

FORM 10

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012 and by-law 50 of the Securities (General)
By-Laws, 2013

General Instructions:	<p>Please complete all relevant sections; where the allocated space is insufficient, you may continue on a separate page and attach to the completed form. All supporting information and attached pages should be appropriately numbered and referenced.</p> <p>This report and any attachments should be certified by a Senior Officer of the Reporting Issuer.</p> <p>Completed reports should be submitted to:</p> <p style="padding-left: 40px;">The Director Market Regulation & Surveillance Trinidad and Tobago Securities and Exchange Commission Port of Spain International Waterfront Centre, Levels 22-23 Tower D, 1 Wrightson Road Port of Spain Trinidad</p>
Item 1	State the name of the reporting issuer, and include its business address.
Item 2	State the date on which the material change occurred.
Item 3	Provide sufficient disclosure regarding the material change to enable a reader to appreciate the nature and substance of the material change without having to refer to any other sources. Examples of matters that would be subject to disclosure include: dates, parties, terms and conditions, effect on financial condition, value, reasons for the change, purpose of the change, and a general comment on the probable impact of the material change on the reporting issuer.
Item 4	State whether the issuer is seeking an exemption for publishing a notice in accordance with Section 64(2) of the Securities Act 2012, and complete the associated "yes" or "no" sections of the form accordingly.
Item 5	Give the name, position, business telephone number and email address of a senior officer of the reporting issuer who may be contacted to discuss further details regarding the material change.
Item 6	Include the signature of the Senior Officer identified in Item 5, confirming the material change report, and certifying the statement outlined.

FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012 and by-law 50 of the Securities (General)
By-Laws, 2013

1. NAME OR REPORTING ISSUER

Name of Reporting Issuer
First Citizens Bank Limited, 9 Queen's Park East, Port of Spain

2. DATE OF MATERIAL CHANGE

Date of material change
March 31, 2020

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
<p>Please be advised that First Citizens Bank Limited has taken the following temporary measures for our Central Branches:-</p> <ul style="list-style-type: none">➤ Market Street, Chaguanas: Closed until further notice➤ Couva and Point Lisas: Tuesday, March 31, 2020 to Thursday, April 02, 2020 operating from 8:00am to 2:00pm➤ Montrose: Closed on Tuesday, March 31, 2020 Open on Wednesday, April 01, 2020 and Thursday, April 02, 2020 to serve ONLY pensioners and the differently abled. Open on Friday, April 03, April, 2020 to serve all customers from 8:00am to 2:00pm

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NO
Will you be seeking an exemption from publishing a notice in accordance with section 64(2) of the Securities Act 2012?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If "No"

Proposed Date of Publication of Notice (dd/mmm/yyyy)	March 31, 2020
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If "Yes"

State the reasons for applying for the exemption

5. DETAILS OF SENIOR OFFICER

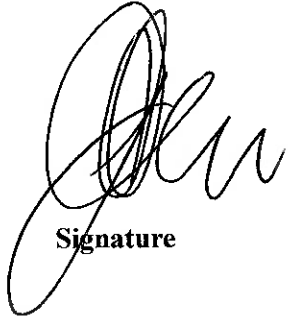
Name (First name, Last name)	Lindi Ballah-Tull
Position in Organization	Head, Legal, Compliance and Governance
Business Address	#9 Queen's Park East, Port of Spain
Work Phone (1-xxx-xxx-xxxx)	1-868-624-3178 ext. 3070
Fax Phone(1-xxx-xxx-xxxx)	1-868-621-0055
Email Address	lindi.ballah-tull@firstcitizenstt.com

6. DATE, CERTIFICATION AND SIGNATURE

I hereby certify that the statement and information contained in this form and any attachment hereto are true and correct to the best of my knowledge and belief and submitted in compliance with the provisions of the Securities Act, 2012. I understand that any misrepresentation, falsification or material omission of information on this application may result in a breach of the Securities Act, 2012.

LINDI BALLAH-TULL

Print Name



Signature

HEAD – LEGAL, COMPLIANCE AND GOVERNANCE

Position

MARCH 31, 2020

Date

FOR OFFICIAL USE ONLY

Tool	ID Information
Registrant's Number	
Director's Number	
Document / Record Number	
Record's Management Date Received (dd/mm/yyyy)	

Approved By : _____ Date (DD/MM/YYYY) _____