

Mr. Ashe Whitener

Head of Business
Development



Euro Pacific Bank

111 Euro House, Kingstown

VC0100, St. Vincent and the Grenadines

+1 888 527 4041

www.europacbank.com

25 JANUARY 2017

Didier Wong

Regional Director, One IBC Limited

Unit 25A, 25/Floor

Wing Hing Commercial Building

139 Wing Lok Street

Sheung Wan

Hong Kong

Dear Mr. Wong,

Congratulations to you and your team on being one of Euro Pacific Bank's top introducers in 2016!

It is our pleasure to present you with an award to recognize your achievement and value during the past year.

We want to thank you for your hard work, professionalism and commitment to excellence.

We hope to continue a great business relationship and look forward to working with you and your team during 2017!

Sincerely,

Mr. Ashe Whitener