Notice to Shareholders

EXECUTION OF LOAN AGREEMENT

Guardian Holdings Limited ("GHL") wishes to advise that pursuant to authorisation by its Board of Directors, GHL executed a Loan Agreement effective 21st March, 2024, arranged by Guardian Group Trust Limited ("GGTL") for a maximum amount of TT$450 Million. The proceeds from this facility will be allocated for general corporate purposes.

The total loan amount of up to TT$450 Million will be disbursed in two tranches. The first tranche ("Tranche A") was disbursed on 21st March 2024 in the sum of TT$382 Million at a rate of interest of 5.35% per annum. The second tranche ("Tranche B") is proposed to be disbursed at a later date for a facility of up to TT$68 Million or the equivalent denominated in any other currency, at a rate of interest of 5.20% per annum. Both Tranche A and Tranche B will mature on 21st June 2029. The Security documents for this loan include a Debenture and Deed of Priority.

This Notice is published pursuant to Section 64(1) (b) of the Securities Act 2012.

By Order of the Board



Krystal Baynes-Hoseinee
Corporate Secretary
22nd March, 2024

Guardian Group
Guardian Holdings Limited

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