



FAQs

TOP FIVE (5) SHAREHOLDER FAQs

www.acbonline.com

(1) FOR GENERAL QUERIES ON MY SHARES, WHO DO I CONTACT?

- Our Shareholder Registry is currently being managed by the Eastern Caribbean Central Securities Depository Ltd. (ECCSD), based in Basseterre, St. Kitts.
- For all Shareholder queries and/or transactions to include Share Transfers and Account updates, please contact the ECCSD directly via:

E. ecse-operations@ecseonline.com

**T. 1(869) 466-7192/ 1(869) 662-9728/ 1(800) 744-9238
(only available for calls within the Eastern Caribbean).**

(2) ARE FEES APPLICABLE TO SHAREHOLDER TRANSACTIONS?

- Yes. Please refer to the Eastern Caribbean Securities Exchange (ECSE) website at www.ecseonline.com under its Investor Center for information on Investor Fees.

(3) ARE SPECIAL FORMS REQUIRED TO CONDUCT SHAREHOLDER TRANSACTIONS?

- Yes. Registry Forms can be accessed on the ECSE website www.ecseonline.com under its Investor Center.

(4) WHAT IS THE PROCESS FOR SELLING MY SHARES?

- The Seller must first identify a Purchaser and privately negotiate a purchase price. Payment for the shares is a matter exclusively between the parties with the Purchaser being responsible for transferring the funds directly to the Seller.
- The Seller sends completed Private Transfer Form and all required documentation to ECCSD via email for verification that it is completed properly.

This form can be accessed on the ECSE website www.ecseonline.com under its Investor Center.

- ECCSD reviews the Private Transfer Form and advises the Seller whether the transfer form is completed properly.

- If the form is completed properly the ECCSD emails the form to ACB Caribbean's Legal/Secretariat Department in Antigua (ACBL).

- If the form is not completed properly the ECCSD will advise the Seller of the required changes.

- ACBL contacts both the Seller and Purchaser to schedule an appointment to facilitate signing and notarizing (if necessary) and the payment of fees.

- Seller and Purchaser visit ACBL with original transfer form and pays all relevant fees. If necessary, the transfer form is signed witnessed and notarized at ACBL.

- Any share transfer involving 10,000 shares or more and/or involving a Shareholder who owns 100,000 or more shares, no matter the value of the transfer, would require approval by the Board of Directors of ACB Caribbean.

- The original Private Transfer Forms, after execution, will be presented to the Inland Revenue Department in Antigua by ACBL for assessment of stamp duty and subsequently filed at the Companies Registry.

- The following fees are applicable on each share transfer and shall be collected on behalf of the ECCSD by the assigned ACBL personnel:

ECCSD fees:

Private Sale:

0 – 10,000 Shares	\$30.00 per party
10,001 – 100,000 Shares	\$60.00 per party
Over 100,000 Shares	\$150.00 per party

Government Stamp Duty:

Seller – 5% of the purchase price

Purchaser – 2.5% of the purchase price

Filing Fee:

\$50 per transfer.

Note: Any other disbursement to include document courier services, if necessary, will be covered by the Seller.

- After the duly stamped Transfer Form is filed at the Companies Registry in Antigua, ACBL sends the stamped transfer form to ECCSD to facilitate the updating of the Shareholders Register.

- ECCSD will update the Shareholders Register accordingly to reflect the new owner of shares and confirmation will be provided to the parties that the transaction is completed.

(5) HOW CAN I BE KEPT INFORMED OF SHAREHOLDER RELATED INFORMATION/ EVENTS?

- Please refer to ACB Caribbean's website, www.acbonline.com under the Investors Section. You will find information to include Shareholder Notices, Shareholder Packages for both upcoming and previously held Annual General Meetings, Special Shareholder Meetings and Shareholders Forums, the Company's published Annual Reports and Shareholder Brochures and Publications.

- We also encourage you to update your Shareholder records with the ECCSD by completing the Registry Account Maintenance Form which can be accessed on the ECSE website www.ecseonline.com under its Investor Center. This will allow for you to receive direct information via email, as from time to time distributed for the attention of our Shareholders.