



Building a better  
working world

Ernst & Young LLP  
25 Churchill Place  
Canary Wharf  
London  
E14 5EY

Tel + 44 20 7951 2000  
Fax + 44 20 7951 1345  
ey.com

Havin Bank Limited  
South Quay Building  
4th Floor  
189 Marsh Wall  
London  
England  
E14 9SH

9 October 2020

Dear Sirs

**Re: Havin Bank Limited  
Company Registered Number: 01074897**

In accordance with section 516 of the Companies Act 2006, we write to notify you that we are ceasing to hold office as auditor of Havin Bank Limited. This takes effect from the date on which you receive this letter.

In accordance with section 519(1) of that Act, we are ceasing to hold office as we have not chosen to participate in the audit tender process due to the length of tenure.

We are required to send a copy of this statement to the appropriate audit authority in accordance with section 522 of the Act, and send a copy to the registrar in accordance with section 521 of the Act. We draw your attention to the fact that Havin Bank Limited has its own statutory obligations where an auditor has ceased to hold office (as detailed, in particular, in sections 520 and 523 of the Act).

If you have any questions in respect of your legal obligations, we recommend that you seek independent legal advice.

Yours faithfully

Ernst & Young LLP

Ernst & Young LLP  
ICAEW Registration Number – C009126168

