

9 November 2005

Dear Customer,

Professional Indemnity Insurance Repayment Plan

ORIX specializes its services to high caliber of individuals and your members with strong financial background are perceived as valuable customers to be served.

| Finance Type | | Finance Amount (HK\$) | Interest Rate | Monthly Installment (HK\$) |
|-----------------------------|---------------|--------------------------|-----------------------|-------------------------------|
| 12 months Repayment Plan | Fixed Rate | 50K to 500K | 3.60% flat p.a. * | 4,332 – 43,313 |
| | Floating Rate | > 500K | HK Prime – 0.65% p.a. | 43,286 up |

<Remarks>

* Annualized interest rate is approximately **7.60% p.a.** up

- Handling Fee: **0.25% on Finance Amount** (one-off), with a minimum of HK\$500.00 / transaction;
- For loan amount above HK\$500K, floating rate is applicable and the lowest interest rate is **HK Prime – 0.65% p.a.** The above monthly rental is based on our current Prime rate of 7.75% p.a.

<Important Notes>

- ORIX reserves the right to approve each loan application
- Above interest rate quoted is for indication only and will be subjected to change from time to time according to the change in our cost of fund without prior notice.

For detail, please contact our **Ms. Wincy Mui** at **2862 9271** / **Ms. Fiona Kar** at **2820 8070**.

Yours faithfully,
ORIX Asia Limited