

**STANDARDISED INFORMATION SHEET FOR DEPOSITS (FIND)**

1. Commercial Name of the Product	Current Deposit
2. Access Conditions	Through the signing of a specific current Deposit subscription contract signed between the Bank and the client.
3. Modality	Current
4. Means of Moving	Debit Card, Checks, Funds Transfer Orders and Service Payments
5. Currency	MZN, USD, ZAR, EUR e GBP
6. Amount	Minimum to subscribe: 500,00 MT Maximum to subscribe: not applicable
7. Remuneration	Non-remunerated account.
7.1. TANB	Not applicable
7.2. TANL	Not applicable
7.3. Variable Rate Remuneration	Not applicable
7.3.1. Index rate	Not applicable
7.3.2. Revision frequency	Not applicable
7.3.3. Spread	Not applicable
7.3.4. Rounding off	Not applicable
8. interest calculation	Not applicable
8.1. Interest payments	Not applicable
9. Tax Regime	The transactions made are subject to the application of taxes in force in Mozambique, at the rate in force at the time of the transaction.
10. Commissions and expenses	All transactions are subject to the Bank's fees in force at the time they are effected. For more details please consult the complete tariff guide.
11. authorised overdraft	Allowed, subject to the completion of a separate and exclusive document for that purpose which sets out the conditions applicable to an authorised overdraft.
12. Other conditions	Not applicable
13. Deposit Guarantee Fund	Deposits made with First Capital Bank benefit from the repayment guarantee provided by the Deposit Guarantee Fund whenever deposits become unavailable for reasons directly related to the Bank's financial situation. The Deposit Guarantee Fund guarantees reimbursement up to a maximum of 20,000.00 Meticaís per depositor. In calculating the value of the deposits of each depositor, the value of all deposit accounts on the date on which the unavailability of payment is ascertained is considered, including interest and, for the balance of deposits in foreign currency, converted into Meticaís at the exchange rate on that date. For further information, please consult the electronic address <a href="mailto:fgd@bancomoc.co.mz">fgd@bancomoc.co.mz</a> or the physical address located at Avenida Consiglieri Pedroso nº 99, 4 <sup>th</sup> floor, Maputo City.
14. Conditions validity	Until release of the new Standardised Information Sheet.