

ICAP HEAD OFFICE

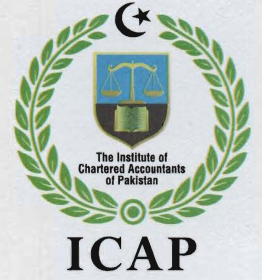
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Ref: ICAP/SEC/000465/137877

September 4, 2026

Mr. Rauf Ali Jan

Chief Internal Auditor

Habib Bank Limited (HBL)

HBL Tower, HBL Headoffice

Karachi

SUBJECT: ACCEPTANCE OF OFFER FOR ICAP MEMBERS & STAFF

Dear Sir,

We acknowledge with thanks the receipt of your proposal regarding the exclusive consumer finance benefits and banking facilities being extended to ICAP Members and Staff.

We appreciate Habib Bank Limited's initiative in offering preferential consumer finance rates, reduced prepayment charges, waived processing fees on eligible products, dedicated application support, and other value-added benefits for the ICAP community. We shall be pleased to share the details of this offer with our Members, and Staff through ICAP's communication channels, including email and social media platforms.

Please note that availing this offer shall be entirely at the sole discretion of ICAP Members, and Staff, based on their individual assessment and requirements. ICAP will neither influence any Member, or Staff member to avail the offer nor assume any responsibility or liability whatsoever for any arrangement, transaction, facility, or relationship established between them and Habib Bank Limited.

We appreciate your collaboration and look forward to strengthening our relationship with your esteemed organization for the mutual benefit of our stakeholders.

Yours Sincerely,

Omair Jamal, FCA

Chief Operating Officer & Secretary

REGISTERED OFFICE

Chartered Accountants Avenue,
Block 8, Clifton, Karachi, 75600, Pakistan.