IN THE MATTER OF THE INVESTMENT BUSINESS ACT 2003

LEGAL NOTICE

NOTICE IS HEREBY GIVEN that Online Wealth Management Ltd., an exempted company,

(the "Act")

intends to make application to the Bermuda Monetary Authority for a licence pursuant to Section

for a licence pursuant to Section 16 of the above Act.

Appleby (Bermuda) Limited

Attorneys for the Applicant