



PRICE SUPPLEMENT

FIRST HOUSING FINANCE (TANZANIA) LIMITED

**FOR A DOMESTIC CURRENCY MEDIUM TERM NOTE
PROGRAMME WORTH**

TZS 10,000,000,000

FIRST HOUSING FINANCE (TANZANIA) LIMITED PRICING SUPPLEMENT ISSUE OF TZS 10,000,000,000 FIXED RATE NOTES

This document constitutes the applicable Pricing Supplement relating to the issue of Notes described herein. Terms used herein shall have the same meaning ascribed to them in the Information Memorandum dated 6th September 2025 as updated and amended from time to time.

This applicable Pricing Supplement must be read in conjunction with the Information Memorandum. To the extent that there is any conflict or inconsistency between the contents of this Pricing Supplement and the Information Memorandum, the provisions of this Pricing Supplement shall prevail.

DESCRIPTION OF THE NOTES	
Issuer	First Housing Finance (Tanzania) Limited;
Status of the Notes	Senior, Unsecured
Issue: Series Number	FHF-FXD/2026/ 4
*Explanation of the Series Number	First Housing Finance Limited; FXD-fixed rate notes; 2026 - year of issue; 4 -tenor
Redemption/Payment Basis	Redemption at par
Principal Amount	TZS 5,000,000,000 with a greenshoe option of TZS 3,000,000,000
Oversubscription	Issuer reserves an option to apply to CMSA in case the issuance is oversubscribed to take any additional amount at its option
Use of Proceeds	The net proceeds from the issue of the Notes will be used for mortgage lending purposes in accordance with the FHF business strategy
Form of Notes	Book Entry
Issue Date	02 April 2026
Specified Denomination of the Notes	TZS 500,000 with integral multiple of TZS 10,000
Issue Price	At par
Interest Commencement Date	02 April 2026
Interest Termination Date	02 April 2030
Maturity Date	Tuesday, 02 April 2030
Specified Currency	Tanzanian Shillings
Applicable Business Day convention	Following Business Day Convention
Fiscal Agent, Registrar and Receiving Bank	Azania Bank PLC
Specific office of the Fiscal Agent, Registrar and Receiving Bank	Mawasiliano Tower, 3rd Floor, Plot No.2005/5/1/2. Block C Sinza, 20 Sam Nujoma Road, P.O Box 32089, Dar es Salaam, Tanzania
Final Redemption Amount	TZS 5,000,000,000

INFORMATION MEMORANDUM FIRST HOUSING FINANCE (T) LIMITED

Record Date	Fifteenth day before (and not including) each Interest Payment Date
PROVISIONS RELATING TO INTEREST PAYABLE	
Fixed Rate Note Provisions	
Fixed Rate of Interest	13% p.a.
Interest Payment Dates	Interest payment date - 02 January, 02 April, 02 July and 02 October in each year up to and including the Maturity Date
Interest Period(s)	Each period commencing on (and including) an Interest Payment Date and ending on (but excluding) the following Interest Payment Date; provided that the first Interest Period will commence on (and include) the Interest Commencement Date and end on (but exclude) the following Interest Payment Date.
Default Rate	Fixed Rate of Interest + 2.00%
Day Count Fraction	365 Days
GENERAL	
Other terms or special conditions	None
Board approval for the issuance of the Notes	23 October 2024
Additional Selling Restrictions	None
Target market	Qualified Institutional Investors (QII's) and Retail Investors
Allotment policy	In the event of an oversubscription, allotment will be at the discretion of the Issuer. The allocation of Notes will be conducted transparently and impartially, considering factors such as subscription period demand, investor diversification across categories, prevailing market conditions, investor preferences, and alignment with the Issuer's financial strategy. While aiming for diversification, the Issuer retains and investors acknowledge that the Issuer's allocation decisions are final and non-negotiable.
Settlement Procedures and Settlement Instructions	For Qualified Institutional Investors (QII's): same day funds on the settlement date to the Fiscal Agent For investors other than QII's: evidence of payment should be submitted to the Authorised Selling Agent, the Issuer together with the duly completed Application Form prior to the date Offer closes
Details of bank account(s) to which payments are to be made in respect of the Notes	Bank name : Azania Bank PLC Account name : First Housing Collection Account Account no. 021000151530 Currency : TZS Branch : Kisutu
Last Day to Register, which shall mean that the "books closed period" (during which the Register will be closed) will be from each Last Day to Register to the applicable Payment Day until the date of redemption	15 days before the Payment Date.

INFORMATION MEMORANDUM FIRST HOUSING FINANCE (T) LIMITED

Method of Distribution	Public
Total Notes in issue (excluding the current issue)	Nil
Rights of Cancellation	<p>The Notes will be delivered to investors on the Settlement Date by registration in the CDS Account as book entry provided that:</p> <ul style="list-style-type: none"> - No event occurs prior to the settlement process being finalized on the Issue Date/ Settlement Date which the Issuer (in its sole discretion) consider to be a force majeure event; or - No event occurs which the Issuer (in its sole discretion) considers may prejudice the issue, the Issuer or the Notes, (each a Withdrawal Event). If the Issuer decides to terminate this transaction due to the occurrence of a Withdrawal Event, this transaction shall terminate, and no party hereto shall have any claim against any other party as a result of such termination.
Tax	Interest earned on the Notes is not subject to withholding tax for interest payments made to Noteholders.
Material Change	Save as disclosed in the Supplementary Information Memorandum as read together with this applicable Pricing Supplement, there has been no significant change in the Issuer's financial position since the date of the Issuer's last audited financial statements.
Responsibility Statement	The Issuer and the Board of Directors accepts responsibility for the information contained in this Pricing Supplement which, when read together with the Information Memorandum referred to above, contains all information that is material in the context of the issue of the Notes.
ADDITIONAL INFORMATION	
Additional steps that may be taken following approval of the Extraordinary Resolution (in accordance with the Conditions)	Not applicable
Specify Agents and Specified Offices if new or other Agents appointed	Not applicable
SALIENT DATES	
Offer Opens	Thursday, 22 January 2026
Offer Closes	Monday, 23 March 2026
Payment Date (for QII)	Thursday, 26 March 2026
Allotment Date	Wednesday, 01 April 2026
Announcement Date	Thursday, 02 April 2026
Notification Date	Thursday, 02 April 2026
Issue Date	Thursday, 02 April 2026
Submission of Bond Register to CSDR	Thursday, 02 April 2026

CDS Account upload date recast	Monday, 13 April 2026
Listing date	Wednesday, 15 April 2026
Maturity Date	Tuesday, 02 April 2030
Authorised Signatories	
Signature	Signature
	
Name: Mr. Amulike E. Kamwela	Name: Reshma Shah
Title Chief Executive Officer (CEO)	Title : Head of Credit