

Dear Member

Our accounts department has forwarded your request for account closure. We are sorry to hear that you want to close your account, especially since your account has a credit balance.

We have continued to increase trading, including full trade spending opportunities and a restructure of the business and believe that you would still benefit from being a member.

As you are aware (confirmed in the National Trading Rules) you are a member of the Empire Trade Exchange International program (known as ETX International) this being a trade exchange program owned by ETX International.

The manager of the ETX International trade program, is currently **Access Commercial Exchange Pty Ltd (ABN 55 615 415 711)**

You may have been a member for some years and with that would have experienced different managers of the National Agency since 1999. Each national agency program operates as an agent to ETX International (who holds all debits and credits of the exchange). The National Agent does not own the members or the debit and credits of the exchange that are required to be brought back to ZERO when you leave the program.

Members are not charged for cash fees when they sell. In particular we refer to our National Trade Rules of Clause 16: Suspensions and Terminations.

To close an account members are required to either:

- a) Spend to Nil balance, or
- b) Transfer to give the trade dollars to a registered Charity and get a tax deduction, or
- c) Transfer to give to a friend to associate, or
- d) Transfer back to the Members Trust account.

Each of the above options require a transfer or a purchase which brings your account to zero and in accordance with Empire Trade rules attract a 5.5% cash fee in accordance with the trading rules.

We also highlight that the manager of the trade program has the sole right to impose or amend any fees as required, as per the trading rules since 1999.

Please advise on how you are going to settle your fees in relation to the account closure payment.

Should you have any queries please do not hesitate to contact us on 0352 - 331305

Troy Holmes

Director

Access Commercial Exchange Pty Ltd