present approval, should there be a significant deterioration in economic and financial indicators at national/international level, making the operation unviable, or a change in the Client's credit situation, which may represent an unfavorable situation for the Bank, due to the inability to meet obligations undertaken.