

Standardized Product Information Sheet (SPIS)

A. Identification elements	
1. Identification of the Depository Institution	
1.1. Name	First Capital Bank, SA
1.2. Address	Maxaquene Landfill , Maryah Building , 7th Floor, Maputo City
1.3. Contacts	
1.3.1. Telephone number	(+258) 21 32 07 51/3;
1.3.2. Email address	support@firstcapitalbank.co.mz ;
1.3.3. Website	www.firstcapitalbank.co.mz
1.3.4. NUIT	400058921
2. Date of the Standardized Product Information Sheet (SPIS)	
March 9, 2026	
B. Description of the main product features	
1. Product name	Current account
2. Access conditions	Individual - Regularized citizenship status (valid documentation) Company: Opening based on the company's legal documentation. Approval in accordance with risk and compliance policy. Definition of authorized subscriptions (account subscribers)
3. Modality	Individual Checking Account Solidarity Business Ordered
4. Means of Movement	Debit card, Checks, Money Transfer Orders, Service Payments and Internet Banking
5. Currency	MZN, USD, ZAR, EUR, GBP
6. Establishment 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. Variable rate compensation	Not applicable
7.3.1. Indexer	Not applicable
7.3.2. Review frequency	Not applicable
7.3.3. Spread	Not applicable
7.3.4. Rounding shape	Not applicable
8. Interest Calculation	Not applicable
8.1. Interest Payment	Not applicable

9. Tax Regime	Transactions are subject to the applicable taxes in Mozambique, at the rate in force at the time of their completion.
10. Commissions and expenses	All transactions are subject to the bank's applicable fees at the time of execution. For more details, please consult the Complete Price List.
11. Discovery authorized	Not applicable
12. Other conditions	Not applicable
13. Guarantee Fund of Deposits	Not applicable
C. Validity of FINP conditions	Until a new Standardized Product Information Sheet is made available