

DATE: 22nd October 2014

DEED OF ADHERENCE

THIS DEED is made on 22nd October 2014

BETWEEN:

The John Garvey Pension Scheme of Daws House 33-35 Daws Lane , London NW7 4SD(the "New Shareholder")

Sapphire Financial Solutions LTD whose registered office is situate at Kingswood, Turncroft Hall, Darwin Lancashire, BB3 2BT (the "Company")

INTRODUCTION

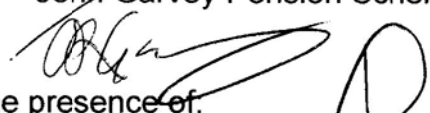
- (A) The New Shareholder has subscribed for £55,000 class B shares of £1.00 each in the Company.
- (B) This Deed is entered into pursuant to an agreement (the "Shareholders' Agreement") dated 22nd October 2014 made between, the Company and The Trustees of The John Garvey Pension Scheme


NOW IT IS AGREED as follows:

1. The New Shareholder confirms that he has received a copy of the Shareholders' Agreement and undertakes to be bound by all its terms that are capable of applying to him with effect from the date on which he is registered as a shareholder in the books of the Company
2. Nothing in this Deed shall release the Transferor of shares in the Company to the New Shareholder from any liability in respect of any obligations under the Shareholders' Agreement which were due to be performed by him before the date of this Deed.
3. This Deed shall be governed by and construed in accordance with English law and the New Shareholder submits to the jurisdiction of the English courts.

EXECUTED as a Deed on the date specified above.

Executed and Delivered as a Deed by John Ronald Garvey acting as trustee of The John Garvey Pension Scheme


in the presence of:

Signature of Witness: 

Name(s) of Witness: DAVID NICKLIN

Address of Witness: 20 CROMER ROAD

CHEADLE
SK82AX

Executed and Delivered as a Deed by
Sapphire Financial Solutions Ltd

Acting by
Director



in the presence of:

Signature of Witness:



Name(s) of Witness:

DAVID NICHOLIN

Address of Witness:

20 CROWER ROAD

CHESTER

CH48 2AX