

Standardised Credit Information Form (SCIF)
Credit Financial Conditions
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(ies)

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	Bank Guarantee
1.2 Purpose	To guarantee the fulfilment of the client's contractual, financial, or legal obligations to third parties, mitigating the risk of default.

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 exchange authorisation

4. Credit amount and currency	
Amount: defined according to the client's borrowing capacity Currency: national and foreign.	
5. Contract duration	
Minimum: 1 month Maximum: 12 months, renewable after analysis and decision by the Credit Committee	
5.1 Repayment method	N/A
5.2 Payment schedule	N/A
5.3 Payment frequency	N/A
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 Central Registry of Movable Guarantees, if applicable	
N/A	

8. Contracts required ancillary, 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 coverages	N/A
8.1.5 Required duration	N/A
8.1.6 Other minimum requirements	N/A
8.1.7 Premium payment frequency and amount	N/A
8.2 Other Contracts required	N/A
9. Early repayment	
9.1 Early repayment fee partial or total	N/A
9.2 Fee exemptions	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	N/A
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)	
N/A	
2.1 Annual Percentage Rate of Charge (APRC)	N/A
2.2 Total cost of charges	N/A
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 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	In accordance with the current price list and case-by-case negotiation
2.6 Annual fees, if applicable	N/A
2.7 Stamp duty, if applicable	0.02% per month or part thereof, for guarantees with a term of less than 1 year; 0.2% for guarantees with a term equal to or greater than 1 year; 0.3% for guarantees with a term greater than 5 years; 2% on the fee per guarantee provided.
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	N/A
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	N/A

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 the right to cancel this 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 unfavourable situation for the Bank, due to inability to fulfil obligations assumed.