

Standardised Information Sheet of Products (SISP)

A. Elements of identification	
1. Identification of the Institution Banking	
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)	
27th of July 2026	
B. Description of the main product characteristics	
1. Commercial name of the product	Point of Sales - POS
2. Conditions of access	Application made in person at a branch or via Internet Banking. Legally registered entity; Sole Proprietor or Company, with an account held with the Bank; Account Opening process validated by the Bank's responsible department; Active account.
3. Modality	Electronics payments
4. Means of Movement	POS Terminals
5. Currency	MZN as the account currency; however, transactions from cards issued in different countries can be accepted.
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 rate	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	First Capital Bank Cards – Free SIMO Rede Cards – 1.25% Mobile Wallets – 1.25% National and International VISA Cards – 2.50% Discounted/Negotiated Fees – Vary according to the proposal from the Commercial Department, subject to approval by the appropriate level of authority.
11. Overdraft authorised	Not applicable
12. Other conditions	No applicable
13. Guarantee Fund of Deposits	Not applicable
C. Validity of the SCIS Conditions	Until the issuance of a new Standardised Product Information Sheet