FORM 10A





Pursuant to Section 64 of the Securities Act, 2012

1. NAME OF REPORTING ISSUER

Name of Reporting Issuer Massy Holdings Ltd.

2. DATE OF MATERIAL CHANGE

Date of material change April 15, 2025

3. DESCRIPTION OF MATERIAL CHANGE

Provide a description of the material change

The Company and First Citizens Bank Limited ("FCBL") mutually agreed to the commercial terms for the issue of a Medium-Term Loan not exceeding Three Hundred Million Trinidad and Tobago Dollars (TT \$300,000,000).

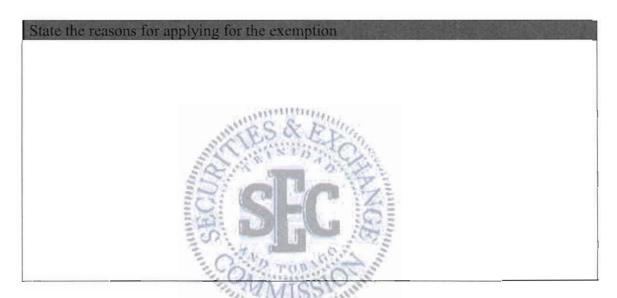
All of the proceeds of the Loan are intended to be utilised by the Company to refinance existing long-term debt which matured in 2024 and was refinanced using short-term bridge financing. The above transaction will not result in any new borrowings for the Company.

The Loan will carry a tenor of 8 years. Interest on the Loan will be annually reset and paid on a quarterly basis commencing three (3) months after closing.

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?			X
If "No" Date of Publication of Notice			
(dd/mmm/yyyy)	22/04/2025		

If "Yes"



5. DETAILS OF SENIOR OFFICER

Name (First name, Last name)	Ms. Wendy Kerry
Position in Organization	EVP, Group General Counsel & Corporate Secretary
Business Address	Third Floor, Invaders Bay Tower, Off Audrey Jeffers Highway, Port of Spain
Work Phone (1-xxx-xxx-xxxx)	1-868-625-3426
Fax Phone(1-xxx-xxx-xxxx)	1-868-627-9061
Email Address	wendy.kerry@massygroup.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.

Print Name	Signature	Position	Date	
Wendy Kerry	where	EVP, Group General Counsel & Corporate Secretary	Apr 22, 2025	

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Tool	1D Information	
Registrant's Number		
Director's Number		
Document / Record Number		
Record's Management Date Received (dd/mm/yyyy)		
	AT MARKET OF PARTY OF THE PARTY	
Approved By:	Date (DD/MM/YYYY)	
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