

30 September 2009

Dear Valued Customer:

Money Market Accounts

The Board, Management and Team Members of CMMB extend a special thanks to you, our valued client for your confidence and continued support in CMMB.

As you are aware CMMB is now a member of the First Citizens Group. As part of the integration of CMMB into the First Citizens Group, we are working on streamlining some processes and products in an effort to increase the effectiveness and efficiency of our offering to clients. To avoid duplication of product offerings within the group, we have decided to discontinue our Money Market Accounts (MMAs). We will continue to offer the Fixed Income Paper investment, equity brokerage services and portfolio management services.

As an existing client, you can transfer the balance in your MMA as follows:

- 1) To a Fixed Income Paper (FIP) investment (please see attachment 1 for details) and/or
- 2) To a Managed Account

If the options above do not meet your investment needs, we can process your balance with your consent via a wire transfer or draft. (please see attachment 2 for the authorization form). We ask that you kindly complete the form and mail in to us, between 1 October 2009 and 31 December 2009.

CMMB is pleased to offer you **preferential rates** upon transfer of your MMA balance to an FIP investment (please see attachment 1 for the FIP rates being offered to you). These rates are 0.50% and 0.25% higher than our regular TTD and USD rates respectively.

For clients who may have liens, standing orders, dividend and coupon payments linked to your account, we kindly ask that you instruct your counterparties of this recent development and make new arrangements before 29 January 2010.

Kindly note that your money market account will continue to accrue returns until 29 January 2010. Thereafter it will be converted to an account with a return of zero percent.

For further information you can visit our website: www.mycmmb.com; call us at 1-868-623-7815 or send us an e-mail at info@mycmmb.com.

Once again we thank you and look forward to our continued relationship and doing more business with you in the future.

Sincerely,

Ramcharan Kalicharan
Chief Operating Officer
CMMB Limited

Brent Salvary
General Manager
CMMB Securities and Asset
Management Limited

Attached: 1. Features of CMMB's Fixed Income Paper

2. Authorization form