

SHARE SUBSCRIPTION FORM

FOR SHARES IN THE 1ST NATIONAL BANK ST. LUCIA LIMITED OFFER FOR SALE
1,000,000 ordinary shares of no par value in 1ST NATIONAL BANK ST.LUCIA LIMITED at a price of \$10.00 per share

(TO BE COMPLETED IN BLOCK LETTERS)

BROKER NAME

ECCSR ACCOUNT NUMBER

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JOINTLY HELD (Y/N)

INVESTOR ID _____

ORDER

NUMBER:..... DATE RECEIVED:..... TIME RECEIVED:.....

TO BE COMPLETED BY COMPANY/NOMINEE/INSTITUTION APPLICANT

COMPANY/INSTITUTION OR NOMINEE AND RELATED COMPANY:	<input type="text"/>						
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	
IDENTIFICATION: (2 FORMS REQ)	<input type="checkbox"/> PASSPORT	<input type="checkbox"/> DRIVER'S LICENCE	<input type="checkbox"/> NATIONAL ID				
CONTACT INFORMATION:	TELEPHONE # _____	E-MAIL _____					
JOINT ACCOUNT HOLDER # 1	TITLE	FIRST NAME	MIDDLE NAME	LAST NAME			
ID TYPE:	DL	NAT ID	PP	TELEPHONE # _____	E-MAIL _____		
JOINT ACCOUNT HOLDER # 2	TITLE	FIRST NAME	MIDDLE NAME	LAST NAME			
ID TYPE:	DL	NAT ID	PP	TELEPHONE # _____	E-MAIL _____		
JOINT ACCOUNT HOLDER # 3	TITLE	FIRST NAME	MIDDLE NAME	LAST NAME			
ID TYPE:	DL	NAT ID	PP	TELEPHONE # _____	E-MAIL _____		

APPLICATION DETAILS

INVESTOR TYPE (PRIMARY ACCOUNT HOLDER): <input type="checkbox"/>	(Insert the number as outlined in EMPLOYEE # part (g) in the Terms & Conditions on the reverse of this page)	Applicable to only Eligible employees <table border="1" style="float: right; border-collapse: collapse;"> <tr> <td style="width: 20px; height: 20px;"></td> </tr> </table>				

PRIMARY HOLDER

1. Are you the spouse of or related in the first degree to any existing shareholder of 1st National Bank? YES _____ NO _____
If YES, please state name of **Shareholder** _____.
2. Are you the spouse of or related in the first degree to any director of 1st National Bank? YES _____ NO _____
If YES, please state name of **Director** _____.
3. Are you the Director of any entity that holds shares in 1st National Bank? YES _____ NO _____.
If YES, please state name of **Company** _____
4. Is there any company of which you are a Director (or subsidiary of that company) applying for shares in this issue? YES _____ NO _____
If YES, please state name of **Company**, _____ and where it is the subsidiary of that Company that is applying for the shares, state name of **Subsidiary** _____.
5. Are you aware of any related/ interrelated person already a shareholder or who is applying for shares, not named above? YES _____ NO _____.
If YES, please state name of **Person** _____

JOINT ACCOUNT HOLDER #1

1. Are you the spouse of or related in the first degree to any existing shareholder of 1st National Bank? YES _____ NO _____
If YES, please state name of **Shareholder** _____.
2. Are you the spouse of or related in the first degree to any director of 1st National Bank? YES _____ NO _____
If YES, please state name of **Director** _____.
3. Are you the Director of any entity that holds shares in 1st National Bank? YES _____ NO _____.
If YES, please state name of **Company** _____
4. Is there any company of which you are a Director (or subsidiary of that company) applying for shares in this issue? YES _____ NO _____
If YES, please state name of **Company**, _____ and where it is the subsidiary of that Company that is applying for the shares, state name of **Subsidiary** _____.
5. Are you aware of any related/ interrelated person already a shareholder or who is applying for shares, not named above? YES _____ NO _____.
If YES, please state name of **Person** _____

JOINT ACCOUNT HOLDER #2

1. Are you the spouse of or related in the first degree to any existing shareholder of 1st National Bank? YES _____ NO _____
If YES, please state name of **Shareholder** _____.
2. Are you the spouse of or related in the first degree to any director of 1st National Bank? YES _____ NO _____
If YES, please state name of **Director** _____.
3. Are you the Director of any entity that holds shares in 1st National Bank? YES _____ NO _____.
If YES, please state name of **Company** _____
4. Is there any company of which you are a Director (or subsidiary of that company) applying for shares in this issue? YES _____
NO _____
If YES, please state name of Company, _____ and where it is the subsidiary of that Company that is applying for the shares, state name of **Subsidiary** _____.
5. Are you aware of any related/ interrelated person already a shareholder or who is applying for shares, not named above? YES _____
NO _____. If YES, please state name of **Person** _____

JOINT HOLDER #3

1. Are you the spouse of or related in the first degree to any existing shareholder of 1st National Bank? YES _____ NO _____
If YES, please state name of **Shareholder** _____.
2. Are you the spouse of or related in the first degree to any director of 1st National Bank? YES _____ NO _____
If YES, please state name of **Director** _____.
3. Are you the Director of any entity that holds shares in 1st National Bank? YES _____ NO _____.
If YES, please state name of **Company** _____
4. Is there any company of which you are a Director (or subsidiary of that company) applying for shares in this issue? YES _____
NO _____
If YES, please state name of Company, _____ and where it is the subsidiary of that Company that is applying for the shares, state name of **Subsidiary** _____.
5. Are you aware of any related/ interrelated person already a shareholder or who is applying for shares, not named above? YES _____
NO _____. If YES, please state name of **Person** _____

Number of shares applied for:		
Cost of shares	ECS	
ECSE fee*	ECS	
Broker's fee	ECS	
Total Cost	ECS	
*ECSE fee - 0.3% of cost; minimum EC\$12.00; 0.2% for excesses of \$1M		

Cheques must be made to First Citizens Investment Services Ltd or the broker being utilized for the total cost of the shares, inclusive of the ECSE and broker fees

REMITTANCE DETAILS (will be used for refunds where applicable)

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

NAME ON ACCOUNT:	<input type="text"/>	BANK:	<input type="text"/>
ACCOUNT NUMBER:	<input type="text"/>	BRANCH:	<input type="text"/>
ACCOUNT TYPE:	CHEQUING/ CURRENT <input type="checkbox"/>	SAVINGS <input type="checkbox"/>	

Disclaimer: The Lead Broker/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	COMPANY STAMP
_____ SIGNATORY	_____ DATE & TIME	

SIGNATURES/AUTHORISATION- INDIVIDUAL APPLICANTS

_____ PRIMARY ACCOUNT HOLDER	_____ JOINT ACCOUNT HOLDER # 1	_____ DATE & TIME
_____ JOINT ACCOUNT HOLDER # 2	_____ JOINT ACCOUNT HOLDER # 3	

OFFER CLOSES ON OCTOBER 13TH, 2017 AT 4 PM

_____ BROKER/DISTRIBUTOR SIGNATURE - REPRESENTATIVE	_____ DATE & TIME	BROKER/DISTRIBUTOR STAMP
_____ BROKER/DISTRIBUTOR SIGNATURE - PRINCIPAL	_____ DATE & TIME	

Lead Broker Copy

SUBSCRIPTION FORM

TERMS AND CONDITIONS

- a. I/We agree that this application made by way of submitting a Share Subscription Form shall not be binding on me/us if I/we provide written notice to the Lead Broker or any licensed Broker on the ECSE, 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 that respective Broker.
- 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 Authorised Stockbroker to proceed with any necessary actions in order to establish a valid account, as provided overleaf, with the Eastern Caribbean Central Securities Registry (ECCSR) to receive the allotted Shares.
- c. I/We agree that I/we have read and understood the definition of an “associate” as mentioned on page 21 of this Prospectus and I/we have declared to the best of my/our knowledge, all associates that I/we believe may be existing shareholders or may be party to this public offering.
- 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 subscription.
- e. I certify that all supporting documents (source of funds, etc.) submitted with this application are true and correct.
- f. I/We understand that the trading value of the Shares is not guaranteed as they can fluctuate.
- g. 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	Existing shareholders of 1 st National Bank Saint Lucia who have the ability to exercise their pre-emptive rights	
	Of the balance of the \$10M after the exercise of existing shareholders’ pre-emptive rights,	
2	Staff	10%
3	Individuals	40%
4	Credit Unions	15%
5	National Insurance Corporation	15%
6	Pension Funds	10%
7	Companies registered in St Lucia	10%

h. Applications may be rejected for the following reasons:

- i. If the application for purchase is incomplete;
- ii. If the investor's identity is fictitious and not supported by valid identification; and
- iii. If the investor is not classified into one of the approved categories of investors
- iv. If the investor has failed to disclose all of his/her existing associates and their existing or potential interests in the shares of 1st National Bank
- v. If the application for purchase, as presented, contravenes any existing law or statute.

NOTES

1. No certificates for registered holdings will be issued. The Broker –Dealer will issue a Contract Note with the details of the purchase after the shares are allocated. Thereafter, quarterly statements will be sent by post to the applicant's address provided that there is activity on the Eastern Caribbean Central Securities Depository (ECCSD) account during the quarter. If there is no activity, a statement will be sent out annually beginning January 2018.

2. When this Share Subscription Form is duly completed, it must be delivered to the Lead Broker whose address is stated below or to any licensed Broker (see Appendix 4):

First Citizens Investment Services Limited
John Compton Highway, Sans Souci
P.O. Box 1294
Castries

A copy of the Prospectus can be obtained at First Citizens Investment Services Limited or any licensed Broker on the ECSE and at www.1stnationalbankonline.com