FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER



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REPUBLIC FINANCIAL HOLDINGS LIMITED

2. DATE OF MATERIAL CHANGE

Date of material change

31-Dec-2019

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

Mr. Ronald Frederick deCreeft Harford will retire from the Board of Directors of Republic Financial Holdings Limited and Republic Bank Limited on December 31st, 2019.

Mr. Vincent Pereira, the President of BHP Trinidad and Tobago, is designated to replace Mr. Harford as Chairman of the Board of both companies in 2020.

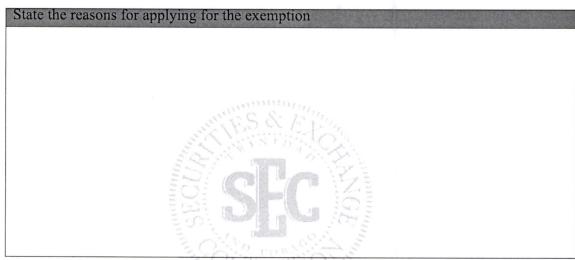
4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NU
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/mmm/yyyy)	23-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)	6251336
Email 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	lled.	Group General Counsel/Corp Sec	20-Sep-2019

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Tool	ID Information	
Registrant's Number		
Director's Number		
Document / Record Number		
Record's Management Date Received (dd/mm/yyyy)		
THE RESIDENCE OF THE PROPERTY OF THE PARTY O		
Approved By :	Date (DD/MM/YYYY)	