

INSTRUCTION FOR COMPLETING THE APPLICATION FORM

- a) Application must be made only on the Application Form.
- b) Application must not be for less than the minimum number of Ordinary Shares and in the multiples as stated on the Application Form. The number of ordinary shares or which an application is made and full payment due in respect thereof by cheque or bank draft should be entered in the boxes provided.
- c) The Application Form when completed must be accompanied by a cheque or bank draft made payable to the Financial Advisor for the full amount payable on application and crossed "FIRST ROYAL MICROFINANCE BANK LIMITED" with the name(s), address(es) and daytime telephone number of the applicant(s) written at the back, for the full amount due on application. All cheques and drafts will be presented for payment on receipt and applications in respect of which cheques are returned unpaid for any reason will be rejected.
- d) The Applicant should make only one application, whether in his own name or in the name of a nominee. Multiple or suspected multiple applications will be rejected.
- e) An application from a corporate entity must bear its seal and be completed under the hand(s) of a duly authorised official(s) who should state also his (their) designation(s).
- f) Applicants must be at least 18 years of age and must not be applying as nominees for persons who do not meet this requirement.
- g) Applicants from associations and interest groups that re-incorporated should state the names of the associations or the groups.
- h) An application from a group of individuals should be made in the names of those individuals with no mention of the name of the group. An application by a firm, which is not registered under the companies and Allied Matters Act No. 1 of 1990 should be made either in the name of the proprietor or in the names of the individual partners. In neither case should the name of the firm be mentioned.
- i) An application by an illiterate person should bear his/her right thumbprint on the Application Form and be witnessed by an official of FIRST ROYAL MICROFINANCE BANK LIMITED with whom the application is lodged who must first have explained the meaning and effect of the Application Form to the illiterate in a language understandable to him/her and that the illiterate appear to have understood same before affixing his thumb impression.