FAO: Mr Clement Aghayere

Partner | Executive Vice - President

Africa Bridge Capital Management

Mayfair

London

W1K3HU

18|01|2018

Credit Facilities for corporate customers Nigeria | Africa

Bank of China hereby instruct and authorise Mr Clement Aghayere, Partner | Executive Vice President at Africa Bridge Capital Management to originate corporations in Nigeria and across the entire continent of Africa exclusive of South Africa with credit facilities requirements for and on behalf of Bank of China Johannesburg South Africa.

Clement Aghayere | Executive Vice President at Africa Bridge capital management and shall endeavour to identify suitable customers meeting lending criteria and introduce them to the Bank of China Johannesburg.

Africa Bridge capital management will be at liberty to engage these customers and to agree an arrangement fee with them, In consideration to make a successful co-operation, in co-operation Bank of China will treat all the information shared by Africa Bridge capital management as confidential and support Africa Bridge capital management in achieving competitive pricing and yield.

Please kindly note this information is not legally binding upon us, Bank of China look forward to an ongoing mutual beneficial relationship with Africa Bridge capital management Mayfair London proceeding further.

Your sincerely,

Fred Li

VP, Senior Manager

Business Development Department Africa