

Dubai, 6 February 2020

Mr Xavier Dominguez
Dubai
United Arab Emirates

Employee Reference

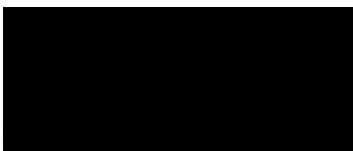
This is to certify that Mr Xavier Dominguez, holding Swiss Passport No. X2024217, was employed, under a rolling contract, by Reyl Finance (MEA) Ltd. from the 1 February 2016 to 30 November 2019.

His position was Compliance and Legal Assistant. He was in charge of designing and updating compliance policies, procedures, systems and controls and ensuring that the Company and staff comply with all the legal, statutory, ethical and conduct requirements. He was also responsible for the client database and was the backup and Deputy for the Chief Compliance Officer. From 1 February 2016 to 1 March 2018 he was an Operations Assistant for the Chief Operations Officer.

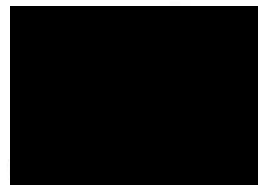
Xavier has a pleasant and outgoing personality. He was an effective team member and succeeded in developing excellent relationships with the team and colleagues. He takes initiatives and accomplishes his tasks with much enthusiasm and motivation. We appreciate his willingness to reach the goals that are set to him. Xavier is loyal towards his employer.

Mr Xavier Dominguez leaves Reyl Finance (MEA) Ltd of his own accord and we take advantage of this opportunity to thank him for the quality of work he has accomplished within our Company and wish him all the best for both professional and personal future.

On behalf of Reyl Finance (MEA) Ltd.



Chief Executive Officer
Authorized Signatory



Human Resources Manager
Authorized Signatory