

PRO MEMO.

Free interest LOANS to David & Christine up to 25 February 2009.

David: total HK\$4,000,000.

30-03-06: 200,000 (from HSBC/D)
23-05-06: 100,000 (from HSBC/D)
19-09-06: 3,700,000 (from DBS/D) (*)

4,000,000
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(*) David withdraw HK\$4,700,000.

HK\$1,000,000 was paid into my City B. savings account on same day.

Christiene: total HK\$4,000,000.

05-11-04: 600,000 (from my HSBC savings book)
02-02-05: 400,000 (from HSBC/David)
01-08-05: 100,000 (from HSBC/Mam) (**)
20-09-06: 700,000 (from DBS/David)
11-01-07: 680,000 (from HSBC/David)
16-01-08: 760,000 (from City Bank /US\$98,000)
25-02-09: 760,000 (from HSBC/US\$99,000)

4,000,000
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(**)

The HSBC Unit Trust was BOUGHT through my HSBC Savings Book for HK\$500,000.
When it was SOLD on 26-7-05 Mam's HSBC account was CREDITED for 500,000.
On 26-7-05 only 400,000 was transferred to HSBC/David. The remaining 100,000 was transferred to Christine on 30-7-05 by HSBC/Mam.

Therefore Mam's HSBC account was DEBITED as follows:

26-07-05: 400,000
30-07-05: 100,000

