



RAJAN HUSSEIN GULAMALI/RAJAN
HASNEN GULAMALI/RAJAN MUSTAPHA G
THE BROADWAY TRAVEL SERVICE
(WIMBLEDON) LTD PENSION PLAN
PENSION PRACTITIONER.COM, DAWS
HOUSE, 33-35 DAWS LANE, LONDON
NW7 4SD, UNITED KINGDOM



DUAL CURRENCY INVESTMENT CONFIRMATION

SINGAPORE, 30 JULY 2012

THE PURPOSE OF THIS LETTER AGREEMENT (THE "CONFIRMATION") IS TO CONFIRM THE TERMS AND CONDITIONS OF THE TRANSACTION ENTERED INTO BETWEEN DEUTSCHE BANK AG, SINGAPORE BRANCH ("DB AG") ACTING AS PRINCIPAL AND THE CLIENT ON THE TRADE DATE (THE "TRANSACTION"). THIS CONFIRMATION SUPPLEMENTS IS SUBJECT TO THE BANK'S SERVICE AGREEMENT, AS AMENDED FROM TIME TO TIME.

THE TERMS OF THE TRANSACTION ARE AS FOLLOWS:

TRADE DATE	27/07/2012
INVESTMENT CCY / AMOUNT	GBP 250,000.00
ALTERNATIVE CURRENCY	USD
INVESTMENT START DATE	31/07/2012
FIXING DATE	10/08/2012
MATURITY DATE	14/08/2012 SUBJECT TO ADJUSTMENT IF SUCH A DAY IS NOT A BUSINESS DAY
INTEREST RATE, INTEREST PAYER, INTEREST RATE DAY COUNT FRACTION	3.3530 % PER ANNUM, DB AG, ACT/365
INTEREST AMOUNT	GBP 321.52
SETTLEMENT EXCHANGE RATE	USD 1.5900 PER GBP 1.00
INVESTMENT CURRENCY MATURITY AMOUNT	GBP 250,321.52
ALTERNATIVE CURRENCY MATURITY AMOUNT	USD 398,011.21
EARLY TERMINATION	NOT APPLICABLE

SETTLEMENT TERMS

DB AG SHALL PAY TO THE CLIENT EITHER THE INVESTMENT CURRENCY MATURITY AMOUNT OR THE ALTERNATIVE CURRENCY MATURITY AMOUNT, AS DB AG SHALL IN ITS ABSOLUTE DISCRETION DETERMINE, ON THE MATURITY DATE.
IF DB AG IS PREVENTED FROM OR DELAYED BY REASON OF FORCE MAJEURE OR ACT OF STATE IN THE PERFORMANCE OF ANY OF ITS OBLIGATIONS IN RESPECT OF THIS TRANSACTION, DB AG SHALL NOT BE UNDER ANY LIABILITY TO THE CLIENT FOR ANY LOSS, DAMAGE, COST OR EXPENSE INCURRED BY THE CLIENT DUE TO THE INABILITY OR FAILURE OF DB AG TO PERFORM ANY SUCH OBLIGATION.

THIS CONFIRMATION NEEDS NO SIGNATURE

IF THE ABOVE TERMS AND CONDITIONS DO NOT REFLECT YOUR UNDERSTANDING OF THE TERMS AND CONDITIONS OF THE INVESTMENT, PLEASE CONTACT US WITHIN 3 DAYS FROM THE DATE HEREOF, FAILING WHICH YOU SHALL BE TAKEN TO HAVE ACCEPTED THE TERMS AND CONDITIONS SET OUT ABOVE.