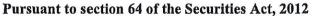
FORM 10

MATERIAL CHANGE REPORT



1. NAME OF REPORTING ISSUER



Name of Reporting Issuer	《大学》 《大学》
Republic Financial Holdings Limited	

2. DATE OF MATERIAL CHANGE Date of material change 1st November, 2019

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Further to the Notice published on November 28th, 2018 pursuant to section 64 (1)(b) of the Securities Act, 2012 advising that RFHL entered into a Purchase and Sale Agreement with the Bank of Nova Scotia to acquire its operations and businesses in nine territories subject to regulatory approval, and further to its notice published on October 9th, 2019, RFHL has now obtained regulatory approval and has officially completed the acquisition of the Bank of Nova Scotia's operations and businesses in Anguilla, Dominica, Grenada, St. Lucia, St. Kitts & Nevis, St. Vincent & The Grenadines and St. Maarten as at November 1st, 2019

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?		X
If "No"		

Date of Publication of Notice (dd/nmm/yyyy)	01-Nov-2019
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If "Yes"

State the reasons	for applying for the exemption	
		Manager and an arrangement of the second

5. DETAILS OF SENIOR OFFICER

Name (Salutation, First name, Last name)	Kimberly Erriah-Ali
Position in Organization	Group Counsel/Corporate Secretary
Business Address	9-17 Park Street, Port of Spain
Work Phone (1-xxx-xxx- xxxx)	6253617
Fax Phone(1-xxx-xxx-xxxx)	6231336
Email Address	kímberly.erriah-ali@rfhl.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.

Kimberly Erriah-Ali	Deel.	Group Counsel/Corporate Sec	31-Oct-2019
Print Name	Signature	Position	Date

FOR OFFICIAL USE ONLY

Tool Registrant's Number Director's Number Document / Record Number Record's Management Date Received (dd/mm/yyyy)	1D Information
Approved By:	Date (DD/MM/YYYY)