

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)	
29 th of July 2026	
B. Description of the main product features	
1. Product name	Purchase and Sale of Foreign Currency or Foreign Exchange
2. Access conditions	Active account in good standing; For payments, sufficient funds must be available in the account to cover the foreign exchange transaction and applicable transaction fees; Submission of the required documentation for each type of transaction, in accordance with the Central Bank's regulations; For advance payments, the required documentation must be regularised within the legally established period following the payment.
3. Modality	Purchase and Sale of Digital Currency
4. Means of Movement	Advance/Subsequent Payment or Receipt for Goods Current/Capital Transactions
5. Currency	MZN ⇄ USD, EUR, ZAR, and other currencies subject to availability.
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	Not applicable
10. Commissions and expenses	Com taxas e comissões apenas no acto do pagamento/recebimento.
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