

BAHAMAS FIRST HOLDINGS LIMITED

9th January, 2019

To: All Shareholders
Bahamas First Holdings Limited

Dear Shareholder,

**Re: Emailing of Bahamas First Holdings Limited
Annual General Meeting Package**

Bahamas First Holdings Limited (BFH) wishes to ensure timely notification of the Annual General Meeting (AGM) package, inclusive of Notice, Agenda, Proxy Form and Financial Statement. Accordingly, we are requesting all Shareholders to update their records so that the above-mentioned documents can be emailed directly to you. Kindly forward your name and email address to shareholders@bahamasfirst.com no later than 31st January, 2019.

Notwithstanding electronic delivery, our Registered Transfer Agent, Bahamas Central Securities Depository, will continue to distribute the AGM Board Material by postal delivery to all Shareholders on record.

At this time, we would also like to mention that it is a requirement of the Securities Commission that all Shareholders are “**Know Your Customer (KYC)**” compliant and to this effect, we enclose herewith a Shareholder’s Maintenance Card for completion. We request that the same is completed and returned to us so that we may ensure that our Registered Transfer Agent’s register is up to date. Failure to do so may, ultimately, result in the withholding of dividend payments until your file has been updated with the required information.

Also, as you are aware, we have been experiencing major delays with the postal system with respect to dividend payments. In order to ensure that all dividend payments are received in a timely manner, we request that you please provide us with your banking information so that all future dividend payments are deposited directly to your account, thereby avoiding delays and, at times, stale dated cheques. If you have already provided us with your completed Shareholder’s Maintenance Card in 2018, this information is maintained in our database.

Thank you and we look forward to hearing from you.

Yours faithfully,
BAHAMAS FIRST HOLDINGS LIMITED



J. LaShell Adderley
Company Secretary

JLA:acb

P. O. Box SS-6238
Nassau, The Bahamas

T 242.302.3900
F 242.302.3901

Subsidiary Companies:

BAHAMAS FIRST 

 **N·U·A**
INSURANCE AGENTS & BROKERS

CAYMAN FIRST 



First Response Limited

Bahamas First
Corporate Services Ltd.

BFH Services
(Cayman) Limited

BRAC Insurance
Associates Ltd.