



Barclay House
Cnr. Jason Moyo Ave. & First Street
P.O. Box 1279
Harare
Zimbabwe

5 February 2019

Tel: +263 242 758280-9

Dear Customer,

Banking System Migration

We would like to inform you that the bank will be migrating to its new information technology (IT) systems with effect from 04 March 2019. The migration related activities will commence, after banking hours, on Thursday, 28 February 2019 and will continue into the early morning hours of Monday, 04 March 2019. On completion of this project, the bank's systems will integrate with those of our Group, FMBcapital Holdings Plc, enabling us to offer you a wider range of products and services.

To ensure that you experience a seamless transition, we request you to take note of the following with respect to availability of banking services:-

Section I: Temporary Service Interruption

A. Branch Services

All our branches and offices will remain closed for customer transactions on Friday, 1 March 2019 and Saturday, 2 March 2019. However, to accommodate your immediate transactional needs, our branches and service centres will remain open for extended hours from 08:00am to 17:00pm on Wednesday, 27 February 2019.

B. Payment Services (RTGS, SWIFT, Cheques, Paynet and EFT)

The following services will be impacted as below:

Service	Sub-Category	Impact
RTGS - Inward	Payments received from other banks in Zimbabwe	All transactions received on 28 February 2019 will be processed the same day and all transactions received on 01 March 2019 will be processed on 04 March 2019.
RTGS - Outward	Payments sent to other banks in Zimbabwe	Transaction instructions received till 12:00PM, 28 February 2019 will be processed the same day and for transaction instructions received after cut-off time (i.e. after 12:00PM) and on 01 March 2019 will be processed on 04 March 2019.

SWIFT-Inward	FCY payments received from banks outside Zimbabwe	All transactions received on 28 February 2019 that comply with exchange control requirements will be processed the same day and for transactions that receive exchange control approval after end of business day 28 February 2019 and those received on 01 March 2019 will be processed on 04 March 2019.
SWIFT - Outward	FCY payments sent to banks outside Zimbabwe	Transaction instructions received till 12:00PM, 28 February 2019 will be processed the same day and for transactions received after cut-off time (i.e. 12:00PM) and on 01 March 2019 will be processed on 04 March 2019. All such transaction requests must comply with the regulations before being processed.
Cheques	Other bank cheques deposited	All cheques received by 12:00PM on 28 February 2019 by close of business will be processed on the same day. Thereafter, the bank will resume normal cheque clearing cycles from 04 March 2019.
Paynet-Outward	Payment transactions to other banks in Zimbabwe	Paynet transaction requests to other banks received till 12:00PM, 28 February 2019 will be processed the same day and for transactions received after cut-off time (i.e. after 12:00PM) and on 01 March 2019 will be processed on 04 March 2019.
Paynet-Inward	Payment transactions received from other banks in Zimbabwe	Funded Paynet transactions received from other banks at the end of business day 27 February 2019 will be processed on 28 February 2019. Paynet transactions received on 28 February 2019 and 01 March 2019 will be processed on 04 March 2019

C. Channel Services (ATM, Cards, Mobile Banking, Internet Banking and POS)

Please note that the following channel services will be temporarily unavailable as below:

Service Type	Non-Availability Schedule
Card Transactions on ATM, POS in Zimbabwe	6:00PM, 28 February 2019 to 2:00PM, 2 March 2019
Card Transactions on ATM, POS outside Zimbabwe	6:00PM, 28 February 2019 to 8:00PM, 2 March 2019
Merchant Point Of Sale (POS) Devices	6:00PM, 28 February 2019 to 2:00PM, 2 March 2019
Automatic Teller Machines (ATM)	6:00PM, 28 February 2019 to 2:00PM, 2 March 2019
Mobile Banking (USSD & App)	6:00PM, 28 February 2019 to 6:00AM, 3 March 2019
Internet Banking	6:00PM, 28 February 2019 to 6:00AM, 4 March 2019

D. Other Services

The following services will not be available from 16 February 2019 till 04 March 2019:

1. New Account Opening;
2. Account Closures and related service requests.

Section II: Banking Services from 4 March 2019: Key Information

A. Account Numbers (Current, Savings, Loans and Fixed Deposits)

Please note that your account number for current, savings, loan or fixed deposit accounts held with the bank will remain unchanged with the exception of a minor change in format as below:

Existing account number 2112-1234567 would become 21121234567.

B. Cards & PIN

Your card number, PIN, second PIN (on the reverse of your card), card expiry date and account number linked to card will not change.

C. Cheque Books & Transaction Slips

Your cheque books and transaction slips would remain unchanged.

D. Internet Banking

We will be introducing an enhanced internet banking platform which would require a reset of the password. On accessing the internet banking, you will be requested to provide some details to enable us to verify your account. Upon submission of these details, you will be able to reset your password.

E. Mobile Banking

The current *229# USSD mobile banking platform will require a self-registration to access the new platform. This can be done by simply dialing *229# and following the instructions provided.

Our mobile banking APP platform will also require new registration which can be done by simply downloading the new First Capital Bank Zimbabwe application available on IOS and Android mobile phones.

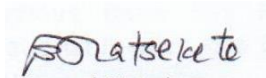
Customer Assistance

Should you require any assistance during or after the migration period, please contact your branch management, Relationship Manager and/or our 24 hour Contact Centre through any of the following channels:

Telephone: +263 (0) 242 250579
Toll-Free (landlines): 08004216
Toll-Free (Econet): 08080093-6
Email: customer-service@barclays.com
Facebook: First Capital Bank in association with Barclays
Twitter: @FirstCapitalZim

It will be our endeavour to ensure you continue to receive the same level of service that you are accustomed to and better and we look forward to your continued patronage.

Yours sincerely,

A handwritten signature in black ink that reads "Samuel Matsekete". The signature is written in a cursive style and is contained within a light blue rectangular box.

Samuel Matsekete

Managing Director, First Capital Bank