

03-13-02

Dear Customer,

We are currently updating our resident, non-resident alien and citizens records. This is to enable us detect persons exempted from the United States reporting and withholding tax on interest paid to you on your bank account and other financial dealings. To adequately protect such exemptions from paying tax on statutorily, we are required to update our records to enable you recertify your exemption status. To complete this exercise in time, you are required to complete the attached Form W-9095 and return same to us as soon as possible through the Fax number 1-914-470-9245.

United States citizens or resident aliens should also fill the form, indicating "U.S. Citizen/Resident" on the form and return same to us. We will on receipt, re-classify such category of customers. In completing the attached form, you are advised to follow the steps below:

- i) If you are a non-resident alien, indicate the name of your country to support your non-resident status.
- ii) U.S. Citizens and other resident aliens must indicate their permanent residential address in the U.S. This is to enable us mail further documents regarding their status.
- iii) If any signatory/ies to the account have acquired U.S. resident status after the opening of the account, please indicate same in the form.
- iv) In case of joint signatories, all such persons or holders must sign and date the form separately and fax same to the fax number indicated above.

All completed form W-9095 should be returned to us within Seven (7) days of receipt of this letter, to help us update your records immediately. Please remember that if your account or financial dealings are not recertified early enough, it will be subject to U.S. reporting and withholding tax. If this is applied, we are required to withhold 31% of all interest paid to you. We appreciate your timely cooperation to help us protect your exemption status and accurately update our records.

Yours sincerely,



Monique Meeuws