

Prospective investors should read the Offer Supplement before completing this form. A copy of the Offer Supplement can be obtained from any of the Authorized Collecting Agents listed and can be downloaded from the Bank's website.

Offer for subscription of CRDB AL Barakah Multicurrency Sukuk notes for a minimum amount of TZS 500,000 for TZS investment and USD 1,000 for Dollar Investment

OFFER OPENS: 9th August 2025
OFFER CLOSSES: 12th September 2025

Please refer to "Terms and Conditions of the Offer" in the Offer Supplement as well as the instructions for completion of the Sukuk Form, as set out below, before completing the same. Terms used herein shall be deemed to be as defined in the Offer Supplement dated 25 June 2025.

The Board of Directors of CRDB Bank PLC (the "Directors") shall reject any application, in whole or in part, if instructions as set out in the Offer Supplement and this Sukuk Form are not complied with.

INVESTOR'S DECLARATION

By signing the Sukuk Form overleaf, I/We the Investor (s) therein state that:

- A. the under mentioned Investment amount, or any lesser amount that may, in your sole discretion, be allotted to me/ us subject to the terms and conditions of the CRDB Programme.
- B. I/We authorise CRDB to enter my/ our name in the register of members of Noteholders and to credit my CDS account with the Notes allocated to me/us and remit any refunds due to me/us via Electronic Funds Transfer or Cheque in accordance with the terms and conditions contained in the Offer Supplement.
- C. I/We authorise the Registrar to send my/ our Mortgage Request Form directly to the DSE and the financing bank where I/We have borrowed money to apply for these Notes.
- D. In consideration of your agreeing to accept this Sukuk Form, I/we agree that this investment shall be irrevocable and shall constitute a contract which shall become binding to me/us upon dispatch by post or hand delivery.
- E. I/We hereby irrevocably appoint CRDB Capital Markets Limited ("CRDB Capital Markets") as My/Our agent to act on my behalf for the purpose of participating in the Al barakah Sukuk transaction, and expressly authorise CRDB Capital Markets to:
 - i. Use the funds submitted to purchase and/or acquire assets designated for Sukuk issuance from CRDB Bank Plc acting by and through Al barakah Banking.
 - ii. Lease the acquired assets back to CRDB Bank Plc acting by and through Al barakah Banking and collect periodic rental payments on my/our behalf, pursuant to the terms of the Sukuk structure.
 - iii. Distribute the collected rental income to me/us in accordance with the pre-arranged distribution schedule as set out in the Sukuk offering documentation.
 - iv. Upon maturity of the Sukuk, sell the underlying assets back to CRDB Bank Plc acting by and through Al barakah Banking, as CRDB Capital Markets may deem fit, and return the proceeds to me/us in line with the terms and conditions of the Sukuk.
- F. I/We acknowledge and accept that the investment risk associated with the underlying assets of the Sukuk shall be borne solely by me/us as an investor, throughout the entire term of the Sukuk.
- G. By completing this form, I/We hereby declare that I/We have carefully read and understood the Offer Supplement. I acknowledge that a copy of the Offer Supplement was made available to me either through an Authorized Collecting Agent or via the Banks website.

GENERAL INSTRUCTIONS ON COMPLETION OF THE SUKUK FORM

- A. Please complete the Sukuk Form in capital letters using black/blue ink. Ensure each letter is written clearly within each of the boxes provided. Incorrectly completed Sukuk Forms will be rejected.
- B. When completing this Sukuk Form please bear in mind that Notes may not be applied for in the name(s) of a trust that has not been incorporated or a deceased's estate.
- C. Trustees of unincorporated trusts, individual partners or executors may apply for Notes in their own name(s). Registered or incorporated trusts may apply in the registered or incorporated name. Limited liability partnerships may apply in their registered names.
- D. Any alteration to the Sukuk Form (other than deletion of alternatives) must be authenticated by the full signature of the Investor(s) or Authorized collecting Agent.
- E. The Authorized collecting Agent must sign against the company's official stamp.
- F. Banker's cheque payments must be made payable in favor of CRDB Al Barakah Sukuk collection account – 01DI012893400 for investment in TZS and CRDB Al barakah sukuk USD collection account – 02DI012893400 for investment in USD.
- G. Your Sukuk Form must be received in its entirety, duly signed and accompanied with the necessary evidence of payment or banker's cheque, cash or Letter of Undertaking.
- H. The completed Sukuk Form may be mailed, or hand delivered to the Authorized collecting Agents and must be received by the placing Agent not later than 5:00pm on Friday 12th September 2025.
- I. If your Sukuk Form is received by Placing Agent after 5:00pm on Friday 12th September 2025 it will be declined and the form together with the accompanying payment or evidence of payment will be returned as per the terms and conditions of the Offer.
- J. Investments can only be made through Authorized Collecting Agents, the Lead Transaction Adviser, the Receiving Bank and the Registrar as listed in the Offer Supplement.
- K. The allocation process has been outlined in the Offer Supplement and the Pricing Supplement. No person can make any promises contrary to the allocation criteria.

FOMU YA MAOMBI SUKUK FORM

TAFADHALI ANDIKA KWA HERUFI KUBWA UKITUMIA KALAMU NYEUSI/BULUU
PLEASE COMPLETE IN CA PITAL/BLOCK LETTER USING BLACK/BLUE INK

A. NAMBA YA AKAUNTI YA CDS CDS ACCOUNT NUMBER

B. TAARIFA ZA MAOMBI NA MALIPO / INVESTMENT & PAYMENT DETAILS

Kiwango Kilichombwa (☐ TZS ☐ USD) kwa tarakimu
Amount applied TZS/USD in numbers

Kiwango Kilichombwa (TZS/USD) kwa maneno
Amount applied TZS/USD in words

Malipo yamefanyika kwa njia ya - Tafadhali weka alama ya vema (v) panapohusika
Payment has been made through - Please tick where applicable

Namba ya Kumbukumbu
Ref number

Wakala ☐ Kielektroniki ☐ Barua ya Ahadi ☐ Hundi ya Benki ☐
Agent EFT/RTGS/MNO Letter Of Undertaking Banker's Cheque

Jina la Benki (kwa ajili ya EFT/RTGS/MNO ya Hundi)
Bank Name

Jina la Tawi
Branch Name

C. IKIWA MANUNUZI YANALIPWA KWA MKOPO (SIO LAZIMA) / WHERE PURCHASE IS FINANCED (OPTIONAL)

☐ Weka alama ya vema (v) kama yamelipwa
kwa mkopo / Tick if financed

Namba ya fomu ya mkopo
Pledge form Serial Number

Benki inayotoa mkopo
Financing Bank

Jina la Tawi
Branch Name

D. TAARIFA ZA MWEKEZAJI / INVESTOR DETAILS

Hali ya Maombi: (Weka alama ya vema panapohusika) / Investment Status: (Tick your status as applicable below)

Aina ya maombi:
Investor Type:

Mwekezaji Binafsi
Retail Investor

Mteja wa CRDB
CRDB Customer

☐

Sio mteja wa CRDB
Non CRDB Customer

☐

Tanzanian QIIs.

☐

Mwekezaji Ushirika
Corporate Investor

Mteja wa CRDB
CRDB Customer

☐

Sio mteja wa CRDB
Non CRDB Customer

☐

QII E.A.

☐

Makazi:
Residence:

Mtanzania
Tanzanian

☐

Sio Mtanzania
Non Tanzanian

☐

Nchi ya Uraia
Country of Citizenship

Weka alama ya vema panapohusika / Tick your status as applicable below

Mtoto
Minor

☐

Binafsi
Individual

☐

Ya pamoja
Joint

☐

Kikundi
Group

☐

Kampuni
Company

☐

(i) Mwekezaji wa Kwanza (Majina kama ilivyo kwenye Vitambulisho)

First Investor's Details: (Names as per National ID/Passport)

Jina la Kwanza
First Name

Jina la Kati
Middle Name

Jina la Ukoo (Jina la Mwisho)
Surname (Last Name)

Utambulisho / Identification

Pasipoti
Passport

Mahali ilipotelewa
Place of issue

Ukomo wa matumizi
Expiry Date (DD-MM-YYYY)

Kadi ya Mpiga kura
Voters ID

Leseni ya Udereva

Driving License

Kitambulisho cha Taifa

National ID

Kitambulisho cha Kazi

Employment ID

S.L.P P.O. Box	Anwani ya Mtaa Postal Code	Anwani ya Mtaa Street Address
Jiji/Mji City/Town	Nchi Country	
Namba ya Simu (ya mezani) Mfumo wa Kimataifa Telephone Number (Landline) International Format	Namba ya Simu ya Mkononi Mfumo wa Kimataifa (Lazima) Mobile Number (International Format)	
Anwani ya Barua pepe (Binafsi) Email Address (Personal)		

(ii) Mwekezaji wa Pili (Majina kama ilivyo kwenye Vitambulisho)
Second Investor's Details: (Names as per National ID/Passport)

Jina la Kwanza First Name	Jina la Kati Middle Name	Jina la Ukoo (Jina la Mwisho) Surname (Last Name)

Utambulisho / Identification

Pasipoti Passport		Leseni ya Udereva Driving License	
Mahali ilipotolewa Place of issue		Kitambulisho cha Taifa National ID	
Ukomo wa matumizi Expiry Date (DD-MM-YYYY)		Kitambulisho cha Kazi Employment ID	
Kadi ya Mpiga kura Voters ID			

S.L.P P.O. Box	Anwani ya Mtaa Postal Code	Anwani ya Mtaa Street Address
Jiji/Mji City/Town	Nchi Country	
Namba ya Simu (ya mezani) Mfumo wa Kimataifa Telephone Number (Landline) International Format	Namba ya Simu ya Mkononi Mfumo wa Kimataifa (Lazima) Mobile Number (International Format)	
Anwani ya Barua pepe (Binafsi) Email Address (Personal)		

(iv) Jina la kampuni / QII (Kama ilivyo katika Hati ya Usajili/ Ilivyosajiliwa) Nakala ya Hati lazima iambatishwe
Company name / QII / Corporate (As per Certificate of Registration/Incorporation) A certified copy of the certificate must be attached

Namba ya Usajili/ Kama ilivyosajiliwa Registration / Corporation	Nchi Ilikosajiliwa Country of Registration

☐ Weka alama ya vema (v) kama maombi yamesamehewa kulipa kodi (withholding tax) na ambatanisha nakala ya hati ya msamaha.
Tick here if Investor is exempt from withholding tax and attached a copy of exemption certificate

Kwa Waombaji Waliopendekezwa tu (Weka alama ya vema (v) panapohusika hapo chini)
For Nominee Investors Only (Tick the status as applicable below)

Uraia wa Mnufaika wa Hati fungani Citizenship of Beneficial Sukukholder	☐ Mtanzania Tanzanian	☐ Nchi nyingine za Afrika Mashariki Other East Africans	☐ Nchi Nyingine za Kimataifa International
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Namba ya Akaunti ya Mwekezaji Aliyependekezwa Nominee Account Name

Namba ya Kumbukumbu ya Mwekezaji Aliyependekezwa (Lazima) Nominee Reference Number (Mandatory)

E. TAARIFA ZA BENKI KWA MALIPO YA KUPONI NA MAREJESHO BANK DETAILS FOR FUTURE DISTRIBUTIONS & REFUNDS

Jina la Benki Name of Bank

Swift Kodi Swift Code

Jina la Akaunti Name of Account

Namba ya akaunti Account Number

Jina la Tawi Name of Branch

Nchi Country

F. TAARIFA ZA MRITHI NEXT OF KIN DETAILS

Jina Name

Tarehe ya Kuzaliwa
Date of Birth

Anuani
Address

Namba ya Simu
Telephone Number

Mahusiano
Relationship

G. SAHIHI: (LAZIMA KWA WAOMBAJI WOTE) SIGNATURES: (COMPULSORY FOR ALL INVESTORS)

Sahihi ya 1
Signature 1

Sahihi ya 2
Signature 2

Mhuri wa moto / Mhuri
Company Seal / Stamp

Tarehe (SS/MM/MMMM) mf. 27/07/2012
Date (DD/MM/YYYY) e.g. 05/05/2022

H. WAKALA WA MAUZO / MATAWI YA CRDB TU KWA MATUMIZI YA OFISI COLLECTING AGENTS ONLY FOR OFFICIAL USE

Namba ya Wakala/Namba ya Tawi la CRDB
Agent code/Sort Code

Jina la Wakala wa Mauzo/Mwakilishi wa Huduma kwa Wateja wa CRDB
Collecting agent's name

Mhuri wa Wakala wa Mauzo Aliyeidhinishwa/ Mwakilishi wa Huduma kwa Wateja wa CRDB
Authorized Collecting Agents Stamp



I. RISITI YA MWEKEZAJI INVESTOR'S RECEIPT

Kiasi kilicholipwa (TShs) Amount Paid	Namba ya akaunti ya CDS (Isianze na sifuri) CDS Number	Namba ya Akaunti Account Number
Jina la Wakala wa Mauzo/ Jina la Tela wa CRDB Collecting Agent's Name/Tellers Name	Mhuri na sahihi ya Wakala wa Mauzo/ Tawi la CRDB Stamp	Tarehe Date

DETAILED INSTRUCTIONS ON COMPLETION OF THE SUKUK FORM: (Please also read general instructions front page)

- A. An Investor must have a CDS Account to apply. If you do not have a CDS account, please apply to open a CDS account by completing the CDS account opening form and attaching it to this sukuk form.
- B. The minimum amount you can invest in TZS tranche is [TZS 500,000] and thereafter in multiples of [TZS10, 000] and minimum amount you can invest in USD tranche is [USD 1,000] and thereafter in multiples of [USD 500]. Enter the number of Notes and the amount you wish to invest in boxes provided. Remember to abide by the minimum investment amount and the incremental amount as well.
- If your Authorized Collecting Agent is making payment on your behalf, please tick the box for payment through the agent. You need NOT fill in the remaining details under section "B".
 - If you would like to make your payment directly to the Issuer, CRDB as your Authorized Collecting Agent will place a tick in the appropriate mode of payment box labelled Bankers Cheque, EFT/ RTGS and Letter of Undertaking.
 - The name of the bank, branch and cheque number or EFT/ RTGS reference number/ Sukuk Form serial number must be provided.
- C. If your investment or purchase of the CRDB Al Barakah Sukuk is being financed by a bank, please complete the part on financing by ticking the box and entering the Mortgage Request form serial number financing bank's name and branch name. The Mortgage Request form and refund payment due, will be sent directly to the

INVESTOR DETAILS

- You are required to tick 3 boxes under the heading "Investor Status"
 - Investor Type: Tick the appropriate box that describes the type of investor.
 - Residency Status: If you are a legal full time RESIDENT of East Africa, irrespective of your citizenship, tick the Box labelled "East African Resident", otherwise, tick the Non-Resident box
 - Citizenship: Tick the box that defines your citizenship.
- If you are applying for Notes as an individual (i.e. you are not a Corporate Investor), please fill out the details listed under the words "Primary Investor's Details". Wherever possible, please ensure you enter your national identification number (or other identification number), Passport Number and country of issue.
- If you wish to include your spouse, relative or friend as a joint investor on this form, please fill his /her details in the appropriate spaces under the heading "Joint Investors Details", Please note:
 - ONLY ONE joint investor is allowed
 - The joint investor CANNOT be a Corporate Investor.
 - Please ensure the CDS account is similarly joint

Wherever possible, please ensure you enter the joint investor's identification number, failing which, please enter his (her) Passport Number and country of issue. At least ONE is mandatory.
- If you are applying as a Company, Institutional Investor or Nominee investor, please fill out all details required in this section. Details for this section may be obtained from the Entity's Certificate of Incorporation/Registration. Please attach a photocopy of the certificate of Registration /Incorporation and your license if you are an institutional investor.
- Nominee Investments from bona fide registered nominee corporates will be accepted provided there is a unique account name/number provided for each investment. For the avoidance of doubt, Nominee Accounts must be held for the benefit of a 3rd party eligible for applying for Notes in their own right. Any QII or Investor with a withholding-tax exemption MUST ATTACH A COPY OF THE CERTIFICATE OF EXEMPTION.
- ALL INVESTMENTS MUST COMPLETE SECTION. ONLY ONE ADDRESS MAY BE ENTERED.

Please enter your FULL MAILING ADDRESS, including, where applicable, P.O. Box, Postal Code and the City/Town and Country. A Street Address is optional but encouraged provided a valid mailing address is included. This address will be used for correspondence relevant to your note holding, and it is vital that details herein are correct and accurate, please also provide us with your mobile number, landline telephone contact (if any) and e-mail address.

RECEIPT OF REFUNDS

- All residents will be refunded by EFT or TISS for the sukuk Notes not allotted or in the event of an oversubscription. Please fill out your bank information in the boxes provided. Please note that the bank details must be confirmed by either attaching a blank cheque that is clearly marked cancelled or provide a letter or bank mandate form from the bank confirming the bank details.
- Any refunds paid back to EAC Nationals outside Tanzania (with the exception of QII's that submit Letters of Undertaking) and Foreign Investors will be by swift transfer in Tanzania Shillings, at the cost of the respective Investor.

ALL INVESTORS MUST COMPLETE THIS SECTION.

Please read the instructions below carefully:

- Primary Investors must sign in the box labelled "Signature 1" and Joint Investors if any, must sign in the box labelled "Signature 2"
- Corporate Investors Applications must be signed by two authorized signatories/officials or one Director and an authorized signatory/official. Where the investor is a Company registered under the Company's Act the company seal/stamp must be affixed in the space provided.
- Forms signed by thumbprint must have the thumbprint witnessed. The witness must sign next to the thumbprint and write down his/her full name and identification documents number.