



December 16, 2022.

The Manager,  
Stanbic Bank Plc,  
Plot 157, Idejo Street,  
Victoria Island,  
Lagos State.

Dear Sir/Madam,

**LETTER OF NON - INDEBTEDNESS – RAJI OPEYEMI IBRAHIM – 0051986550**

The above caption refers.

We hereby confirm that the above named is not indebted to our Bank as at date.

This information is given to you in strict confidence and without any form of liability on the part of the Bank or any of its Officers.

Yours faithfully

**For: UNION BANK OF NIGERIA PLC**

**Sunday Bako**  
**Credit Risk Management**

**Adekunle Olaoke**  
**Credit Risk Management**