



INITIAL PUBLIC OFFER

APPENDIX 1

APPLICATION PROCEDURES, TERMS AND CONDITIONS

1. All Applicants will be deemed to have accepted the terms and conditions of the Invitation and any other terms and conditions set out in this Prospectus, including any terms and conditions set out in section 6 of the Prospectus and Appendix I.
2. Each Applicant acknowledges and agrees that:
 - (a) he/she has been afforded a meaningful opportunity to review the Prospectus (including the terms and conditions set out in this section 6.5) and to gather and review all additional information considered by him/her to be necessary to verify the accuracy of the information contained in this Prospectus;
 - (b) he/she has not relied on the Company or any other connected persons in connection with his/her investigation of the accuracy of such information or his/her investment decision; and
 - (c) no person connected with the Company has made any representation concerning the Company or this Prospectus not contained in this Prospectus, on which the Applicant has relied in submitting his/her Application.
3. Application from the general public must request a minimum of 1,000 Shares and shall be made in multiples of 100. Application from the general public in other denominations will not be processed or accepted.
4. All Applications must be submitted together with proof of payment for the Shares in the form of either:
 - 4.1 By Real Time Gross Settlement System ("RTGS System") or Automated Clearing House (ACH) for amounts below J\$1,000,000.00 to the Broker using the following information, and evidence of such payment supplied with the completed and signed Application Form:

NCB CAPITAL MARKETS LIMITED
Bank: National Commercial Bank Jamaica Limited
BIC: JNCBJMKX
Branch: 1-7 Knutsford Boulevard (New Kingston)
Account Name: NCB Capital Markets Limited
Beneficiary Address: NCB Atrium, 32 Trafalgar Road, Kingston 10
Account number: 241406067
(The LAB: Please include the applicant's name and JCS account number or TRN in the transaction details of the RTGS or ACH)
 - 4.2. Applicants who have an NCBJ bank account may use NCBJ online or do a direct deposit in an NCBJ branch using the above banking information and evidence of such payment supplied with the completed and signed application form.
 - 4.3. Applicants who have an investment account with the Broker (i.e. NCB Capital Markets Limited) may submit a letter of instruction to the Broker authorising the Broker to apply funds standing to the credit of such Applicant against the invitation price payable for Shares proposed to be purchased.
 - 4.4. Payment may also be made via a Manager's Cheque drawn on a Jamaican commercial bank made payable to the NCBCM and will be accepted only in respect of payments for less than \$1,000,000.00
5. All Shares in the Invitation are priced at the Subscription Price of \$1.00 per Share.
6. Applications submitted to NCB Capital Markets in advance of the Opening Date (early Applications) will be received but may not be processed until the Opening Date. All early Applications will be treated as having been received at 9:00 a.m. on the Opening Date, July 17, 2019. All Applications received from 9:00 a.m. onwards on the Opening Date will be time stamped for processing in the order in which they were received. That is, the Applications will be processed on a first-come, first-served basis. Applications that meet the requirements set out in this section 6.5 will be processed.
7. For the purposes of paragraph 6, above the Directors of the Company, in their sole discretion, may:
 - (a) accept or reject any Application in whole or part without giving reasons and neither the Company nor the Directors shall be liable to any Applicant or any other person for doing so; and
 - (b) allot Shares to Applicants on a basis to be determined by it in its sole discretion. Multiple Applications by any person (whether in individual or joint names) may be treated as a single Application.
8. Neither the submission of an Application by an Applicant nor its receipt by the Company will result in a binding contract between the Applicant and the Company. Only the allotment of Shares by the Registrar on behalf of the Company to an Applicant (whether such Shares represent all or part of those specified by the Applicant in his/her Application) will result in a binding contract under which the Applicant will be deemed to have agreed to subscribe for the number of allotted Shares at the Subscription Price, subject to the Articles of Incorporation and these terms and conditions set out in section 6.5 of the Prospectus.
9. The Company will endeavour to return amounts refundable to Applicants whose Applications are not accepted, or whose Applications are only accepted in part, to NCB Capital Markets within ten (10) days after the Closing Date (or the extended Closing Date, as the case may be) or as soon as practicable thereafter. Each refund will be processed by payment to the account stated in the electronic application submitted via <https://goipo.jncb.com> or using the attached Application in Appendix II.
10. Applicants must be at least eighteen (18) years old. However, Applicants who have not yet attained the age of eighteen (18) years, may apply jointly with Applicants who are at least eighteen (18) years of age.
11. See list of NCB Capital Markets Ltd. locations on page '4' of application form

APPENDIX I: APPLICATION FORM - ORDINARY SHARES

PLEASE READ CAREFULLY BEFORE COMPLETING THIS FORM

To: LIMNERS AND BARDS LIMITED ("The LAB")

Re: Invitation for Subscription for up to 189,138,050 ordinary shares (the "Application Shares") in The LAB made pursuant to the Prospectus - dated the 28th day of June, 2019 (the "Prospectus").

I/We confirm that I/we have read and understood and hereby agree to be bound by the terms and conditions contained in the Prospectus, all of which are incorporated in this Application Form by reference.

I/We hereby apply for _____ [units of] Ordinary Shares in The LAB on and subject to the terms and conditions of the Invitation set out in the Prospectus at the price of JMD 1.00. I/We have made/remitted payment of the sum of JMD for my/our subscription/purchase and the JCSD processing fee of JMD _____163.10 (inclusive of GCT) with proof of payment attached or I/we request my broker, NCB Capital Markets Limited to make payment on my/our behalf from cleared funds held by them in my /our names in account numbered, with them.

I/We agree to accept the Application Shares or any smaller number in respect of which this application may be accepted, subject to the terms and conditions in the Prospectus and the Articles of Incorporation of The LAB, by which I/We agree to be bound. I/We request you to sell and/or transfer to me/us the number of Application Shares, which may be allocated to me/us at the close of the said Invitation on the terms and conditions governing applications, as set forth in the Prospectus. I/We hereby agree to accept the Application Shares that may be allocated to me/us to be credited to an account in my/our name(s) in the Jamaica Central Securities Depository.

Instructions to completing application form: All fields are relevant and must be completed. (If you already have an account with the JCSD, please ensure that you indicate your JCSD Account number). Please indicate your JCSD account number here

Reserved Shares Key Partners Staff Creatives General

(If applicable, see the Prospectus)

SECTION I - PRIMARY HOLDER

| | | | |
|---|-----------|---------------------------------|--------------------------------------|
| Full Name of Applicant (Individual or Company) | | | |
| TRN | | Occupation/ Line of Business | |
| Address | | | |
| Nationality or Incorporation Country | | Telephone (Home) | |
| Telephone (Work) | | Telephone (Cellular) | |
| Email Address | | | Broker Code |
| JCSD Number | | Broker Account Number | |
| | | Date of Application | |
| Signatures (Company) | DIRECTOR | | DIRECTOR/SECRETARY |
| Signature (individual) | APPLICANT | | SEAL OR STAMP REQUIRED FOR COMPANIES |

SECTION II - SECONDARY HOLDERS

| | | | |
|------------------------------------|--|--------|------|
| Full Name (First Joint Holder) | | | |
| TRN | | Mobile | |
| | | Email | |
| Signature (Individual) | | | Date |
| | | | |
| Full Name (Second Joint Holder) | | | |
| TRN | | Mobile | |
| | | Email | |
| Signature (individual) | | | Date |
| | | | |
| Full Name (Third Joint Holder) | | | |
| TRN | | Mobile | |
| | | Email | |
| Signature (individual) | | | Date |
| | | | |

SECTION VI – FOR USE BY BROKER ONLY

Full Name of Applicant

Date Application Received Time Received :

Payment Method: **Cheque** **Authorisation Letter** **RTGS/ACH** **Online Transfer** **NCB Capital Markets Account**

Date of Transaction

Payment Amount

Pool

Broker Authorised Signatory & Stamp

NCB CAPITAL MARKETS BRANCH LOCATIONS

| | |
|--|--|
| 1-7 Knutsford Blvd, Kingston, Jamaica, W.I. | Half-Way Tree, 94 HWT Rd., Kingston, Jamaica, W.I. |
| Matildas Corner, 15 Northside Plaza, P.O. Box 72, Kingston, Jamaica, W.I. | St. Jago, St. Jago Shopping Centre, St. Catherine, Jamaica, W.I. |
| University Branch, Mona Campus, Kingston, Jamaica, W.I. | Portmore, 13- 14 West Trade Way, Portmore, St. Catherine, Jamaica, W.I. |
| Duke & Barry Street, 37 Duke St., Kingston, Jamaica, W.I. | Constant Spring, 124-126 Constant Spring Rd., Kingston, Jamaica, W.I. |
| Cross Roads, 90-94 Slipe Rd. P.O. Box 5 Kingston, Jamaica, W.I. | Atrium, 32 Trafalgar Road, Kingston, Jamaica, W.I. |
| Fairview, Lot B3 – Section 1-5, Bogue Estate, Montego Bay, St. James | Santa Cruz, 7 Coke Drive, Santa Cruz P.O., St. Elizabeth, Jamaica, W.I |
| St. Ann's Bay, 19-21 Main St. St. Ann's Bay, St. Ann, Jamaica, W.I | Mandeville, 6 Perth Road, P.O. Box 61 Mandeville, Manchester, Jamaica, W.I |
| 41 Main St., P.O. Box 29, May Pen, Clarendon, Jamaica, W.I | Ocho Rios 40 Main St., Ocho Rios, St. Ann, Jamaica, W.I |
| Savanna-La-Mar, 68 Great Georges St. P.O Box 10 Savanna-la-mar, Jamaica, W.I | Private Client Services – (separate from Constant Spring) 124-126 Constant Spring Rd., Kingston, Jamaica, W.I. |