THE COTTON COMPANY
OF ZIMBABWE LIMITED

20 April 2018

TO WHOM IT MAY CONCERN

Dear Sir/ Madam,

RE: REFERENCE LETTER: INTEREST RESEARCH BUREAU ZIMBABWE (PVT) LTD - OVERCHARGING OF INTEREST ON BANK ACCOUNTS

This serves to confirm that Interest Research Bureau Zimbabwe (IRBZ) (Pvt) Ltd was engaged by The Cotton Company of Zimbabwe in interest recalculation on both overdrawn and credit accounts. IRBZ has assisted our organization to recover Hundreds of Thousands of United States Dollars.

The service was highly professional in their dealings with Cottco and the monthly progress reports were delivered very effectively, hence assisted the Cottco to improve its interest management process.

We take this opportunity to place on record our appreciation of their valued support which we have enjoyed over the years.

We recommend them to you should you require their assistance.

Yours faithfully,
For and on Behalf of Cotton Company of Zimbabwe

MR P. MANAMIKE
MANAGING DIRECTOR

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