

Memorandum of Agreement Between Metropolitan Life Botswana LTD and First Capital Bank LTD

OFFICIAL DEDUCTION CONSENT FORM

Date

I

Omang Number

A Pensioner Member of Metropolitan Life Botswana

Residing at

Hereby state that I obtained a loan from FIRST CAPITAL BANK LTD

As from the date of

In the amount of P

To be deducted in months in installments of P

I hereby authorize Metropolitan Life Botswana LTD to deduct monthly from my Pension Fund the Amount of P for a period of for payment to FIRST CAPITAL BANK LTD.

I declare to fully comprehend my responsibility to discharge the loan owing herein terms of the Agreement I entered with First Capital Bank LTD.

I further declare that the loan owing is mine to discharge and not the responsibility of Metropolitan Life Botswana.

I, therefore, take the responsibility to ensure that the installments are deducted monthly for a period of months, commencing on and ending on or until my loan is fully repaid.

Signed by

Signature and Dated

At