



FBME BANK

Account No.

Account Name

09 October 2015

Dear Sirs

Subject: Head Office Survey

Further to the ongoing situation in which the Bank and its customers find themselves, we are writing to you in order to communicate a solution in respect of your banking relationship with the Cyprus branch of FBME Bank Limited, and following 15 months of severely limited accessibility to funds deposited with the Bank.

In order to ease the current financial deadlock our depositors face, a programme is being considered that will necessitate scaling down the business of our Cyprus branch and migrating those account relationships to the Bank's Head Office in Tanzania and in cooperation with the home regulator, the Bank of Tanzania. After 15 months of business interruption and expense, FBME Bank Limited must manage the interests of all stakeholders in an orderly and controlled manner, whilst both recognising and rewarding the loyalty and support of its depositors.

Accordingly, FBME Bank Limited is approaching clients to survey their opinion of potential programmes that will address both deposit migration from the Cyprus Branch and foreign currency deposit retention at the Head Office.

The programmes proposed to achieve this are set out below for your consideration.

Standard Programme

All depositors that relocate funds to Tanzania would, during the first 30 months, be able to access these funds as follows:

- 20% of the migrated funds immediately available upon operational commencement of the programme.
- Thereafter, a maximum of 20% of the remaining migrated funds may be withdrawn after each subsequent 6 month period (total period of 30 months).
- At all times "fresh funds" (i.e., any funds that are not deposits originally relocated from the Cyprus branch) will be freely accessible.

Enhanced Programme

For those clients who maintain 50% or more of their migrated funds during this 30 month period of time, participation in benefits under an Enhanced Programme would apply.

HEAD OFFICE

FBME HOUSE, 85 Block K, Kinondoni Road, P.O. Box 8298, Dar Es Salaam, Tanzania
Tel: +255 22 2664761/2 Fax: +255 22 2664763 e-mail: headoffice@fbme.com www.fbme.com

Such benefits are intended to include elements of both reward and compensation in recognition of the business disruption imposed on the Bank that has affected customers as well as the Bank and its shareholders.

Potential benefits to participants of the enhanced programme could include (but are not restricted to):

- Reduced banking charges
- Short term loan facilities at preferential rates, in accordance with the Bank's credit policy at that time
- Invitation for potential share purchase, at discounted values.
- Financial Compensation

Specific details will be made available at the time and prior to participation of our clients in the enhanced programme.

It is our firm view that implementation of such a programme will provide a more acceptable alternative to access deposits than is currently available, whilst affording the Bank sufficient time to resolve the current issues faced and deliver the strategy for a new and positive chapter in the Bank's future. The programmes would be carried out with the full consent of the Bank's shareholders.

Should you wish to indicate your willingness to migrate your relationship from the Cyprus Branch to FBME's Bank Head office in Tanzania, please communicate your intention to us by signing and returning a copy of this letter, initially by fax to +357 22 888 555/556/557, or by e-mail to customer.service1@fbme.com . We will notify the Bank of Tanzania of your request and will consider progressing the matter with the regulator, subject to formal contractual documentation and correspondent bank compliance, in an expedient and timely manner.

Your prompt response to this survey will assist us greatly in this regard.

We would like to thank you for your patience and understanding during these exceptionally difficult times and we look forward to resolving these issues and continuing to service your requirements.

Yours faithfully



F.M. Saab
FBME Bank Limited

To indicate your willingness to migrate your relationship from the Cyprus Branch to FBME Bank Head Office in Tanzania, please complete the information below and return both pages, as mentioned above.

Name :

Signature:

Position : Authorised Signatory / Director / Beneficial Owner (please circle, as appropriate)