

PROCEDURE GUIDE TO INVESTORS



First Capital
A Janashakthi Group Company

This Procedure Guide to Investors is introduced to provide general information/instructions related to conducting regular transactions with First Capital Holdings PLC (FCH) and/or First Capital Limited (FCL). Customers of FCH and/or FCL are advised to read the following information/instructions carefully and if further clarifications are required, please contact our Customer Relationship Management Division, your relationship officer, the Chief Operating Officer, or the Compliance Officer.



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Overview of the Company

FCL is the immediate parent of all subsidiaries within the First Capital Group. FCH holds 100% ownership of FCL, thereby making FCH the ultimate parent of the Group. FCH is a publicly listed company on the Colombo Stock Exchange.



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FCH primarily focuses on the issuance of both listed and unlisted securities, including debentures and commercial papers, as well as engaging in secondary market trading of these securities.

FCL participates in secondary market trading of both debentures and commercial papers. In addition to these activities, FCL also conducts repurchase and reverse repurchase transactions.



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Products & Services



Commercial Papers

Commercial papers are short-term, non-collateralized (unsecured) debt securities issued by private sector companies to raise funds for their own use, through banks and other financial intermediaries. FCH and FCL engage in primary issuance of commercial papers and secondary market trading on commercial papers.



Debentures

Debentures are medium or long-term, interest-bearing bonds issued by private sector companies, banks, and other financial institutions. Generally, there are listed and unlisted debentures issued by the issuers. FCH is involved in the primary issuance of debentures, while both FCL and FCH participate in the secondary market trading of these instruments.



Repurchase transactions under Corporate Debt Securities

This is an agreement between the FCL and the client, where the FCL agrees to borrow funds against Corporate Debt Instruments (i.e. Debentures, Commercial papers or Trust Certificates) from an investor. Investors will be assigned Debentures or Trust papers as collateral for the investment. Upon maturity of the agreement, the investor benefits by being entitled to the principal plus the interest for the period which could either be reinvested or recalled.



Reverse Repurchase Transactions

This is an agreement between the investor and FCL, where FCL agrees to lend funds to the investor against repo investment made in the FCL and against the Client's Corporate Debt portfolio. The rate will be decided by FCL based on the marginal cost of borrowing.



Placement of Client Funds

This service involves FCL/FCH acting as an intermediary to assist clients in investing their funds into various financial instruments. FCL/FCH charges a fee for providing this service.



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Onboarding Process

If you are interested in becoming a client of FCL and/or FCH, we encourage you to reach out to our Client Relationship Department for assistance.

You may contact us via phone at +94 11 2651651,
or directly get in touch with the following officers:

Anuja Gunasekara
anuja@firstcapital.lk
+94 11 2639854

Sandali Piyarathne
sandali@firstcapital.lk
+94 11 2639844

Mahee Yasasvi
mahee@firstcapital.lk
+94 11 2639827

Our team will provide you with the application form. After completing the form, please submit it along with any supporting documents.

Important: By submitting your application, you acknowledge and agree to the terms and conditions of FCL/FCH. Please note that submission of the application does not guarantee acceptance as a client of FCL/FCH. FCL/FCH reserves the right to accept or reject any application at its sole discretion.

For any inquiries or assistance during the application process, please feel free to contact us using the details provided above.

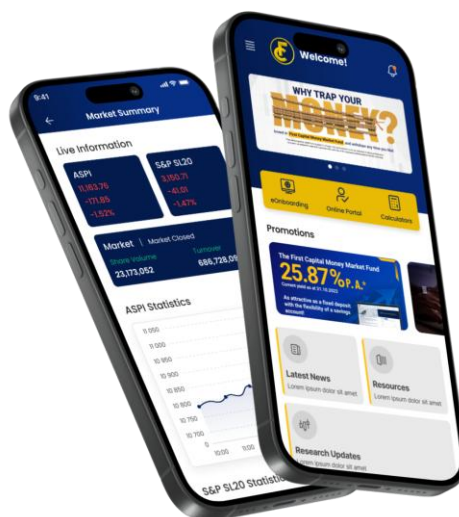
First Capital Online Portal Access

FCL clients are eligible to access the First Capital online portal, a convenient platform that allows customers to monitor their investments in FCL and will soon enable clients to provide instructions related to investments and Maturity/settlement.

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 FCL.

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.





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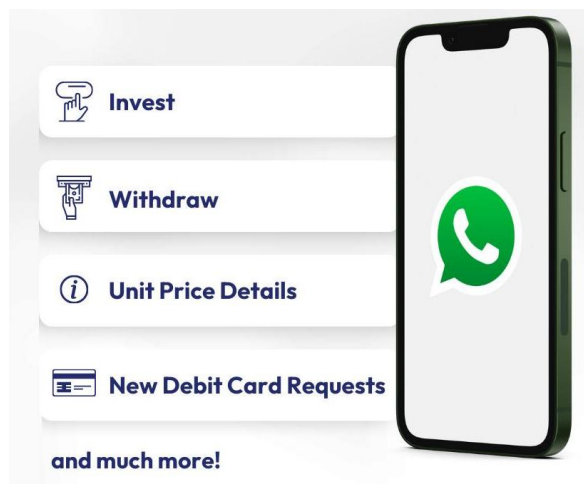
First Capital WhatsApp Channel

Individual clients are allowed to access First Capital WhatsApp channel that facilitates clients to view balances with First Capital. 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 doubt, please contact and get clarification through our client support (+94 11 2 651 651) division. First Capital will not be liable for any losses caused by your negligence.



KYC Information Update Requirement

It is mandatory for FCL clients to update their KYC information through our E-KYC platform or by requesting in writing whenever there are any changes to their personal details. You can conveniently update your KYC information by visiting <https://eonboarding.firstcapital.lk> or by contacting our Customer Relationship Division at the numbers below.

Nisini Martis
+94 11 2 123 908

Tharushi Seneviratne
+94 11 2 639 803

Minimum Investment Amount

The minimum investment requirements specified by the company are as follows.

Investment Type	Minimum investment Requirement
Debentures/ Commercial Papers	LKR 5,000,000
Repo on corporate debt instruments and Reverse Repo	For Individual Clients - LKR 10,000 For Corporate Clients – LKR 100,000

Note: These parameters may change from time to time at the sole discretion of FCL/FCH. If any changes occur, the updated version will be published on our website.



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Transaction Rates/Yields

First Capital publishes commercial paper and Repo rates offered by FCL/FCH for retail customers through the First Capital website (<https://firstcapital.lk/corporate-debt/>).

Clients are advised to check the updated rates published by First Capital when transacting with different investment options.

Mode of Instructions

In the event that the Client(s) intend to purchase and/or sell securities with FCL/FCH, they are required to provide clear and specific written instructions to FCL/FCH. For corporate clients, such instructions must be accompanied by a letter signed by the authorized signatories. For individual or joint clients, instructions should be sent via letter or email from the registered email address.

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

Modes of transferring funds to FCL/FCH

Clients may transfer funds to FCL/FCH via cash deposits, cheques, or bank transfers to an FCL/FCH account. To obtain the necessary bank account details, please reach out to our officers listed above using the contact information provided.

Once the deposit is made, please email the deposit slip or transfer confirmation to one of the officers listed above using the subject line: 'Deposit Confirmation (your NIC)'. Additionally, please mention your Investment Tenure (Time Period) in the email.

Investments will be placed based on the rates published by FCL/FCH. If any clarification is required, the client should contact the relationship officer or the Chief Operating Officer.

Important: You are advised to refrain from handing over Cash or open Cheques to any of the officers/agents of FCL/FCH. Please note that we, FCL/FCH, 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 FCL/FCH.

Confirmations



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FCL/FCH issues the confirmations below on specific requests made by the client.

- Balance Confirmations
- Transaction History Confirmations
- Income Confirmations

Balance Confirmations, Transaction History Confirmations, and Income Confirmations

The Finance division issues Balance Confirmations, Transaction History 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 correspondence address/e-mail address registered with us. E-mail confirmations will only be sent through clientconfirmation@firstcapital.lk

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

Client Confirmation Request Format		
Client Name		
Client Code		
Type of confirmation	Balance Confirmations	
	Transaction History Confirmations	
	Income Confirmations	
Purpose for the confirmation	Eg: Visa, Tax purposes, Audit	
Period of the confirmation		
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 11 2 123 910/ +94 11 2 639 843

Important: FCL/FCH shall not be held responsible for the confirmations provided through any medium or an officer/department other than those specified in this section.



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Deal Confirmation/Transaction Confirmation

When a client enters into a transaction with FCL/FCH, we send a deal confirmation outlining the transaction details to the client's registered email address only from confirmation@firstcapital.lk. For clients who do not have an email address registered with us, the deal confirmation is sent by post to the correspondence address.

Any dispute regarding the transaction/s should be notified in writing (No.02, Deal Place, Colombo 03) or via e-mail (confirmation@firstcapital.lk) to the Head of Operations within five (05) working days from the receipt of the deal confirmation. Disputes received after this period will not be addressed.

Important: FCL/FCH shall not be held responsible for deal/transaction confirmations provided through any medium or an officer/department other than as specified in this section.

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

Data Protection Officer

Data Protection Officer

First Capital Holdings PLC

riskcompliance@firstcapital.lk

+94 11 2 639 809

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



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Handling Client Complaints and Concerns

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

Chief Operating Officer

tharusha@firstcapital.lk

+94 112 639 855

Compliance Officer

riskcompliance@firstcapital.lk

+94 112 639 809