FORM 10

MATERIAL CHANGE REPORT



Pursuant to section 64 of the Securities Act, 2012

1	NAME	OF	DEDC	DTIN	CI	CCITED
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Name of Reporting Issuer
REPUBLIC FINANCIAL HOLDINGS LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change	
10-Sep-2019	

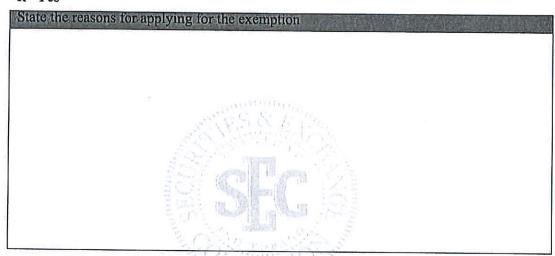
3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
Republic Financial Holdings Limited ("RFHL") advises that on September 10th, 2019 the Eastern Caribbean Central Bank ("ECCB") in consultation with the Eastern Caribbean Currency Union ("ECCU") Monetary Council, pursuant to Sections 20 and 43 of the Eastern Caribbean Banking Act 2015 and Sections 19 and 42 of the Anguilla Banking Act 2015, formally approved the application for the transfer of the assets and liabilities of the Bank of Nova Scotia ("BNS") to RFHL in six ECCU territories, namely, Anguilla, the Commonwealth of Dominica, Grenada, St. Kitts and Nevis, St. Lucia and St. Vincent and the Grenadines. Such approval does not include the transfer of BNS' operations in Antigua and Barbuda.

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

A CONTROL OF THE CONT		YES	NO
Will you be seeking an exemption from publishing a neaccordance with section 64(2) of the Securities Act 2012?	otice in		X
If "No"			
Date of Publication of Notice (dd/mmm/yyyy) 11-Sep-2019			

If "Yes"



5. DETAILS OF SENIOR OFFICER

Name (Salutation, First name, Last name)	KIMBERLY ERRIAH-ALI
Position in Organization	CORPORATE SECRETARY/GROUP GENERAL COUNSEL
Business Address	9-17 PARK STREET PORT OF SPAIN
Work Phone (1-xxx-xxx- xxxx)	6253617
Fax Phone(1-xxx-xxx-xxxx)	6231336
Bmail Address	kimberly.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.

Print Name	Signature	Position	Date	
Kimberly Erriah-Ali	I I I	Group General Counsel/Corp Sec	10-Sep-2019	

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DD/MM/YYYY)