



KPMG Audit Plc

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The Directors
Finsure Premium Finance Limited
145 City Road
London
EC1V 1LP

Our ref ra/eh

Contact Rees Aronson
020 7311 5034

1 September 2003

Dear Sirs

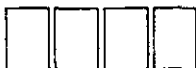
Notice of resignation - Finsure Premium Finance Limited (no. 01670887)

Following the acquisition of the company by the Royal Bank of Scotland Group plc, we hereby give notice of our resignation as auditors of the company with effect from today.

We enclose our statutory statement given in connection with our ceasing to act.

Yours faithfully

KPMG Audit Plc



KPMG Audit Plc, a company
incorporated under the UK Companies
Acts, is a member of KPMG International,
a Swiss non operating association

Registered in England No 3110745
Registered office
8 Salisbury Square
London EC4Y 8BB



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Dear Sirs

**Statement to the directors of Finsure Premium Finance Limited (no. 01670887) on
ceasing to hold office as auditors pursuant to section 394 of the Companies Act 1985**

In accordance with section 394 of the Companies Act 1985, we confirm that there are no circumstances connected with our ceasing to hold office that we consider should be brought to the attention of the company's members or creditors.

Yours faithfully

KPMG Audit Plc



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