PLEASE NOTE that CPF Financial Services Limited is an entity that adheres to all subjected laws, directives and guidelines from the regulator.

We hope that our above response suffices in the circumstance. Any legal proceedings instituted as against CPF Financial Services Limited shall be strenuously defended at your own peril as to costs and the incidentals flowing therefrom.

Yours faithfully

MITEL K. ISAAC

GROUP COMPANY SECRETARY AND HEAD OF LEGAL SERVICES

Cc.

The Chief Executive Officer,
The Retirement Benefits Authority,
Rahimtulla Tower, Upper Hill,
P.O Box 57733-00200,

NAIROBI