

NOTICE TO CREDIT CARDHOLDERS

On August 25, 2008 by Order of The Supreme Court of The Bahamas, the credit card assets of Axxess International Limited which were transferred by Trust Deed dated March 15, 2002, to First Financial Caribbean Trust Company Limited in its capacity as the duly appointed Successor Trustee of the various trusts created by the trust agreements made between Leadenhall Bank & Trust Company Limited (as Trustee) and the respective holders of credit cards issued by Axxess International Limited.

Under the Order, the Successor Trustee is authorized to make a first distribution on a pro rata basis to all beneficiaries in the amount of \$9.8M, representing 70% of the sum of approximately \$14M held by the Successor Trustee.

For further information on the distribution of the credit card assets, and the status of your account, credit cardholders should contact the Successor Trustee at the following address:

Mr. Delroy Howell
First Financial Caribbean Trust Company Limited
Town Centre Building, 2nd Floor
Turks & Caicos Islands
Telephone no: (649) 941-8004
Fax no: (649) 941-8005
Email address: info@ffctrust.com