

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	Tel: +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 Credit Characteristics

1. Commercial designation of the credit

1.1 Type	Authorised Overdraft – Management and Checks
1.2 Purpose	Gto guarantee the deposit of post-dated checks on the correct day.

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
 Cannot have incidents registered in the banking system
 Must present a blank promissory note
 Must have organised accounting
 Foreign currency credit only for exporters or clients with proven foreign income
 Non-resident clients must be registered with the Bank of Mozambique and obtain 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	
Limit: between 6 a 12 months Per operation: 10 days	
5.1 Repayment method	Capital repayment at maturity and interest instalments debited monthly (on the first day of the following month) from the current account
5.2 Instalment scheme	N/A
5.3 Instalment periodicity	N/A
5.4 Instalment amount	N/A
5.5 Number of instalments	N/A
6.Linked contract, if applicable	
N/A	
6.1 Good or service	N/A
6.2 Price	N/A
7. Guarantees	
N/A	
7.1 Central 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 cover required	N/A
8.1.5 Required duration	N/A
8.1.6 Other minimum requirements	N/A
8.1.7 Premium payment periodicity and amount	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 waivers	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	To be defined / as per current price list
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 (APR)	
To be determined according to the operation's conditions	
2.1 Annual Percentage Rate of Charge (APR)	N/A
2.2 Total amount of charges	Consult the general price list for information about the fees and charges applied
2.3 Optional associated sales	N/A
2.3.1 Description of the product or financial service acquired	N/A

2.4 Promotional conditions	N/A
2.4.1 Description of promotional conditions	N/A
2.4.2 APR with promotional conditions	N/A
2.4.3 APR without promotional conditions	N/A
2.5 Fees included in the APR	
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 DO 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 credit	Contract termination, limit cancellation and immediate demand for the amount owed, plus interest and charges
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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 clarification 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 of economic and financial indicators at a 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, for inability to meet obligations assumed.