



FORM 10A

MATERIAL CHANGE REPORT

Pursuant to Section 64 of the Securities Act, 2012

By sferreira at 2:28:04 pm, 22 Mar 2024

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer
Guardian Holdings Limited

2. DATE OF MATERIAL CHANGE

Date of material change
March 21, 2024

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change
<p>Guardian Holdings Limited (“GHL”) wishes to advise that pursuant to authorisation by its Board of Directors, GHL executed a Loan Agreement effective 21st March, 2024, arranged by Guardian Group Trust Limited (“GGTL”) for a maximum amount of TT\$450 Million. The proceeds from this facility will be allocated for general corporate purposes.</p> <p>The total loan amount of up to TT\$450 Million will be disbursed in two tranches. The first tranche (“Tranche A”) was disbursed on 21st March 2024 in the sum of TT\$382 Million at a rate of interest of 5.35% per annum. The second tranche (“Tranche B”) is proposed to be disbursed at a later date for a facility of up to TT\$68 Million or the equivalent denominated in any other currency, at a rate of interest of 5.20% per annum. Both Tranche A and Tranche B will mature on 21st June 2029. The Security documents for this loan include a Debenture and Deed of Priority.</p>

4. DETAILS OF PUBLICATION OF MATERIAL CHANGE

	YES	NO
Will you be seeking an exemption from publishing a notice in accordance with Section 64(2) of the Securities Act 2012?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If “No”

Date of Publication of Notice (dd/mmm/yyyy)	on or before March 28, 2024
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If “Yes”

State the reasons for applying for the exemption
N/A




5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	KRYSTAL BAYNES-HOSEINEE
Position in Organization	CHIEF GOVERNANCE OFFICER & CORPORATE SECRETARY
Business Address	1 Guardian Drive, Westmoorings
Work Phone (1-xxx-xxx-xxxx)	1-868-226-2043
Fax Phone(1-xxx-xxx-xxxx)	
Email Address	Krystal.Baynes-Hoseinee@myguardiangroup.com

6. DATE, CERTIFICATION AND SIGNATURE

I hereby certify that the statement and information contained in this form and any attachment hereto are true and correct to the best of my knowledge and belief and submitted in compliance with the provisions of the Securities Act, 2012. I understand that any misrepresentation, falsification or material omission of information on this application may result in a breach of the Securities Act, 2012.

Krystal Baynes- Hoseinee		Chief Governance Officer and Corporate Secretary	March 22, 2024
Print Name	Signature	Position	Date

FOR OFFICIAL USE ONLY

Tool	ID Information
Registrant's Number	
Director's Number	
Document / Record Number	
Record's Management Date Received (dd/mm/yyyy)	

Approved By : _____ Date (DD/MM/YYYY) _____