

To all those whom it may concern

Ascot (UK), 6th January 2020

Dear Client

In respect to newly established Wealth Bank Ltd., regulated as a full Banking Institution in the Comoros Union, we do hereby inform that any Agreement, still open to the date, formerly signed between you and the following legal entities, will be handed to our management and full responsibility, with immediate effect:

- Jabardo SE
- European Investment Bancorp & Trust
- EIBT Trust Ltd. (as an independent entity)

There will be no change in the relevant term conditions or expiries, then signed with the above entities.

Kind regards.

Wealth Bank Ltd.