

Standardised Credit Information Sheet (SCIS)
Credit Terms
A. Identification Details
Identification of the credit institution/financial company (lender)

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

Date of Standardised Credit Information Sheet (SCIS)

09.03.2026

Identification of the credit provider(s)

Civil Servants

Indicate the type of SCIS

4.1 Simulation

4.2 Validity: upon publication of an update

B. Description of the Main Characteristics of the Loan
1. Trade name of the credit

1.1 Type	Loan to Civil Servants
1.2 Purpose	The civil servant loan is a type of financing intended exclusively for public sector workers. Its main purpose is to provide access to financing on more stable and advantageous terms, taking advantage of the predictability of civil servants' incomes

2. Promotional campaign (if applicable)

2.1 Campaign details	N/A
2.2 Campaign terms	N/A

3. Eligibility Criteria

Be a Mozambican citizen
 Have a permanent employment contract with a public institution
 Citizens of both genders must be over 18 and 60 or under at the date the loan matures
 Authorisation for direct deduction from salary

4. Loan amount and currency

Minimum: 10,000.00 MZN Maximum: 2,000,000.00 MZN Currency: local	
5. Contract duration	
Minimum: 6 months Maximum: 84 months	
5.1 Repayment method	Fixed monthly instalments, automatically deducted from the client's payroll.
5.2 Repayment schedule	Fixed
5.3 Frequency of instalments	Monthly
5.4 Instalment amount	N/A
5.5 Number of instalments	N/A
6. Related contract, if applicable	
N/A	
6.1 Goods or services	N/A
6.2 Price	N/A
7. Guarantees	
Direct deduction from the State payroll; Automatic verification of employment status via e-SISTAFE	
7.1 Central Register of Security Interests, if applicable	
N/A	

8. Required ancillary contracts, if applicable	
8.1 Required insurance	
Credit-linked life insurance	

8.1.1 Identification of the insurer	N/A
8.1.2 Product name	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 Frequency and amount of premium payments	N/A
8.2 Other required contracts	N/A
9. Early redemption	
9.1 Early repayment fee partial or full	N/A
9.2 Exemptions from commission charges	N/A
9.3 Conditions for exercising the right to partial or full repayment	N/A
C. Credit Costs	
1. Nominal Annual Interest Rate (NAIR)	
1.1 Nominal interest rate	Rate agreed between the customer and the Bank, applied to the outstanding principal
1.1.1 Interest rate regime	N/A
1.1.2 Fixed nominal interest rate	N/A
1.1.3 Change in nominal interest rate	N/A
2. Annual Percentage Rate (APR)	
N/A	
2.1 Annual Percentage Rate (APR)	N/A
2.2 Total cost	N/A
2.3 Optional associated sales	N/A
2.3.1 Description of the financial product or service purchased	N/A

2.4 Promotional terms	N/A
2.4.1 Description of promotional terms	N/A
2.4.2 APR under promotional terms	N/A
2.4.3 APR without promotional terms	N/A
2.5 Fees included in the APR	
2.5.1 Initial fees	Only the interest rate agreed between the customer and the Bank is charged, in accordance with the current price list
2.6 Annual fees, if applicable	N/A
2.7 Stamp duty, if applicable	Applicable in accordance with current legislation
2.8 Costs charged to the DO account	N/A
2.9 Costs relating to payment instruments	N/A
2.10 Other costs	N/A
2.11 Conditions for changes to costs, if applicable	N/A
Total amount charged to the consumer, if applicable	
N/A	
Notary fees, if applicable	
N/A	
Penalties and consequences for non-payment	
5.1 Interest rate on arrears	N/A
5.2 Rules governing the application of the interest rate on arrears	N/A
5.3 Implications of breach of contract (non-payment of the debt)	N/A

This fact sheet is confidential; the terms and conditions set out herein, as well as all related information, are provided for your benefit and information only and must not be circulated or published.

The Bank is available to provide clarification on any of these terms and conditions, whenever the Borrower requests it.

First Capital Bank, S.A. also reserves the right to cancel this approval should there be a significant deterioration in economic and financial indicators at national or international level, rendering the transaction unviable, or a change in the Customer's credit situation that could represent an unfavourable situation for the Bank due to the inability to meet the obligations undertaken.