

**Standardised Credit Information Sheet (SCIS)**
**Financial Terms of the Credit Facility**
**A. Identification Elements**
**Identification of the Credit Institution/Financial Company (Credit Institution)**

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

**Date of Standardised Credit Information Sheet ( SCIS )**

09.03.2026

**Identification of the credit provider(s)**

Companies

**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**

<b>1.1 Type</b>	Short-Term Revolving Instalment Loan
<b>1.2 Purpose</b>	Financing of short-term cash flow requirements

**2. Promotional campaign (if applicable)**

<b>2.1 Campaign identification</b>	N/A
<b>2.2 Campaign terms</b>	N/A

**3. Eligibility Criteria**

Must have been a customer of the Bank for at least 6 months  
 Must have a regular transaction history  
 Must have no incidents recorded in the banking system  
 Must provide a blank promissory note  
 Must have organised accounts  
 Foreign currency credit is available only to exporters or customers with proven foreign income  
 Non-resident customers must be registered with the Bank of Mozambique and obtain foreign exchange authorisation

**4. Loan amount and currency**

Amount: determined according to the customer's borrowing capacity. Currency: Metical. Foreign currency only for exporters or customers with proven foreign income	
<b>5. Contract term</b>	
Minimum term: 6 months Maximum term: 12 months, renewable subject to approval Term of each drawdown: between 90 and 180 days	
<b>5.1 Repayment terms</b>	Interest paid monthly or quarterly Principal repaid in full upon maturity of each drawdown
<b>5.2 Repayment schedule</b>	N/A
<b>5.3 Frequency of repayments</b>	N/A
<b>5.4 Amount of instalments</b>	N/A
<b>5.5 Number of instalments</b>	N/A
<b>6. Related contract, if applicable</b>	
N/A	
<b>6.1 Goods or services</b>	N/A
<b>6.2 Price</b>	N/A
<b>7. Warranties</b>	
Blank promissory note; Pledge over a fixed-term deposit; Mortgage on property (LTV 70%); Pledge on equipment (LTV 70%).	
<b>7.1 Central Register of Security Interests, if applicable</b>	
N/A	
<b>8. Required ancillary contracts, if applicable</b>	
<b>8.1 Insurance required</b>	

N/A	
<b>8.1.1 Identification of the insurer</b>	N/A
<b>8.1.2 Trade name of the product</b>	N/A
<b>8.1.3 Description</b>	N/A
<b>8.1.4 Minimum cover required</b>	N/A
<b>8.1.5 Required duration</b>	N/A
<b>8.1.6 Other minimum requirements</b>	N/A
<b>8.1.7 Frequency and amount of premium payments</b>	N/A
<b>8.2 Other required contracts</b>	N/A
<b>9. Early redemption</b>	
<b>9.1 Early repayment fee partial or full</b>	Partial: 3% Full: 5%
<b>9.2 Exemptions from commission charges</b>	N/A
<b>9.3 Conditions for exercising the right to a partial or full refund</b>	N/A
<b>C. Credit Costs</b>	
<b>1. Nominal Annual Interest Rate (NAIR)</b>	
<b>1.1 Nominal interest rate</b>	PRM + Spread up to 12% Type: Variable rate
<b>1.1.1 Interest rate regime</b>	N/A
<b>1.1.2 Fixed nominal interest rate</b>	N/A
<b>1.1.3 Change in nominal interest rate</b>	N/A
<b>2. Annual Percentage Rate (APR)</b>	

To be determined in accordance with the terms of the transaction	
<b>2.1 Annual Percentage Rate (APR)</b>	N/A
<b>2.2 Total amount of charges</b>	Please refer to the general price list for information on the fees and charges applied
<b>2.3 Optional associated sales</b>	N/A
<b>2.3.1 Description of the financial product or service purchased</b>	N/A
<b>2.4 Promotional terms</b>	N/A
<b>2.4.1 Description of promotional terms</b>	N/A
<b>2.4.2 APR under the promotional terms</b>	N/A
<b>2.4.3 APR excluding promotional offers</b>	N/A
<b>2.5 Fees included in the APR</b>	
<b>2.5.1 Initial fees</b>	In accordance with the current price list
<b>2.6 Annual fees, if applicable</b>	N/A
<b>2.7 Stamp duty, if applicable</b>	0.03% of the principal for terms of less than 1 year 0.40% of the principal for terms of 1 year or more and less than 5 years 2% on interest charged
<b>2.8 DO account costs</b>	N/A
<b>2.9 Costs relating to payment instruments</b>	N/A
<b>2.10 Other costs</b>	N/A
<b>2.11 Conditions for changes to costs, if applicable</b>	N/A
<b>Total amount charged to the consumer, if applicable</b>	
N/A	
<b>Notary fees, if applicable</b>	

N/A	
<b>Penalties and consequences for non-payment</b>	
<b>5.1 Interest rate on arrears</b>	2% of the amount due and unpaid
<b>5.2 Rules for applying the interest rate on arrears</b>	N/A
<b>5.3 Consequences of breach of contract (non-payment of the loan)</b>	Termination of the contract, cancellation of the credit limit and immediate demand for payment of the outstanding amount, plus interest and charges

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.