

ES Bankers (Dubai) Limited (in Liquidation) – “the Bank / ESBD”

Dubai
UAE

17 March 2016

Ref: Xavier Dominguez (Swiss/Passport #: X2024217) Work Certificate & Testimonial

This is to certify that Mr. Xavier Dominguez joined ES Bankers (Dubai) Limited ("ESBD"), an entity wholly owned by the Espirito Santo Financial Group ("ESFG"), Luxembourg, on 17 February 2013 as an Assistant to the Compliance Officer. Mr. Dominguez left ESBD on 7 January 2016 on the best terms possible. His departure was prompted by changed business circumstances at ESBD.

His principal duties whilst at ESBD included but were not limited to controlling the daily operational activities of the bank, assisting in the oversight of all Anti Money Laundering activities and regulatory compliance issues and preparing internal compliance reports and updates.

Mr. Dominguez performed his duties professionally, competently, diligently and with enthusiasm and reliability. Mr. Dominguez's competency is complemented by his personable demeanour which allowed him to work most effectively in a multi-cultural environment within ESBD. Mr. Dominguez possesses a good combination of skills which made him a strong contributor to the Bank while at ESBD.

We wish Mr. Dominguez all the best in his future endeavours and recommend him unreservedly.

With our best regards,

For and on behalf of
ES Bankers (Dubai) Limited



Joint Liquidator



Phil Bowers and Neville Kahn were appointed Joint Liquidators of ES Bankers (Dubai) Limited on 19 October 2014. The affairs, business and property of the Bank are currently managed by the Joint Liquidators. Phil Bowers and Neville Kahn are registered with the Registrar of Companies to conduct liquidations of regulated and non-regulated entities registered in DIFC. The Joint Liquidators act as agents of the Bank and contract without personal liability.