FORM 10

MATERIAL CHANGE REPORT

Pursuant to section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
Republic Financial Holdings Limited

2. DATE OF MATERIAL CHANGE

Date of material change
December 4th, 2019

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
On December 4th, 2019, the board of Republic Financial Holdings Limited passed a resolution to restructure the operations of Republic Securities Limited and Republic Wealth Management Limited whereby: 1. The staff of Republic Wealth Management Limited will be seconded to Republic Securities. 2. Republic Securities Limited will be renamed "Republic Wealth Management Limited." 3. Republic Wealth Management Limited will be renamed "Republic Trustee Services Limited."

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?	☐	☒

If "No"

Date of Publication of Notice (dd/mmm/yyyy)	December 11th, 2019

If "Yes"

State the reasons for applying for the exemption

5. DETAILS OF SENIOR OFFICER

Name (Salutation, First name, Last name)	Kimberly Erriah-Ali
Position in Organization	Group General Counsel/ Corporate Secretary
Business Address	9-17 Park Street, Port of Spain, Trinidad
Work Phone (1-xxx-xxx-xxxx)	1-868-625-3617
Fax Phone(1-xxx-xxx-xxxx)	1-868-623-1336
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.

KIMBERLY ERRIAH-ALI _____ | _~signature~_ | Group General Counsel/Corp Sec | December 9th, 2019

Print Name   **Signature**   **Position**   **Date**

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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) _____