



An RBC™ Company

WISE IS AN AUTHORISED STOCKBROKER FOR THIS OFFER

First Citizens Group Financial Holdings Limited Additional Public Offering

The Offer:

Offer for Sale by First Citizens Holdings Limited (“the Offeror”) of 10,869,565 Ordinary Shares in First Citizens Group Financial Holdings Limited of no par value at TT\$50.00 per share payable in full on application.

Offer Period:

The Offer opened on June 28, 2022 at 9:00 am and will close at 4:00 pm on July 22, 2022 or later at the discretion of the Offeror; but in any event no later than 90 days after the date of the receipt for the Prospectus.

Required Supporting Documents:

- If applicants need to open a Brokerage Account, please visit our website <https://wiseequities.com/home/> for the requirements.
- If applicants already have a brokerage account and would like to submit an application, the following must be provided along with a [Purchase Application Form](#):
 - Brokerage Account number
 - Valid government issued photo identification of all parties to the brokerage account
 - Proof of chequing or savings bank account number to complete remittance details; Accounts must not be dormant or inactive
 - Payment with a TT dollar cheque, in the exact amount related to the number of shares subscribed.
 - Cheques are to be made payable to “**FCGFHL APO**” and can be personal or manager/bank cheques and must be issued by any one of the holders or a combination of holders of the TTCD account. Third party cheques will not be accepted.
 - Subscriptions valued at TT\$50,000** or more will require a completed source of funds along with proof of same.
- **NB: Applications valued at TT\$50,000 or more must be submitted to the applicant’s broker**
- **Additional Requirements needed for Company Accounts**

Please contact the following officers to apply:

Officer	Position Title	E-Mail Address	Office Number	Mobile Number
Bhagwandin, Chrysse	Senior Manager – Investment Sales	chrysse.bhagwandin@rbc.com	868 612-7524	868 382-1438
Pantin, Clarissa	Manager – Investment Sales	clarissa.pantin@rbc.com	868 612-5369	868 466-6580
Douglas, Alana	Manager – Investment Sales	alana.douglas@rbc.com	868 612-5985	868 753-8295
Ramsahai, Rickhi	Senior Manager - Investment Sales	rickhi.ramsahai@wisett.com	868 612-5992	868 728-6067

NB: client has to make an appointment 48 hours in advance and all COVID Protocols are in effect



An RBC™ Company

Key Distribution Dates:

Commencement date for the Offer	June 28, 2022
Final date for lodging applications (or later at the discretion of the Offeror)	July 22, 2022
Transfer of proceeds from the sale of the shares	August 19, 2022
Electronic transfer of refunds via ACH	August 19, 2022
Expected transfer date of shares to successful purchasers	August 19, 2022
Notification of allotment of securities	August 18, 2022

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 priority to the categories identified below:

1	Employee Share Ownership Plan	5%
2	Individual Investors	55%
3	Registered mutual funds including The Trinidad & Tobago Unit Trust Corporation	10%
4	Registered Pension and other trust funds, Credit Unions and Cooperatives and the National Enterprises Limited	15%
5	NIBTT and other national insurance schemes of other countries	10%
6	Other companies	5%

[For additional information please refer to the Prospectus](#)

West Indies Stockbrokers Limited

Member of the Trinidad and Tobago Stock Exchange Limited

P.O. Box 259, St. Clair Place, 7-9 St Clair Avenue, Port of Spain, Trinidad W.I.
TEL: (868) 628-WISE (9473) FAX: (868) 622-5002 EMAIL: wiseinfo@wisett.com
www.wisett.com

™ Registered trademark of Royal Bank of Canada. Used under license.

This information has been provided by West Indies Stockbrokers Limited ('WISE') and is for informational purposes only. It is not intended to provide investment, financial or other advice and such information should not be relied upon for providing such advice. WISE takes reasonable steps to provide up-to-date, accurate and reliable information, and believes the information to be so when printed. Any investment and economic outlook information contained in this article has been compiled by WISE from various sources. Information obtained from third parties is believed to be reliable, but no representation or warranty, express or implied, is made by WISE, its affiliates or any other person as to its accuracy, completeness or correctness. WISE and its affiliates assume no responsibility for any errors or omissions. The contents of this article should not be considered an offer to sell to, or a solicitation to buy securities from, any person in Trinidad & Tobago where such offer or solicitation is considered unlawful. When making an investment decision, you should consult with a qualified financial advisor who can provide advice on the suitability of any investment for you based on your investment objectives, investment experience, financial situation and needs, or other relevant information.

WISE forms part of the same financial group as Royal Bank of Canada and is a subsidiary of the Royal Bank of Canada. The Royal Bank of Canada, is the parent company of RBC Financial (Caribbean) Limited which is the parent company and 100% shareholder of WISE. The Royal Bank of Canada, therefore is the ultimate parent company of WISE, and is a related party to WISE as defined under the Securities Act, 2012 and By-Laws.