



# CUSTOMER NOTICE

## NOTICE TO THE PUBLIC

### **Hydro Belize Limited – Initial Public Offering (IPO)**

Atlantic Bank Limited hereby advises the public that it has been appointed as Paying Agent for the Initial Public Offering ("IPO") by the Government of Belize ("GOB" or "Offeror") of up to 4,000,000 ordinary shares (the "Shares") of the issued outstanding paid-up share capital of Hydro Belize Limited ("HBL" or "Issuer").

### **Application Period**

Atlantic Bank Limited will ONLY accept applications up to 20 January 2026.

### **Cut-Off Date**

The cut-off date for the receipt of payment is 4 February 2026. Payments received after this date will not be accepted and will be refunded.

### **Submission Options**

In the capacity of Paying Agent, Atlantic Bank Limited will ONLY accept completed and signed share purchase application forms from investors through the following channels:

- **Electronic Applications:** Share purchase application forms can be completed and submitted via the Hydro Belize Limited website at [www.hydrobelize.com](http://www.hydrobelize.com).



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- **Physical Applications:** Completed and signed share purchase application forms may be submitted, along with proof of payment and proof of ID, at the following location ONLY:

Atlantic Bank Limited  
Treasury Department, Fourth Floor, Main Office  
Cor. Cleghorn Street and Freetown Road  
Belize City, Belize C.A.

It is the responsibility of investors to obtain share purchase application forms from the above-mentioned Atlantic Bank Freetown Office or from other channels as designated by the Offeror and/or Issuer. For more information, investors should visit the Issuer's website at: [www.hydrobelize.com](http://www.hydrobelize.com)

## Accepted Payment Methods

Atlantic Bank will accept payments for shares in the IPO through the following methods ONLY:

- Bank Draft
- Wire Transfer
- Bank Transfer
- Cash Deposit (maximum of BZ \$2,900)

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## Payment Rules

- All wire transfers, bank drafts, and bank transfers must be made payable to:

Ministry of Finance

Account Number: 2110074269

- Bank drafts must be deposited at the above-mentioned Atlantic Bank Freetown Office.
- Cash deposits must be made at the above-mentioned Atlantic Bank Freetown Office. Cash payments for the purchase of shares are limited to a maximum of BZ \$2,900 per applicant. Where the total purchase price exceeds BZ \$2,900, the balance must be settled through the other acceptable non-cash payment methods outlined above.
- Payments may be made electronically through an investor's online banking platform
- Existing ABL customers can also make payments in person at the above-mentioned Atlantic Bank Freetown Office by requesting a transfer via teller or customer service agent.
- All applicable bank charges and fees shall be the responsibility of the investor.
- Payments made through any other method will not be accepted.

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## Important Notes

- Submission of a completed application form constitutes an irrevocable offer by the applicant for the purchase of shares, but does not constitute approval or acceptance by the Offeror. All applications are subject to review and approval by the Offeror and/or Issuer in accordance with the terms and conditions set out in the IPO prospectus.
- In its capacity as Paying Agent, Atlantic Bank Limited does not review, approve, or reject any applications for participation in the IPO. Decisions regarding eligibility, allocation, or acceptance of share purchases are made solely by the Issuer or its authorized agents.
- Each applicant bears full responsibility for all bank charges and fees, wire transfer charges, and any other costs arising from or related to the transfer of funds for the purchase of shares in connection with the IPO.
- Fractional shares will not be issued or sold. All applications must be for whole shares only. In the event of any discrepancy between the number of shares applied for and the amount of payment received, the number of shares applied for shall take precedence, subject to the maximum number of whole shares purchasable with the monies paid. Any portion of a payment that would otherwise represent a fractional share will be refunded, net of any applicable bank charges and fees. All transactions will be rounded to the nearest whole share, and only whole shares will be allocated.
- Investors may not apply for or purchase shares on behalf of another person. All application forms must be completed in the name of the individual or entity intending to hold the shares.
- Each investor is solely responsible for reviewing the offer documents, conducting their own due diligence, and, where appropriate, seeking independent professional advice prior to making an investment decision.
- Physical applications will only be accepted at the above-mentioned Atlantic Bank Freetown Office. Applications will not be received or processed at any other Atlantic Bank Limited branch.
- Prospective investors are required to carefully review the Hydro Belize Limited IPO Prospectus for full details regarding the securities being offered, including parties involved, terms, conditions, risks, and eligibility requirements.
- By submitting an application, investors acknowledge that they have read and understood the IPO prospectus and accept the terms and conditions therein.



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## Disclaimers and Waivers

- Atlantic Bank Limited acts solely as the paying agent in connection with the IPO, which is limited strictly to processing applications and payments in accordance with instructions from the Offeror and/or Issuer. Atlantic Bank Limited does not act as an arranger, underwriter, advisor, broker, or dealer in respect of the IPO, and does not provide any investment, legal, tax, or financial advice. Atlantic Bank Limited makes no representation or warranty as to the accuracy, completeness, or adequacy of the offer documents and assumes no responsibility or liability whatsoever in relation to the merits of the IPO or the performance of the securities offered.
- Atlantic Bank Limited is not responsible for the performance of the investment, the accuracy or completeness of information contained in the prospectus, or any losses that may arise from an investment in the Issuer. Any statements relating to the Issuer's past, present, or future performance are expressly not endorsed by the Bank.
- The Bank shall not be liable for any losses, damages, or claims arising directly or indirectly from participation in the IPO, including any fluctuations in the market value of the securities on offer. Participation in the IPO is entirely at the investor's own risk.
- The Bank shall not be responsible for any errors, delays, or omissions caused by the Offeror, Issuer, intermediaries, or any other third party.
- The Bank shall not be liable for any disputes, errors, or issues arising from application review, allocation decisions, or acceptance of subscriptions.
- The Bank is under no obligation to update or correct any information in connection with the IPO, even if new information becomes available after publication of the offering documents.
- Atlantic Bank Limited is not affiliated with, does not own, operate, or control the website hydrobelize.com. Atlantic Bank Limited makes no representations or warranties of any kind regarding the content, accuracy, reliability, or availability of information, products, or services provided on or through hydrobelize.com. Atlantic Bank Limited shall not be responsible for or liable for any issues, losses, damages, or claims arising out of or in connection with the use of, or reliance on, hydrobelize.com, including but not limited to technical issues, inaccuracies, third-party content, or external links.

**END OF NOTICE**