



Cairo Convention, 30<sup>th</sup> January 2006

## Certificate of Recognition

### Oasis Marketing

This Certificate is a token of our recognition and gratitude  
for your outstanding effort and contribution to the  
Credit Cards business in 2005.

A handwritten signature in black ink, appearing to read "NW".

Nicholas Winsor  
Head - Personal Financial Services

A handwritten signature in black ink, appearing to read "Puneet Chaddha".

Puneet Chaddha  
Head - Cards & Retail Assets  
Personal Financial Services