



Guaranty Trust Holding Company plc
RC 1690945

SERVICE AND RELATED PARTY CONTRACTS

As part of the need to efficiently synergize, avoid unnecessary duplication of functions and to achieve the efficient harmonization of resources for optimum performance in the Group, the Company has put in place Shared Services Agreements with all its subsidiaries, i.e. Guaranty Trust Bank Limited, Guaranty Trust Fund Managers Limited, Guaranty Trust Pension Limited and HabariPay Limited. These agreements are in line with the Central Bank of Nigeria's Guidelines for Shared Services Arrangement for Banks and Other Financial Institutions issued in May 2021.

The Shared Services Agreements were approved by the Boards of the Company and its respective subsidiaries.

The services shared include:

- Information Technology
- Legal Services
- Talent Management
- Facilities Management and
- Corporate Communications

The services shared enable the Group to achieve the following:

- Increased efficiency, eliminate redundancies, and increase productivity.
- Enhance the quality of the Group's services by sharing best practices, technical knowledge, and operational support.
- Improves cost savings
- Achieve the overall mission and vision of the Group.