

Standardised Credit Information Sheet (SCIS)

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	25 de Setembro Avenue, 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 Sheet (SCIS)

09.03.2026

Identification of the credit stakeholder(s)

Companies

Indicate the type of SCIS

4.1 Simulation

4.2 Validity: upon publication of an update

B. Description of the Main Credit Characteristics

1. Commercial designation of the credit

1.1 Modality	Documentary Credit (Letter of Credit)
1.2 Purpose	To guarantee secure payment in international trade operations

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

Foreign currency	
5.Duration of the contract	
Minimum: 1 month Maximum: 12 months renewable, after analysis and decision by the competent departments	
5.1 Repayment modality	N/A
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 Asset or service	N/A
6.2 Price	N/A
7. Guarantees	
Blank promissory note; Pledge over Term Deposit; Mortgage or pledge of movable assets.	
7.1 Central Registry of Movable Guarantees, if applicable	
N/A	

8. Contracts ancillary required, if applicable	
8.1 Required insurances	
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 (NA)	
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 (APR)	
N/A	
2.1 Annual Percentage Rate (APR)	N/A
2.2 Total cost of charges	Consult the general pricing schedule for information on fees and charges applied
2.3 Optional associated sales	N/A
2.3.1 Description of the financial product or service purchased	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	N/A
2.6 Annual fees, if applicable	N/A
2.7 Stamp duty, if applicable	0.03% for operations with a term of less than 1 year, per month or part thereof 0.40% for operations with a term equal to or greater than 1 year and less than 5 years 0.50% for operations with a term equal to or greater than 5 years
2.8 Costs for Current Account	N/A
2.9 Costs for 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	Debit from the customer's current account at a rate of PRM+5%
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 clarification on any of these terms and conditions, whenever the Borrower requests them.

The First Capital Bank, S.A reserves still reserve 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 standing, which may represent an unfavourable situation for the Bank, due to the inability to meet obligations undertaken.