Dear Customer,

We write with regards to your contract with one of the following SNL group companies:

- SNL Financial Limited
- SNL Financial ULC
- SNL Financial Australia Pty Ltd

("SNL Entities")

In September 2015, the SNL group of companies were acquired by S&P Global Inc. The organization has since undergone an internal reorganization. Accordingly, it has been decided that S&P Global Market Intelligence LLC shall be the new contracting and billing party for customer agreements in place

of the SNL Entities going forward.

Therefore, when your contract with the SNL Entity ("SNL Contract") comes to the end of its current term,

S&P Global Market Intelligence LLC will send you an invoice for a new term. By paying that invoice, you

are agreeing to enter into a new contract with S&P Global Market Intelligence LLC ("New Contract") commencing on the expiry of your SNL Contract. The terms of the New Contract shall be either:

- (i) As set out in a new contract signed by you and S&P Global Market Intelligence LLC, or
- (ii) If no new contract is signed, on the same terms as the SNL Contract.

Please note the following company details for S&P Global Market Intelligence LLC:

Name: S&P Global Market Intelligence LLC

Business Address: 55 Water Street, New York, NY 10041, United States

U.S. Tax ID for billing purposes: 13-4155501

Please be assured that the change in contracting entity will not affect the delivery of the service to you. Should you have any questions regarding the changes, please contact your relationship manager. Sincerely,

Frank LoVaglio
Senior Director, Global Sales Operations
S&P Global Market Intelligence LLC