

August 12, 2005

Dear Sir / Madam,

Premium for Professional Indemnity

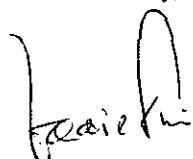
It is that time of the year to pay the premium charge for the professional indemnity, and we would like to introduce to you our "Professional Indemnity Premium Loan" to pay your premium charge. With this superb facility, you will not only make savings with our very competitive interest rate, you can also enjoy a long repayment term of up to 18 months.

The benefits of our "Professional Indemnity Premium Loan" include:

No minimum or maximum loan limit	You can borrow up to 100% of the premium charge, there is no minimum or maximum loan amount
Extremely Competitive Rate	We offer interest rate at Prime Rate (presently 6.75% p.a.)
No Handling Fee	No handling fee required
Flexible Repayment Term	From 6 months to 18 months at your choice

Jointly owned by Bank of America Corporation and Inchcape Plc, we have over 30 years experience in providing financial services and will be very pleased to be of services to you. Please call Mr. Pan Tam at 2872 3838 to apply for a "Professional Indemnity Premium Loan". Or you may apply by fax, please fill in the Reply Slip and fax it to us.

Yours faithfully,



Eddie Sin
Deputy Managing Director

Reply Slip for "Professional Indemnity Premium Loan"

Fax to : Inchroy Credit Corporation Ltd. Fax No. 2577 9862

Name of Applicant : _____

Contact Telephone Number : _____

Premium Demand Note Attached : () Yes () No

Loan Requested : HK\$ _____

Repayment Term : _____ months