



Head Office

RioZim Limited
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09 December 2019

To whom it may concern

Dear Sirs,

**RE: Reference Letter for Interest Research Bureau Zimbabwe (Private) Limited-
Overcharged Interest on Bank Accounts**

We write to confirm that we have previously engaged Interest Research Bureau Zimbabwe (Private) Limited for the investigation and recalculation of interest charged on one of our bank accounts in 2015. Since then, we have not conducted any further business with them. We were pleased with their services and had a good mutually beneficial business relationship with them during and after the engagement.

Should you require any further information, please do not hesitate to contact the undersigned.

Yours sincerely


Wilson Gwatiringa
Corporate Affairs Executive.

Directors

S R Beebeejaun, (Chairman), B Nkomo (Chief Executive Officer)*, J M Chikura, C Dengu,
C K Jain, K Matshema, M T Seseke, M M Chabira, J M Chema