

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	Transfer of Metical in Real Time - MTR
2. Conditions of access	Active bank account; In-person request at the counter or via Internet Banking.
3. Modality	Transfers
4. Means of Movement	Cash Desk: operations ordered by clients until 2:00 PM Internet Banking: operations ordered by clients until 1:00 PM
5. Currency	MZN
6. Constitution of deposit	
6.1. Minimum amount	Not applicable
6.2. Maximum amount	Not applicable
7. Remuneration	
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	1,000.00MZN for any MTR amount Internet Banking: free
11. Discount 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