Reference: 101467750000000

15-Jul-2013

CAMPBELL RICHARD PATRICK 32 SHOTAYO HUGHES STR IKATE 17 ITIRE ROAD OJUELEGBA S/L

Dear Sir/Madam,

Vours faithfully

CONFIRMATION OF TERMS ON NGN1,000,000.00 INVESTMENT

We refer to your investment above and hereby confirm rolling over same under the following terms and conditions:

Principal Amount:

NGN 1,000,000.00

Rate:

6% Per Annum

Tenor: 30 Days

Value Date: 15-Jul-2013

Maturity Date: 14-Aug-2013

Gross Interest: NGN 4,931.51

10% WHT: **NGN 493.15**

Net Interest: NGN 4,438.36

Value @ Maturity: **NGN 1,004,438.36**

At maturity your investment will be rolled over at the prevailing market rate if we do not hear from you.

However, premature termination of deposit will attract a penal rate of 10% on the interest.

While thanking you for your patronage, kindly acknowledge receipt on the duplicate copy of this letter.

For: Sterling Bank Plc	
AUTHORISED SIGNATORY	AUTHORISED SIGNATORY