



15 April 2002

Sekai Chadenga Corporate Affairs

Dear Mrs. Chadenga,

I have pleasure to inform you of your appointment to permanent member of staff with effect from 1st April 2002 following the successful completion of six months of satisfactory service on probation.

May I take this opportunity to wish you success in the Bank.

Yours sincerely,

Mrs. B.S. Banda

Human Resources Manager

cc. Mr. Machaya, Secretary Mr. Mudiwa, Head, IT Personal File