

PURCHASE APPLICATION FORM
OFFER FOR SALE BY FIRST CITIZENS HOLDINGS LIMITED OF
48,495,665 ordinary shares of no par value in FIRST CITIZENS BANK LIMITED at a price of \$32.00 per share
 (TO BE COMPLETED IN BLOCK LETTERS)

BROKER NAME

TTCDD DEPEND

ACCOUNT NUMBER

JOINTLY HELD (Y/N)

TO BE COMPLETED BY COMPANY/NOMINEE/INSTITUTION APPLICANT

COMPANY/INSTITUTION OR NOMINEE AND RELATED COMPANY:

DATE OF INCORPORATION M M D D Y Y **REGISTRATION NUMBER** _____

TO BE COMPLETED BY INDIVIDUAL APPLICANTS/UNDERLYING NOMINEE HOLDER

PRIMARY ACCOUNT HOLDER: TITLE FIRST NAME MIDDLE NAME LAST NAME

DATE OF BIRTH: M M D D Y Y

ID TYPE: DP NAT ID PP

CONTACT INFORMATION: **TELEPHONE #** _____ **E-MAIL ADDRESS** _____

JOINT ACCOUNT HOLDER # 1 TITLE FIRST NAME MIDDLE NAME LAST NAME

ID TYPE: DP NAT ID PP **TELEPHONE #** _____ **E-MAIL ADDRESS** _____

JOINT ACCOUNT HOLDER # 2 TITLE FIRST NAME MIDDLE NAME LAST NAME

ID TYPE: DP NAT ID PP **TELEPHONE #** _____ **E-MAIL ADDRESS** _____

JOINT ACCOUNT HOLDER # 3 TITLE FIRST NAME MIDDLE NAME LAST NAME

ID TYPE: DP NAT ID PP **TELEPHONE #** _____ **E-MAIL ADDRESS** _____

APPLICATION DETAILS

INVESTOR TYPE: (Insert the number as outlined in part (k) in the Terms & Conditions on the reverse of this page) **NUMBER OF SHARES APPLIED FOR:**

CONSIDERATION: **TT\$** **CHEQUE #** _____

Cheques must be made to "FCBAS-FIRST APO" for the exact amount payable and must be drawn in the same name as the applicant or by order of the applicant.

REMITTANCE DETAILS (will be used for refunds where applicable)

NOTE: CURRENCY OF THE ACCOUNT FOR REMITTANCE MUST BE IN TT DOLLARS

NAME ON ACCOUNT: **BANK:**

ACCOUNT NUMBER: **BRANCH:**

ACCOUNT TYPE: CHEQUING/CURRENT SAVINGS

Disclaimer: The Lead Broker will not be held responsible for incorrect/incomplete/invalid banking instructions submitted.

*I/we agree: (1) that the information stated above is true and correct and (2) to the terms & conditions on the reverse of this page.
 I/We declare that I/We are not under 18 years of age on the date of application.
 I/We declare that I/We have read the Prospectus and will not rely on any other information or representation outside the Prospectus. No person responsible for the Prospectus or any part of it will have any liability for any such other information or representation.*

SIGNATURES/AUTHORISATION - COMPANY/NOMINEE/INSTITUTION APPLICANT

DIRECTOR _____ **SECRETARY** _____

SIGNATORY _____ **DATE & TIME** _____

COMPANY STAMP

SIGNATURES/AUTHORISATION- INDIVIDUAL APPLICANTS

PRIMARY ACCOUNT HOLDER _____ **JOINT ACCOUNT HOLDER # 1** _____

DATE & TIME _____

JOINT ACCOUNT HOLDER # 2 _____ **JOINT ACCOUNT HOLDER # 3** _____

OFFER CLOSES ON 24TH MARCH 2017 AT 4 PM

BROKER/DISTRIBUTOR SIGNATURE _____ **DATE & TIME** _____

BROKER/DISTRIBUTOR STAMP

PURCHASE APPLICATION FORM (Continued)

TERMS AND CONDITIONS

- a. I/We agree that this application made by way of submitting a Purchase Application Form shall not be binding on me/us if I/we provide written notice to the Lead Broker or authorized stockbroker within two business days after submission of this application that I/we intend to withdraw my/our application. This written notice should be addressed and delivered to the Lead Broker or authorized stockbroker.
- b. I/We apply for Shares as indicated in this form (or such lesser number of Shares as may be allotted to me/us) on the terms and conditions of the Prospectus. If the Shares are allotted to me/us, I/we hereby instruct the authorized stockbroker to proceed with any necessary actions in order to establish a valid account, as provided overleaf, with the Trinidad and Tobago Central Depository to receive the allotted Shares.
- c. Multiple applications and suspected multiple applications may be rejected at the full and absolute discretion of the Offeror. Applications will be deemed to be considered multiple applications:
- i. if the applicant's name appears on more than one application whether individually or jointly, and whether submitted directly by the applicant or through a custodian acting on his/her behalf; or
 - ii. if the applicant is also a shareholder in a Non-Public Company, where the company is the applicant.
- In the case of multiple applications, the first application, in date and in time, for the applicant which has been fully processed, will be accepted and all other multiple applications may be rejected at the full and absolute discretion of the Offeror.
- d. Subject to (a) above, I/We undertake to buy the said number of Shares set out in the front of this application and shall not revoke this application.
- e. (If the applicant is a Company) I/We attach or agree to provide a list of persons authorized to sign on behalf of the applicant.
- f. (If the applicant is a Company, other than registered insurance companies, licensed financial institutions, and companies listed on regulatory exchanges, classified in category 6 in the table in clause k) I/We attach or agree to provide a list of registered shareholders as at the application date along with their respective date of birth or date of incorporation.
- g. I/we certify that this application is the only application for Shares under the Offer submitted by me/us; and no application for Shares under the Offer is being submitted by a Custodian on my/our behalf.
- h. If I am/we are completing this application as a custodian, I/we certify that :
- i. I/we hold the Shares directly or indirectly as a custodian for beneficial owners;
 - ii. the beneficial owners for which I am/we are holding those Shares as custodian is set out in the front of this application
- iii. the beneficial owner on whose behalf I am/we are submitting this application is named on the front of this form and is an applicant who is qualified in one of the categories listed in (k) below, and that the beneficial owner has instructed me/us to apply for and accept, under this Offer, the number of shares set out on the front of this application.
 - iv. the beneficial owner on whose behalf I am/we are submitting this application is not making an application on his/its own as an eligible investor.
- i. I certify that all supporting documents (source of funds, etc.) submitted with this application are true and correct.
 - j. I/We understand that the trading value of the Shares is not guaranteed as they can fluctuate.
 - k. If the maximum Offer is oversubscribed, consistent with the Company's policy of promoting the widest possible participation in share ownership, priority to receive the allocation applied for up to the limits noted (as a percentage of the maximum Offer) shall be given in descending order of priority to the categories identified below:

1	Employee Share Ownership Plan	5.0%
2	Individual Investors	55.0%
3	Registered mutual funds including The Trinidad & Tobago Unit Trust Corporation	10.0%
4	Registered Pension and other trust funds, Credit Unions and Cooperatives and the National Enterprises Limited	15.0%
5	NIBTT and other national insurance schemes of other countries	10.0%
6	Other companies	5.0%

- i. Applications may be rejected for the following reasons:
 - i. If the application for purchase is incomplete;
 - ii. If it is discovered that the applicant has submitted multiple applications, such that the applicant's name appears on more than one application whether individually or jointly, and whether submitted directly by the applicant or through a custodian acting on his/her behalf; or the applicant is also a shareholder in a Non-Public Company, where the company is the applicant;
 - iii. If the investor's identity is fictitious and not supported by valid identification; and
 - iv. If the investor is not classified into one of the approved categories of investors
 - v. If the application for purchase, as presented, contravenes any existing law or statute.

NOTES

1. A Corporation may execute this application either under its common seal or under the hand of a duly authorized officer, who should state his capacity, and supply a list of authorized signatories. It should insert its registered or head office address.
2. If this form is signed under power of attorney, a duly certified copy thereof, must accompany this form.
3. No certificates for registered holdings will be issued. Quarterly statements will be sent by post to the applicant's address provided that there is activity on the Trinidad and Tobago Central Depository account during the quarter. If there is no activity, a statement will be sent out annually beginning December 2017.
4. When this Purchase Application Form is duly completed, it must be delivered to the Lead Broker:
First Citizens Brokerage & Advisory Services Limited
17 Wainwright Street
St. Clair
5. A copy of the Prospectus can be obtained at First Citizens Brokerage & Advisory Services Limited, other authorized stockbrokers and at www.firstcitizenstt.com