



Paris, 21st November 2018

Change in our legal structure

Dear Sir/Madam,

We hereby inform you that, further to a project to reorganize the National Bank of Kuwait in Europe, it has been decided to transfer the activities of the French branch of National Bank of Kuwait (International) Plc to NBK France SA, French subsidiary 100% held by the National Bank of Kuwait Group.

Therefore, following the completion of these various transfer operations, which are scheduled for January 1st, 2019, your new contractual partner will be NBK France SA.

We wish to inform you that this new organizational structure will not entail any modification of our contractual relationship insofar as our services will continue to be performed under the same terms and conditions and by the same professionals, NBK France SA succeeding in the rights and obligations of the French branch of National Bank of Kuwait (International) Plc without any modification in this respect.

For the avoidance of doubt, please note that this notification is for information only, and shall not affect the validity of the transfer.

Should you wish any further information, please do not hesitate to contact your usual contact person at the French branch of National Bank of Kuwait.

We thank you for your understanding,

Very truly yours,

National Bank of Kuwait (International) Plc

National Bank of Kuwait (International) PLC
بنك الكويت الوطني (انترناشيونال) بي.إل.سي

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Capital : USD 150.000.000 et GBP 50.000

The bank is incorporated in the United Kingdom, and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The regulations applying to business with the bank's Paris branch may differ from those applying in the UK. Deposits are insured up to EUR 100,000 under the UK FSCS deposit guarantee scheme.