

Standardised Information Sheet of Products (SISP)

A. Elements of identification	
1. Identification of the Institution Financial	
1.1. Name	First Capital Bank, S.A.
1.2. Address	Avenida 25 de Setembro, Aterro de Maxaquene, Edifício Maryah, 7º Andar, na Cidade de Maputo
1.3. Contacts	
1.3.1. Number of telephone	(+258) 21 32 07 51/3;
1.3.2. Address electronic	apoio@firstcapitalbank.co.mz ;
1.3.3. Website	www.firstcapitalbank.co.mz
1.3.4. NUIT	400058921
2. Date of the Standardised Information Sheet of Products (SISP)	
09 of March of 2026	
B. Description of the main product characteristics	
1. Commercial name of the product	Internet Banking
2. Conditions of access	Be a holder of an account at First Capital Bank. Request the activation of the <i>Internet Banking</i> service from the bank. Accept the terms and conditions of use of the online platform.
3. Modality	Digital Channels
4. Means of Movement	Internet Banking.
5. Currency	MZN, USD, EUR and ZAR
6. Constitution of the deposit	
6.1. Minimum amount	Not applicable
6.2. Maximum amount	Not applicable
7. Remuneration	Not applicable
7.1. TANB	Not applicable
7.2. TANL	Not applicable
7.3. Remuneration of the variable	Not applicable

7.3.1. Index	Not applicable
7.3.2. Frequency of review	Not applicable
7.3.3. Spread	Not applicable
7.3.4. Method of rounding	Not applicable
8. Calculation of interest	Not applicable
8.1. Payment of Interest	Not applicable

9. Tax Regime	Not applicable
10. Commissions e expenses	<p>Service Subscription: Free</p> <p>Monthly Fee: Free</p> <p>Transfers - Same Bank: Free</p> <p>Transfers - Other Banks: 60.00 MZN</p> <p>Transfers - MTR: 500 MZN</p> <p>Payment of Salaries and Suppliers - OIC: 60.00MT per beneficiary</p> <p>Payment of Services (INSS, JUE, others): Free</p>
11. Doutstanding authorised	Not applicable
12. Other conditions	No applicable
13. Guarantee Fund for Deposits	Not applicable
C. Validity of the SCIS Conditions	Until the issuance of a new Standardised Product Information Sheet