

**Reference: 101467750000000**

**15-Jul-2013**

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

Dear Sir/Madam,

**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 :	<b>NGN 1,000,000.00</b>
Rate :	<b>6% Per Annum</b>
Tenor :	<b>30 Days</b>
Value Date:	<b>15-Jul-2013</b>
Maturity Date:	<b>14-Aug-2013</b>
Gross Interest :	<b>NGN 4,931.51</b>
10% WHT :	<b>NGN 493.15</b>
Net Interest:	<b>NGN 4,438.36</b>
Value @ Maturity:	<b>NGN 1,004,438.36</b>

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.

Yours faithfully,

For: **Sterling Bank Plc**

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AUTHORISED SIGNATORY

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