

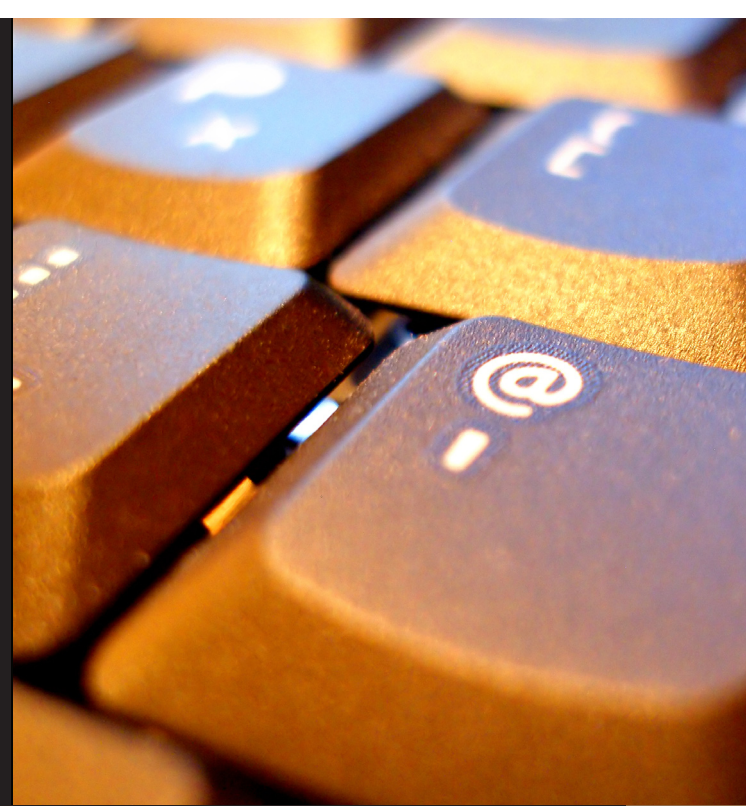
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SG Hambros is registered in England and Wales under number 964058. The company's registered office and principal place of business is at SG House, 41 Tower Hill, London EC3N 4SG. SG Hambros is authorised and regulated by the Financial Services Authority. SG Hambros Bank & Trust (Bahamas) Limited ('SGH Bahamas') SGH Bahamas is incorporated under the laws of the Commonwealth of the Bahamas under number 385. The company's registered office and principal place of business is at SG Hambros Building, West Bay Street, Nassau, Bahamas.

SG Hambros Bank & Trust (Bahamas) Limited is incorporated under the laws of the Commonwealth of the Bahamas and is licensed under the Banks and Trust Companies Regulation Act. The company's principal activities include banking, investment advisory services, trust and company administration and fund management. The paid-up capital and reserves of SG Hambros Bank & Trust (Bahamas) Limited exceeded US\$28 million as at 31 December 2006. Whilst the company's financial statements are not a matter of public record, copies of the most recent audited financial statements are available on request. SG Hambros Bank & Trust (Bahamas) Limited is a member of the Bahamas Deposit Insurance Fund ('the Fund') which was established by the Protection of Depositors Act 1999. The Fund is managed by the Board of Management of the Deposit Insurance Corporation and that Corporation insures each deposit held by a member institution which is payable in the Bahamas in Bahamian currency. Deposit insurance is limited to Bahamian \$50,000 or such greater amounts as the Bahamian Minister of Finance may by Order prescribe on the advice of the Central Bank of the Bahamas. Deposit insurance is limited to Bahamian- Dollar-denominated-deposits. SG Hambros Bank (Channel Islands) Limited ('SGH CI')

SGH CI is registered in Jersey under number 2693. The company's registered office and principal place of business is at PO Box 78, SG Hambros House, 18 Esplanade, St Helier, Jersey JE4 8PR. The Guernsey Branch of SGH CI has its principal place of business at PO Box 6, Hambro House, St Julian's Avenue, St Peter Port, Guernsey GY1 3AE. SG Hambros Bank (Channel Islands) Limited is regulated for banking and investment business by the Jersey Financial Services Commission. The Guernsey branch of SG Hambros Bank (Channel Islands) Limited is regulated for banking and investment business by the Guernsey Financial Services Commission and the Jersey Financial Services Commission. The paid-up capital and reserves of SG Hambros Bank (Channel Islands) Limited exceeded £150 million as at 31 December 2006. Copies of the most recent audited summary financial statements are available on request. There are no investor or depositor compensation schemes in place in Guernsey or Jersey. SG Hambros Bank (Gibraltar) Limited ('SGH Gibraltar')

SGH Gibraltar is registered in Gibraltar under number 1294. The company's registered office and principal place of business is at Hambro House, 32 Line Wall Road, Gibraltar. SG Hambros Bank (Gibraltar) Limited is regulated by the Gibraltar Financial Services Commission. The paid-up capital and reserves of SG Hambros Bank(Gibraltar) Limited exceeded £13 million as at 31 December 2006. Copies of the most recent audited financial statements are available on request. SG Hambros Bank (Gibraltar) Limited is a participant in the Gibraltar Deposit Guarantee Scheme ('the Scheme') established under the Deposit Guarantee Scheme Ordinance 1997 ('the Ordinance'). Payments under the Scheme are limited to 90% of a depositor's total deposits which qualify for compensation under the Ordinance subject to a maximum payment to any one depositor of £18,000 (or €20,000 if greater). Further details of the Scheme are available on request or can be found at www.gdgb.gi. The Scheme does not apply to fiduciary deposits. SG Hambros Bank (Gibraltar) Limited is a participant in the Gibraltar Investor Compensation Scheme. Further details are available on request or can be found at www.gics.gi. The price and value of investments and the income derived from them can go down as well as up and you may not get back the amount you invest. Changes in the rate of exchange may have an adverse effect on the value, price and income of investments in a currency other than your own. Past performance should not be seen as an indication of future performance. Any services and investments referred to may have tax consequences and it is important to bear in mind that we do not provide tax advice. The level of taxation depends on individual circumstances and such levels and bases of taxation can change. You should seek professional tax advice in order to understand any applicable tax consequences. For more information about SG Hambros, please visit www.sghambros.com © Copyright the Société Générale Group 2007. All rights reserved. 09/07



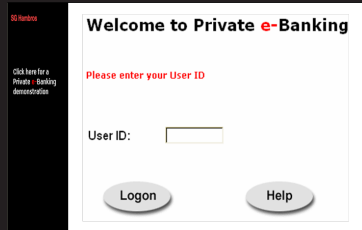
eBanking Guide to logging on

SG Hambros



eBanking Guide to logging on

First Logon

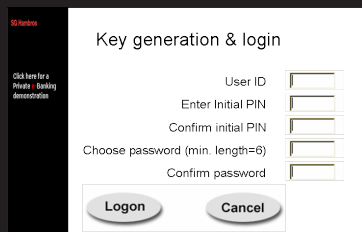


User ID

Your User ID is one of three security codes that you require to logon.

- Enter your User ID. Please ensure that you enter the code accurately and in lower case
- Click on Logon

You will need to enter your User ID for each subsequent logon, therefore you must memorise your User ID for future use.



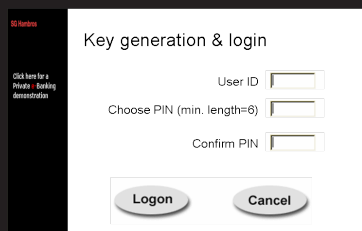
Initial (once-only) PIN

Your Initial (once-only) PIN is the second of three security codes.

- Enter your Initial (once-only) PIN
- Re-enter your initial PIN for verification

Please note that the PIN as well as the User ID and Password are case sensitive. If you do not login within the first 90 days of the receipt of your logon details, your access will expire. In such an event, please contact your private banker.

Password



Your Password is the third of three security codes.

- You now need to enter and confirm a Password of your choice. Your Password must be between 6 and 12 alphanumeric characters long and must include at least 2 numbers eg opae38. The Password is case sensitive
- Re-enter your Password for verification
- Click on Logon

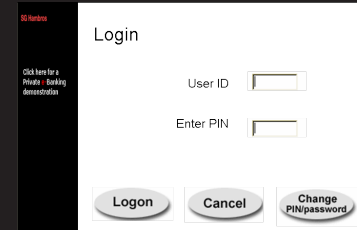
The Password that you choose is case sensitive, so please remember the exact format that you have chosen.

PIN

You will now need to enter and confirm a PIN of your choice. Your PIN must contain six numeric characters eg 264938.

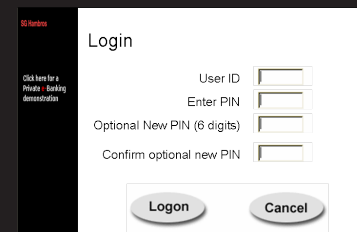
- Re-enter your new PIN for verification
- **Click on Logon**

Subsequent Logon



After the first logon, the process is much shorter and in a slightly different order.

- Enter your User ID
- Enter your PIN
- Enter your Password

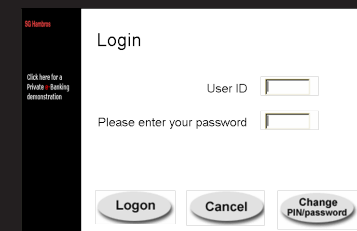


Changing your PIN

- If you wish to change your PIN, click on Change PIN/Password
- Enter your PIN
- Enter a new PIN which must contain six numeric characters eg 264938
- Re-enter your new PIN for verification
- Click on Logon to enter your Password to complete the logon process

You will be able to use your new PIN immediately.

Change your password



If you wish to change your Password, click on Change PIN/Password.

- Enter your Password
- Enter your new Password. Your Password must be between 6 and 12 alphanumeric characters long and must include at least 2 numbers eg opae49. The Password is case sensitive

