



THIS DOCUMENT IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION. If you are in any doubt as to the action you should take, you are recommended to seek your own personal financial advice from your stockbroker, solicitor, accountant or other independent professional adviser, authorised under the Financial Services and Markets Act 2000, immediately.

If you have sold or otherwise transferred all your Ordinary Shares or all your Convertible Preferred Ordinary Shares in Celtic plc, you should forward this document, together with its enclosures, immediately to the purchaser or transferee or to the stockbroker, bank or other agent through whom the sale was effected, for transmission to the purchaser or transferee.

12 October 2015

To Ordinary Shareholders, Convertible Preferred Ordinary Shareholders and, for information only, Preference Shareholders.

Dear Shareholder,

Annual General Meeting

The Annual General Meeting (AGM) will be held at **Celtic Park** on **Friday 20th November 2015 at 10.30 am.**

Only Ordinary and Convertible Preferred Ordinary shareholders are entitled to attend and vote at the AGM. Your pack contains a Proxy Form incorporating an Attendance Card, together with Notice of the Meeting and some explanatory notes.

If you are attending the Meeting, please bring your Attendance Card with you. If you are unable to attend, you may appoint a representative, or proxy, to attend and vote in your place. If so, please complete and return the Proxy Form in accordance with the instructions set out on it.

In order to save costs and reduce the environmental impact of producing the Annual Report, the Annual Report is sent only to those shareholders who have confirmed that they wish to continue to receive a paper copy. The full Annual Report is available for download from the Company's website at **www.celticfc.net**.

I would also draw your attention to the information set out on the reverse of this letter relating to recent "scam" activity and would urge you to exercise caution if you receive any unsolicited telephone calls relating to your shareholding.

Thank you for your continued interest in Celtic.

Yours sincerely

Ian P Bankier
Chairman

Unsolicited telephone calls relating to your investment in Celtic plc

A number of shareholders have again received unsolicited telephone calls concerning their investments in Celtic plc. Telephone numbers are usually taken from publicly available resources such as shareholder lists and investors will often be told that they need to make a quick decision or miss out on the deal. Shareholders should be extremely wary of any unsolicited advice, offers, approaches or other communications regarding their shares and/or personal information.

Following a recent increase in the prevalence of so-called 'boiler room' scams, the Financial Conduct Authority (FCA) and the Institute of Chartered Secretaries (ICSA) have produced advice warning investors about unsolicited communications concerning investment matters, which is available in full by going to: <http://www.fca.org.uk/consumers/scams/investment-scams/share-fraud-and-boiler-room-scams>

Please note the following recommendations in particular if you receive any unsolicited investment advice:

- Reduce the number of unsolicited mailings and cold calls you receive by registering with the Telephone Preference Service and Mailing Preference Service.
- Make sure you get the correct name of the person and organisation.
- Check that they are properly authorised by the FCA before getting involved by visiting <http://www.fca.org.uk/register>. You should access the Register only through the FCA website rather than through links in emails or on the website of a firm offering you an investment. Also check the address of the FCA website is correct and there are not subtle changes that mean it is a fake.
- To confirm the identity of an authorised firm ask for their "firm reference number" (FRN) and contact details, but always call them back on the switchboard number given on the FCA's Register.
- With fraudsters adapting their tactics you should make additional checks to confirm you are dealing with the financial services firm in question and have the correct contact details – especially if you have been cold-called. This might include checking the details on the firm's website, or with directory enquiries or Companies House: (<https://www.gov.uk/government/organisations/companies-house>).
- If you have been approached about an investment scam – or a firm you suspect is not legitimate - or think you have been the victim of a share scam, report the matter to the FCA either by calling 0800 111 6768, or visiting <http://www.fca.org.uk/consumer>
- If the calls persist, hang up.

Further information and advice on scams, and how to protect yourself from them, can also be found on the Consumer Information section of the Financial Conduct Authority website at <http://www.fca.org.uk/> and at <http://www.adviceguide.org.uk/>

We continue to encourage Celtic shareholders to be vigilant.