



CCL Academy hereby certify that

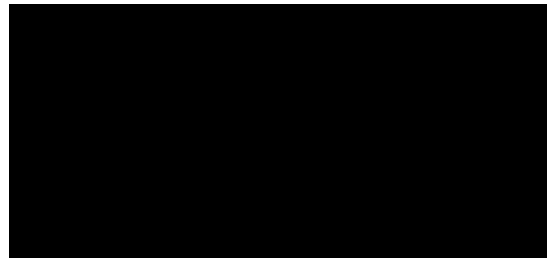
Xavier Dominguez

ES BANKERS (DUBAI) LIMITED

Has attended

FATCA Awareness Training

20th March 2014, DIFC, Dubai, UAE



For and on behalf of CCL Academy

