

The Directors
ukbetting plc
Third Floor
14 Waterloo Place
London
SW1Y 4AR

31 July 2002

RJM/ICO/CB

Direct Line: 020 7951 3521

CO/NO
3218753

Dear Sirs

Sportscard Credit Card Company Limited

In accordance with section 392 of the Companies Act 1985, we write to notify you of our resignation as auditors of your company. This resignation takes effect from the time at which you receive this letter.

In accordance with section 394(1) of that Act, we confirm that there are no circumstances connected with our resignation which we consider should be brought to the attention of the members or creditors of the company.

Yours faithfully

Ernst & Young LLP.

Ernst & Young LLP

