

To the Directors of Rubicon Card
Services Limited

Company Number 4276051

Date: 12 October 2006

Statement under Section 394 Companies Act 1985

We hereby give notice, under S392 of the Companies Act, of our resignation as auditors
to Rubicon Card Services Limited as of 12 October 2006.

In accordance with S394, we confirm there are no circumstances connected with our
ceasing to hold office as auditors of Rubicon Card Services Limited which we consider
should be brought to the attention of members and/or creditors of the company.

BDO Stoy Hayward LLP

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