

INFORMATION MEMORANDUM



First Capital
A Janashakthi Group Company

This Information Memorandum provides general information/instructions for conducting transactions with First Capital Treasuries PLC (FCT). Customers of FCT are advised to read these information/instructions carefully; and if further clarifications are required, please contact our Customer Relationship Management Division, your relationship officer, Chief Executive Officer, or the Compliance Officer.



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Overview of the Company

FCT is a primary dealer appointed and regulated by the Central Bank of Sri Lanka (CBSL). FCT offers Outright transactions of Treasury bills & Treasury bonds, Repurchase, Reverse Repurchase transactions and variants thereof, specialized Monthly Interest Repurchase transactions on Government Securities, Leverage Trading, and Sri Lanka Development bonds issued by the Government of Sri Lanka.

Products and Services



Government Securities Trading:

FCT is actively engaged in the trading of short-term (Treasury Bills) and long-term (Treasury Bonds) Government debt securities issued by the Government of Sri Lanka. Customers of FCT have the facility to trade in such securities through FCT.



Repurchase / Reverse Repurchase transactions (Repo):

A Repo or Repurchase Agreement is a short-term borrowing/lending collateralized with Government Securities. A specific agreement (Master Repurchase Agreement) should be executed with FCT to enable these transactions.



Leverage Trading and Forward transactions:

Leveraged trading and forward transactions enables an investor to acquire exposure to greater trading positions with lesser capital. There are additional documents to be executed to avail of this facility since the risk exposed to this is higher than a normal Government Security transaction. Due to the complexity and risks associated with these products, only suitable customers as assessed solely at the discretion of FCT shall be eligible for these transactions.



Sri Lanka Development Bonds (SLDB):

SLDBs are USD-denominated instruments issued by the Government of Sri Lanka to eligible investors.



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Minimum Investment Amounts

The minimum investment requirements specified by the company/CBSL are as follows

- The minimum bid to participate in the primary auctions is LKR 5M.
- Other client investments will be facilitated through the Secondary market outright and Repo products.

Investment Type	Minimum investment Required
Outright transactions of Treasury Bills & Bonds	LKR 500,000
Repo on Government securities	LKR 500,000
Monthly interest Repo	Minimum: LKR 500,000 Maximum: LKR 50,000,000
Leverage and Forward transactions	The minimum investment/collateral amount will vary based on the duration of the client's portfolio. The client should contact a dealer before executing or instructing any such transaction.

Note: These parameters may change from time to time at the sole discretion of the company.

Transaction Rates/Yields

FCT publishes secondary market Government Security and Repo rates for retail customers through the website (<https://firstcapital.lk/treasuries/>) and/or through social media. Clients are advised to check the updated rates published by the Company when transacting with different investment options.

Clients may also speak to our sales staff to obtain current rates.

Mode of Instructions:

In the event that the customer intends to purchase and/or sell Government securities, they must provide specific written instructions to FCT. For corporate clients, an instruction letter signed by authorized signatories is required, while for individual/joint clients, instructions should be sent via letter or email from the designated indemnity email address.

Individual clients can provide instructions related to primary auction bids through our WhatsApp channel as well.

The instructions provided by the Client/s through aforesaid means shall not be revoked or withdrawn by the Client/s after the execution of the said instructions.



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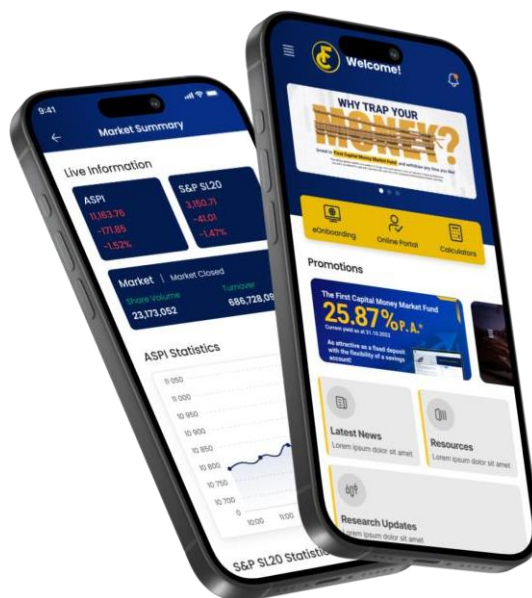
First Capital Online Portal Access

FCT clients are eligible to access the First Capital online portal, a convenient platform that allows customers to monitor their investments in FCT and will soon enable clients to provide investment and bidding instructions as well.

To register for this service, please visit <https://portal.firstcapital.lk> and click on the "Register Now" option. You will be prompted to enter your NIC number and follow the necessary steps to complete your registration.

In addition, the First Capital online portal will soon enable clients to update their email address, contact details, residential address, and bank account information registered with FCT.

Important Notice: Please note that First Capital will never send clickable links requesting you to change your Online Portal credentials or any other user details. For your security, do not share your User ID, Password, OTP, or any other personal security information with anyone. First Capital will not be liable for any losses incurred due to the sharing of your credentials caused by negligence.



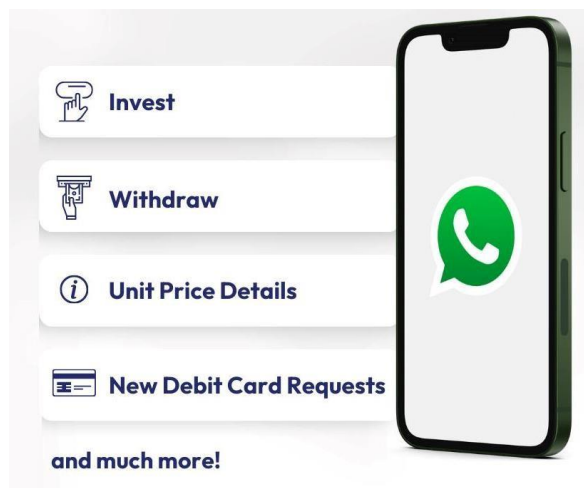
First Capital Online Portal Access

Individual clients are allowed to access First Capital WhatsApp channel that facilitates clients to view balances and provide certain transactional instructions. Clients can register to this channel by sending a WhatsApp message saying

'Hi' to 076 665 6656

through the registered mobile number.

Important Notice: Please note that First Capital will never send clickable links requesting you register for our WhatsApp channel. For your security, do not register for such suspicious WhatsApp numbers. If you have any doubts, please contact and get clarification through our client support (+94 11 2651651) division. First Capital will not be liable for any losses caused by your negligence.





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KYC Information Update Requirement

It is mandatory for FCT clients to update their KYC information through our E-KYC platform whenever there are any changes to their personal details. You can conveniently update your KYC information by visiting

<https://eonboarding.firstcapital.lk>

Modes of transferring funds to FCT

Deposit cash or a cheque or make a fund transfer in FCT bank account.

Account Name:	First Capital Treasuries PLC
Account Number:	0864 00011403 001
Bank and Branch:	Seylan Bank - Millennium Branch
Narration/Reference:	Your NIC number

Make an RTGS fund transfer to FCT RTGS account.

Beneficiary Name:	FIRST CAPITAL TREASURIES PLC
Beneficiary's Address:	NO. 02, DEAL PLACE, COLOMBO 03
Bank & Branch:	CBSL RTGS ACCOUNT
Account No.:	0100053002
BIC:	FCTLLKLXXXX

Please make sure you mention the Client code, NIC number, or the Business Registration number as the receiver reference when depositing or transferring funds.

Clients are requested to email the deposit slip/transfer confirmation to fct@firstcapital.lk, under the subject line – 'Deposit Confirmation (your NIC)'. Please also mention your Investment Tenure (Time Period) and the yield/rate agreed when you email the deposit slip/ confirmation. Investments will be placed based on the rates published by the company or the rate agreed between the parties and if there is any clarification required, the client should contact the relationship officer or the Chief Executive Officer.

Please contact us on +94 11 2651651 (Client support) +94 11 263 9885 or +94 11 263 9882 for additional information



Note: Please note that contacting our officers via their mobile phones will not be recorded, and FCT is not liable for any information provided to or by the officers through their mobile phones. Therefore, please contact them via the recorded line mentioned above.

Important: You are advised to refrain from handing over Cash or open Cheques to any of the officers of FCT. Please note that we, First Capital Treasuries PLC, shall NOT be liable/responsible for any loss incurred by you due to misuse of the cash/open cheque handed over by you to any officer of FCT.

Confirmations

FCT issues the confirmations below on specific requests made by the client.

- Balance Confirmations
- Transaction Confirmations
- Income Confirmations (Cash basis / Accrued basis)

Balance Confirmations, Transaction Confirmations, and Income Confirmations

The Finance division of FCT issues Balance Confirmations, Transaction Confirmations, and Income Confirmations on specific requests made by the client. Requests for such confirmations must be submitted in writing or via email from your registered email address to clientconfirmation@firstcapital.lk. Such requested confirmations will only be delivered to the correspondent address/e-mail address registered with us. E-mail confirmations will only be sent through clientconfirmation@firstcapital.lk

When requesting client confirmation, kindly complete

When requesting client confirmation, kindly complete the format below and send it to the email address provided above.

Client Confirmation Request Format



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Client Confirmation Request Format	
Client Name	
Client Code(s)/NIC or BR Numbers	
Type of confirmation	Balance Confirmations
	Transaction Confirmations
	Income Confirmations
Purpose for the confirmation	E.g: Visa, Tax purposes, Audit
Period of the conformation	
Mode of the confirmation	Hard Copy
	Soft Copy
Need signed confirmation	Yes
	No
Special Comments	

Note: You could contact officers of our Finance Division through the following contact numbers for the purpose of obtaining such confirmations.

Tel : +94 112 633910/ +94 112 639843

Important: FCT shall not be held responsible for the confirmations provided through any medium or an officer/department other than those specified above.

Fees, Charges and penalties/margins



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- RTGS charges for a single transfer to any Bank or Primary Dealer - Rs. 400/-. Multiple transfers will be charged accordingly.
- T-Bond Auction bidding fee:
FCT charges Rs. 10,000.00 as the primary auction bidding fee for successful Treasury Bond bids from retail clients who place bids through FCT. This is to cover the administrative cost incurred by the Company when processing and placing primary auction bids for the clients.
- The Company may charge a minimum penalty/margin of 1% up on the market rates/ investment yield for any premature withdrawal of a Repo investment or for borrowings against a Repo/outright investment. Valuation will be conducted based on the discounted basis.
- A penalty/margin, expressed in basis points, will be applicable to any request for the extension of a forward transaction. The basis for, and the feasibility of, such extension shall be determined by the Company at its sole discretion.
- Primary Auction bids for Treasury bills are exempted from bidding fees.

Note: These fee amounts may change from time to time at the sole discretion of the company.

Personal Data Protection

Where permitted by the Personal Data Protection Act (PDPA) No. 09 of 2022 or any other amendments issued under the Act, you have the right to:

- Access your personal data held about you and to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw your consent at any time where your personal data is processed with your consent;
- Update or correct your personal data so that it is always accurate;
- Delete your personal data from our records if it is no longer needed for the purposes indicated above;
- Restrict the processing of your personal data in certain circumstances, for example where you have contested the accuracy of your personal data, for the period enabling us to verify its accuracy;
- Obtain your personal data in an electronic format for you or for your new insurer; and File a complaint with us and/or the relevant data protection authority

You can file a complaint with us by contacting below officer of First Capital Treasuries PLC



First Capital
A Janashakthi Group Company

Data Protection Officer

First Capital Treasuries PLC

RiskCompliance@firstcapital.lk

+94 112 639809

Note: Please refer 'Data Privacy Notice' published on our website for more and latest information.

Handling Client Complaints and Concerns

If the Client/s has/have a complaint against FCT relating to a particular transaction/s, staff of FCT or processes of FCT, the Client/s shall refer such complaint to the CEO or the Compliance Officer of FCT.

Chief Executive Officer

First Capital Treasuries PLC

sachith@firstcapital.lk

+94 112 639858

Compliance Officer

First Capital Treasuries PLC

RiskCompliance@firstcapital.lk

+94 112 639809