

Licence to carry on Banking Business

Pursuant to Section 3(3) of the Banking Act 2015 of Saint Lucia (No. 3 of 2015), this licence to carry on banking business is granted to the SAGICOR FINANCE INC. with its principal place of business located at SAGICOR FINANCIAL CENTRE, CHOC ESTATE, CASTRIES, SAINT LUCIA.

Henceforth, I hereby certify that the aforementioned financial institution is licensed by the Eastern Caribbean Central Bank; under the Banking Act 2015, to carry on banking business in the Eastern Caribbean Currency Union, subject to conditions.

In accordance with Section 11 of the Banking Act 2015 of Saint Lucia (No. 3 of 2015) the aforementioned financial institution shall not carry on any business in SAVINGS ACCOUNTS; CHEQUING ACCOUNTS; LETTERS OF CREDIT and FOREIGN TRADE.

This licence is valid until revoked by the Eastern Caribbean Central Bank in accordance with Section 14 of the Banking Act 2015.

Given under my hand this 28th day of JULY, 2016.

Timothy N J Antoine Governor

Eastern Caribbean Central Bank