



Licence to carry on Banking Business

Pursuant to Section 3(3) of the Banking Act 2015 of Antigua and Barbuda (No. 10 of 2015), this licence to carry on banking business is granted to **ACB MORTGAGE AND TRUST COMPANY LTD** with its principal place of business located at **ACB FINANCIAL CENTER, HIGH AND TEMPLE STREETS, ST JOHN'S, ANTIGUA AND BARBUDA.**

Henceforth, I hereby certify that the aforementioned financial institution is licensed by the **Eastern Caribbean Central Bank**; under the Banking Act 2015, to carry on banking business in the Eastern Caribbean Currency Union, subject to conditions.

In accordance with Section 11 of the Banking Act 2015 of Antigua and Barbuda (No. 10 of 2015) the aforementioned financial institution shall not carry on any business in **CHEQUING ACCOUNTS and FOREIGN TRADE.**

This licence is valid until revoked by the Eastern Caribbean Central Bank in accordance with Section 14 of the Banking Act 2015.

Given under my hand this **28th** day of **JULY, 2016**

Timothy N J Antoine
Governor
Eastern Caribbean Central Bank