



\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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, 22 DECEMBER 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	21/12/2011	
INVESTMENT CCY / AMOUNT	GBP	250,000.00
ALTERNATIVE CURRENCY	USD	
INVESTMENT START DATE	23/12/2011	
FIXING DATE	04/01/2012	
MATURITY DATE	06/01/2012	SUBJECT TO ADJUSTMENT IF SUCH A DAY IS NOT A BUSINESS DAY
INTEREST RATE, INTEREST PAYER, INTEREST RATE DAY COUNT FRACTION	7.2365 % PER ANNUM, DB AG, ACT/365	
INTEREST AMOUNT	GBP	693.91
SETTLEMENT EXCHANGE RATE	USD 1.5800 PER GBP 1.00	
INVESTMENT CURRENCY MATURITY AMOUNT	GBP	250,693.91
ALTERNATIVE CURRENCY MATURITY AMOUNT	USD	396,096.37
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.