

## IMPORTANT NOTICE

### Changes to Telegraphic Transfers

**Dear customer,**

Please note the following changes to telegraphic transfers and related entries on your statements. These changes are effective as of 2 May 2010.

The changes are:

**1. The way charges are debited from your account**

You will now see two separate entries for a single telegraphic transfer, one for the principal amount and one for the charges. This will provide you with complete transparency of charges and will give you the ability to reconcile the bank charges and payment amounts.

**2. Expanded Narrative**

Depending on the nature of a transaction, additional information on the payment may appear in the narrative. For example, Beneficiary details, foreign currency amounts and exchange rates applied for a transaction.

*If you experience any difficulties in viewing your statements, please contact*

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