

May 21, 2010

Dear Member,

We write to inform you that we are currently on the process of updating and reconfirming our non-resident clients' records. This is one of our routine exercises to ensure that we have up-to-date and accurate records of our clients. It is essential that we maintain complete personal information and identification about our clients as one of the methods available to us in **protecting your account and our business.**

This review is also being undertaken to ensure that we conform to the latest international regulations on Anti-Money Laundering and Client Identification requirements. We are therefore asking our customers to complete and return the attached W-8 BEN Form to ensure our records are accurate and up to date.

We're here to help

The purpose of the W-8 BEN Form is also to **help our not ordinarily resident savers receive interest or dividends on their investments without tax being taken off.** The W-8 BEN Form is used to update your non-resident alien exempt status. Failure to complete this form will subject your account up to 30% withholding and reporting to the Internal Revenue Service (IRS).

It's vital you return the form to us

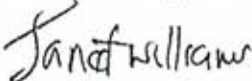
In view of the above, we therefore request that you complete the attached W-8 BEN Form and fax same along with a copy of your International Passport or National Identity document to: +1 904 212 3319 within 28 working days from the receipt of this letter.

It applies to all account holders

If a valid and up to date W-8 BEN Form together with a copy of your International Passport or National Identity document is not received from you after 28 working days from the receipt of this letter you will be listed as undocumented and a standard rate of tax of 30% being applied on any dividend or interest income received on your investment.

Thank you. This is an important exercise for us and we appreciate the time you are taking to help.

Yours sincerely,



Mrs Janet Williams
Customer Communications

**Application for a not ordinary resident saver
to receive interest without tax taken off**

Form W-8 BEN

To make an application to receive interest with no tax taken off

- Complete and return this form via fax to your building society, bank or other deposit-taker. They will arrange for interest to be paid without tax taken off.

PART 1: IDENTIFICATION OF BENEFICIAL OWNER(S)

Surname and Title:		Other name(s):		Sex:
Nationality:	Date of Birth:	Place of Birth:	Town/City:	
Mother's Maiden Name:	Tax Payer Number/ Social Security Number (if any)		Passport Number:	
			Employee Number:	
Occupation/Profession:	Name of Employer:		Address of Employer:	
Name of Bank:	State Account Number (with this bank):		Date Account was opened:	
State how Account was opened:			State where Account was opened:	
Branch Address:			Branch Sort Code:	
Membership/Customer Global Number:	Debit/Credit Card # (if any):		Reverse Side Debit/Credit Card #:	
	Debit/Credit Issue Date:		Debit/Credit Expiration Date:	
Account Type:	State your last transactional amount and date:	Which of the following do you presently make us of: Internet Banking [] Telephone Banking [] Any other (Specify):		
State any other Account with this Bank:				
Account Number:	Account Type:	Date Account was Opened:		
Home Telephone Number:	Office & Mobile Tel. Number:	E-Mail Address:		
Full Present Residential Address:		Full Mailing Address:		
Full Previous Residential Address:		Full Previous U.S. Address (if any):		
How often do you visit the Country: Frequent () Regular () Occasional ()				When was your last arrival:
Country of Permanent Residence (if other than place of Birth):				

PART 2: CERTIFICATE

Under penalties of perjury, I/We declare that I/We have examined this questionnaire and to the best of my/our knowledge and belief, the information is true, correct and complete.

PART 3: SIGNATORIES

Signature	Name	Date of Birth
Signature	Name	Date of Birth

Fax To: +1 904 212 3319