

CREATION

Creation Financial Services Limited

1 The Courtyard, 707 Warwick Road, Solihull, West Midlands B91 3DA
Telephone: 0121 255 6502 Facsimile: 0121 255 6523

Registration: England 1091883 Registered Office: Radcliffe House, Blenheim Court, Solihull, West Midlands B91 2AA

Our Ref: JSM/AJY/03-008a

24 February 2003

Registrar of Companies
Companies House
Crown Way
Cardiff
DF14 3UZ

Dear Sirs

Company Number 1091883

In accordance with Section 392(3) Companies Act 1985 we enclose the notice of resignation deposited at our registered office by our auditors PricewaterhouseCoopers.

Yours faithfully



John McCulloch
Assistant Company Secretary
for Creation Financial Services Limited
e-mail: john.mcculloch@creation-net.com

Enc.



PricewaterhouseCoopers
Temple Court
35 Bull Street
Birmingham B4 6JT
Telephone +44 (0) 121 265 5000
Facsimile +44 (0) 121 265 5050

The Directors
Creation Financial Services Limited
Radcliffe House
Blenheim Court
Solihull
B91 2AA

17 January 2003

Dear Sirs

Notice of resignation as auditors

Following the conversion of PricewaterhouseCoopers to a Limited Liability Partnership (LLP) from 1 January 2003, we have agreed with you that the new firm, PricewaterhouseCoopers LLP will be replacing us as auditors.

In accordance with Section 392 of the Companies Act 1985, we give notice that we are resigning as auditors of Creation Financial Services Limited registered number 1091883 with effect from 27 February 2003.

In accordance with Section 394 of the Companies Act 1985, we confirm that there are no circumstances connected with our resignation which we consider should be brought to the notice of the shareholders or creditors of Creation Financial Services Limited.

Yours faithfully



PricewaterhouseCoopers