

Important Disclaimers

1.1

Responsibility for the Contents of this Prospectus

The Directors of the Company whose names appear in Section 10 of this Prospectus have reviewed the contents of this Prospectus and accept full responsibility (both individually and collectively) for the information contained herein relating to the Company. To the best of the knowledge and belief of the Directors, who have taken all reasonable care to ensure that such is the case, the information contained in this Prospectus is in accordance with the facts and no information has been omitted which is likely to affect the efficacy of the information contained herein.

Neither the Financial Services Commission nor any Government agency or regulatory authority in Jamaica has made any determination on the accuracy or adequacy of the matters contained in the Prospectus.

1.2

Contents of the Prospectus

This Prospectus contains important information for prospective investors in the Company. All prospective investors should read the Prospectus carefully and in its entirety before submitting an Application Form. This Prospectus contains summaries which the Directors of the Company believe are accurate with respect to the terms of certain documents. Prospective investors may wish to inspect the actual documents that are summarized, copies of which will be available as described in Section 17. Any summaries of such documents appearing in this Prospectus are qualified in their entirety by reference to the complete document. The publication of this Prospectus shall imply that there has been no change in the business, results of operations, financial condition, or prospects of the Company since the date of this Prospectus.

No person is authorised to provide information or to make any representation whatsoever in connection with this Prospectus, which is not contained in this Prospectus.

1.3

The Invitation is made to Jamaican Residents in Jamaica Only

This Prospectus is intended for use by Jamaican residents in Jamaica only and is not to be construed as an invitation to persons outside of Jamaica to subscribe for any shares in the Company. The distribution or publication of this Prospectus and the

making of the invitation in certain jurisdictions outside of Jamaica is prohibited by law.

1.4

Applications

This Prospectus is not a recommendation by the Company that prospective investors should submit an Application to subscribe for/purchase Shares in the Company. Prospective investors in the Company are expected to make their own assessment of the Company and the merits and risks of submitting an Application. Prospective investors are also expected to seek appropriate advice on the legal implications of submitting an Application, including but not limited to any tax implications.

Each prospective investor submitting an Application acknowledges and agrees that:

(i) he/she has been afforded a meaningful opportunity to review the Prospectus and has received, all additional information considered by it to be necessary to verify the accuracy of the information contained in this Prospectus;

(ii) he/she has not relied on the Company or any other persons in connection with its investigation of the accuracy of such information or its investment decision; and

(iii) no person has made any representation concerning the Company or this Prospectus on which the Applicant has relied in submitting its Application.

