

January 1, 2018

Dear Certificate holder,

ELECTRONIC CREDIT MANDATE (Mandatory)

We wish to inform you that in accordance with the provisions of Section 242 of newly enacted Companies Act, 2017, it is mandatory for a listed company to pay cash dividend to shareholders **only** through electronic mode directly into the bank account designated by the entitled certificate holders.

In order to receive your dividends directly into your bank account, please complete the particulars as mentioned below and return this letter duly signed along with a copy of your valid CNIC to the Registrar of the Company, M/s FAMCO Associates (Pvt) Ltd, 8-F, next to Faran Hotel, Nursery, Block 6, P.E.C.H. Society, Shahrah-e-Faisal, Karachi (Tel: (021) 34380101-5, 34384621-3).

CDC certificate holders are requested to submit their Dividend Mandate and CNIC directly to their broker (participant)/CDC.

SUBMISSION OF COPY OF CNIC (MANDATORY)

Pursuant to the directive of the Securities & Exchange Commission of Pakistan (SECP), your CNIC number is mandatorily required to be mentioned on dividend warrants, member's register and other statutory returns. Those certificate holders who have **not yet submitted** a copy of their CNIC to the company are once against requested to submit a copy of their valid CNIC, otherwise the company will be constrained under section 243(2) (a) of the Companies Act, 2017 to withhold dividends to such certificate holders.

Yours truly
for FIRST AL-NOOR MODARABA

Roofi Abdul Razzak
G.M. Finance & Company Secretary

.....
CERTIFICATE HOLDERS' SECTION

I/we hereby communicate to receive my/our future dividends directly in my/our Bank account as detailed below:

Name of certificate holder	
Folio Number / CDC Account Number	
Contact number certificate holder	
Name of Bank	
Bank Branch & Full Mailing address	
Title of Account	
Account Number	
IBAN Number (see Note below)	
CNIC Number (copy attached)	
NTN (in case of corporate entity)	

It is stated that the above particulars given by me are correct and to the best of my knowledge; I shall keep the Company informed in case of any changes in the said particulars anytime in future.

Certificate holder's signature

Note: Please provide complete IBAN Number, after checking with your concerned branch to enable electronic credit directly into your bank account.

The payment of cash dividend will be processed based on the account number alone. The modaraba is entitled to rely on the account number as per your instructions. The company shall not be responsible for any loss, damage, liability or claim arising, directly or indirectly, from any error, delay or failure in performance of any of its obligations hereunder which is caused by incorrect payment instructions and/or due to any event beyond the control of the Modaraba.