



## Licence to carry on Banking Business

Pursuant to Section 3(3) of the Banking Act 2015 of Antigua and Barbuda (No. 10 of 2015), this licence to carry on banking business is granted to the **FINANCE AND DEVELOPMENT COMPANY LIMITED** with its principal place of business located at **OLD PARHAM ROAD, ST JOHN'S, ANTIGUA AND BARBUDA.**

Henceforth, I hereby certify that the aforementioned financial institution is licensed by the **Eastern Caribbean Central Bank**; under the Banking Act 2015, to carry on banking business in the Eastern Caribbean Currency Union, subject to conditions.

In accordance with Section 11 of the Banking Act 2015 of Antigua and Barbuda (No. 10 of 2015) the aforementioned financial institution shall not carry on any business in **SAVINGS ACCOUNTS; CHEQUING ACCOUNTS; FOREIGN EXCHANGE TRANSACTIONS and LETTERS OF CREDIT.**

This licence is valid until revoked by the Eastern Caribbean Central Bank in accordance with Section 14 of the Banking Act 2015.

Given under my hand this **28<sup>th</sup>** day of **JULY, 2016**

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**Timothy N J Antoine**  
Governor  
Eastern Caribbean Central Bank