

JOINT APPLICANT(S) (ALL MUST SIGN BELOW):

3.
Surname/Title _____
Other Name(s) in full _____
Address in full _____

Telephone number _____
Date of Birth _____
Saint Lucia National YES NO
EC National YES NO
Employee of ECFH YES NO
Country of Citizenship _____
Occupation _____
Passport/National Identification Number _____
Existing ECFH Shareholder YES NO
Investor ID# _____
Number of Shares Beneficially Held _____
Email Address _____
Signature _____

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Number of Shares Beneficially Held _____
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PLEASE NOTE THE FORM OF DIVIDEND PAYMENT PREFERRED:

<input type="checkbox"/> Dividend cheque to be mailed to the above address described above. Please note that all dividends will be paid in EC\$'s.	<input type="checkbox"/> EC\$ funds deposited directly to my/our bank: Bank Name: _____ EC\$ Account Number: _____ Bank Address: _____ (For deposit to Savings or Chequing Accounts only)
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DECLARATION:

I/We the Subscriber(s), by signing this subscription form, acknowledge receipt of this Prospectus dated 12th June 2007. Further, I/we also acknowledge that I/we have read the Terms and Conditions of the ECFH Share Issue and agree that by signing this subscription form I/we have agreed to those terms. The signature(s) below is/are executed for and on behalf of the applicant/all applicants on this Form.

SUBSCRIBER'S SIGNATURE: _____ DATE: _____

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(If a corporation, under seal or stamp and with title(s) of authorised signatory(ies). Please also include a certified copy of your certificate of incorporation.)

TERMS, REPRESENTATIONS & WARRANTIES OF THE APO

THE SUBSCRIBERS/SUBSCRIBER BY SIGNING THE REVERSE SIDE OF THIS SUBSCRIPTION FORM UNDERTAKE(S), REPRESENT(S) AND WARRANT(S) TO THE COMPANY AS FOLLOWS:

- (i) The information on the Subscription Form is full, true and complete;
- (ii) I/We have the legal capacity and authority and am/are permitted by applicable law to execute and deliver this Subscription Form;
- (iii) I/we understand that the offer is only being made in the OECS countries: Anguilla, Antigua and Barbuda, British Virgin Islands, Dominica, Grenada, Montserrat, St. Kitts and Nevis, Saint Lucia, and St. Vincent and the Grenadines and Non OECS countries of Trinidad and Tobago, Barbados, Jamaica and is being conducted in compliance with the applicable laws of Saint Lucia and that I/we represent that the shares are not being purchased directly or indirectly for the account of a resident of any other jurisdiction and I/we submit exclusively to Saint Lucian law and the jurisdiction of Saint Lucia including any rights or remedies that may be available therein;
- (iv) I/We understand that the subscriber's capital contribution cannot be withdrawn from the Company
- (v) I/we have read the Prospectus understand that the terms and conditions expressed therein are incorporated into this Subscription Form.