

CERTIFICATE OF INSURANCE

TO WHOM IT MAY CONCERN

RE: FIRMA Foreign Exchange Corporation

NAMED INSURED: FIRMA Foreign Exchange Corp. (NZ) Ltd. Level 2, 52 Swanson Street Auckland, New Zealand 1010	BROKER: Lloyd Sadd Insurance Brokers Ltd. Suite 700, 10240 - 124 Street Edmonton, AB T5N 3W6 P: 780.483.4544
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This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage afforded by the policies below. The insurance afforded is subject to the terms, conditions and exclusions of the applicable policy.

COMPANIES AFFORDING COVERAGE:

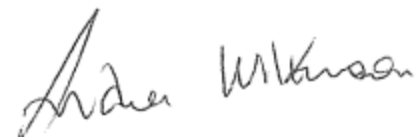
Company Letter "A" QBE Services Inc. Underwritten by certain underwriters at Lloyd's

CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRY DATE	LIMIT
A	FINANCIAL INSTITUTION BOND	FIL110908	August 31, 2018	August 31, 2019	As per Policy Documents Provides financial protection for loss of money & securities due to theft, burglary, mysterious disappearance & computer funds transfer fraud

CANCELLATION

Should the Commercial General Liability policy be cancelled before the expiration date thereof, the issuing company will endeavor to mail *nil* days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representative.

LLOYD SADD INSURANCE BROKERS LTD.



per: