THIS NOTICE CONTAINS INFORMATION FOR THE BENEFICIAL OWNERS OF THE NOTES. IF APPLICABLE, ALL DEPOSITARIES, CUSTODIANS AND OTHER INTERMEDIARIES RECEIVING THIS NOTICE ARE REQUESTED TO PASS THIS NOTICE TO SUCH BENEFICIAL OWNERS IN A TIMELY MANNER.

If you are in any doubt as to the importance of this notice, you are recommended to seek your own financial, legal or other advice from your stockbroker, bank manager, solicitor, accountant or other appropriately authorised independent financial adviser.

If you have recently sold or otherwise transferred your entire holding(s) of the Notes referred to below, you should immediately forward this document to the purchaser or transferee or to the stockbroker, bank or other agent through whom the sale or transfer was effected for transmission to the purchaser or transferee.

CRH FINLAND SERVICES OYJ

(a company incorporated under the laws of Finland whose registered office is at Lars Sonckin kaari 16, 02600 Espoo, Finland)
(the "Issuer")

NOTICE TO THE HOLDERS OF THE

EUR 500,000,000.00 Notes due 2023 (ISIN: XS2169281131)

of the Issuer presently outstanding (the "**Noteholders**" and the "**Notes**", respectively)

NOTICE IS HEREBY GIVEN that Deutsche International Corporate Services (Ireland) Limited wishes to be released and Apex Fund Services (Ireland) Limited wishes to be appointed in its place as Paying Agent under the Agency Agreement dated 22 July 2013 relating to the Issuer and the Notes. The Issuer will provide a further notice to you in due course if this change is effected.

The Trustee expresses no opinion as to the contents of this notice and makes no representation that all relevant information has been disclosed to the Noteholders herein.

Queries may be addressed to the Issuer at the address set out above.

This notice is given by

CRH FINLAND SERVICES OYJ

Date: 7 October 2020