



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

TERM LOAN CONFIRMATION

SINGAPORE, 18 NOVEMBER 2011

WE CONFIRM OUR TERM LOAN TO YOU.

FROM 18/11/2011	TO 02/12/2011	INTEREST RATE 1.8000 % P.A.	CALC.BASE ACT/365	CURRENCY GBP	AMOUNT 125,000.00
PRINCIPAL				GBP	125,000.00
AT MATURITY INTEREST FOR 14 DAYS				GBP	86.30
TOTAL				GBP	125,086.30

WE CREDIT
ACCOUNT 6023444065
GBP 125,000.00
VALUE 18/11/2011

WE DEBIT AT MATURITY
ACCOUNT 6023444065
GBP 125,000.00
VALUE 02/12/2011

INTEREST FROM
ACCOUNT 6023444065
GBP 86.30
VALUE 02/12/2011

THIS CONFIRMATION NEEDS NO SIGNATURE



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TERM LOAN CONFIRMATION

SINGAPORE, 18 NOVEMBER 2011

WE CONFIRM OUR TERM LOAN TO YOU.

FROM	TO	INTEREST RATE	CALC.BASE	CURRENCY	AMOUNT
21/11/2011	05/12/2011	1.8000 % P.A.	ACT/365	GBP	200,000.00
PRINCIPAL				GBP	200,000.00
AT MATURITY INTEREST FOR 14 DAYS				GBP	138.08
TOTAL				GBP	200,138.08

WE CREDIT
ACCOUNT 6023444065
GBP 200,000.00
VALUE 21/11/2011

WE DEBIT AT MATURITY
ACCOUNT 6023444065
GBP 200,000.00
VALUE 05/12/2011

INTEREST FROM
ACCOUNT 6023444065
GBP 138.08
VALUE 05/12/2011

THIS CONFIRMATION NEEDS NO SIGNATURE



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DUAL CURRENCY INVESTMENT CONFIRMATION

SINGAPORE, 18 NOVEMBER 2011

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	16/11/2011
INVESTMENT CCY / AMOUNT	EUR 233,798.60
ALTERNATIVE CURRENCY	GBP
INVESTMENT START DATE	18/11/2011
FIXING DATE	14/12/2011
MATURITY DATE	16/12/2011 SUBJECT TO ADJUSTMENT IF SUCH A DAY IS NOT A BUSINESS DAY
INTEREST RATE, INTEREST PAYER, INTEREST RATE DAY COUNT FRACTION	9.0000 % PER ANNUM, DB AG, ACT/360
INTEREST AMOUNT	EUR 1,636.59
SETTLEMENT EXCHANGE RATE	GBP .8620 PER EUR 1.00
INVESTMENT CURRENCY MATURITY AMOUNT	EUR 235,435.19
ALTERNATIVE CURRENCY MATURITY AMOUNT	GBP 202,945.13
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.



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THE TERMS OF THE TRANSACTION ARE AS FOLLOWS:

TRADE DATE	17/11/2011
INVESTMENT CCY / AMOUNT	GBP 200,000.00
ALTERNATIVE CURRENCY	USD
INVESTMENT START DATE	21/11/2011
FIXING DATE	01/12/2011
MATURITY DATE	05/12/2011 SUBJECT TO ADJUSTMENT IF SUCH A DAY IS NOT A BUSINESS DAY
INTEREST RATE, INTEREST PAYER, INTEREST RATE DAY COUNT FRACTION	7.0000 % PER ANNUM, DB AG, ACT/365
INTEREST AMOUNT	GBP 536.99
SETTLEMENT EXCHANGE RATE	USD 1.5950 PER GBP 1.00
INVESTMENT CURRENCY MATURITY AMOUNT	GBP 200,536.99
ALTERNATIVE CURRENCY MATURITY AMOUNT	USD 319,856.49
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.
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THE TERMS OF THE TRANSACTION ARE AS FOLLOWS:

TRADE DATE	17/11/2011
INVESTMENT CCY / AMOUNT	GBP 200,000.00
ALTERNATIVE CURRENCY	EUR
INVESTMENT START DATE	21/11/2011
FIXING DATE	01/12/2011
MATURITY DATE	05/12/2011 SUBJECT TO ADJUSTMENT IF SUCH A DAY IS NOT A BUSINESS DAY
INTEREST RATE, INTEREST PAYER, INTEREST RATE DAY COUNT FRACTION	5.5000 % PER ANNUM, DB AG, ACT/365
INTEREST AMOUNT	GBP 421.92
SETTLEMENT EXCHANGE RATE	GBP .8450 PER EUR 1.00
INVESTMENT CURRENCY MATURITY AMOUNT	GBP 200,421.92
ALTERNATIVE CURRENCY MATURITY AMOUNT	EUR 237,185.70
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.
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