



July 7th, 2010

To whom it may concern

Re: A.V. Knowles & Company Limited

A.V. Knowles & Company Limited has been a provider of Collection Services for Scotiabank Trinidad and Tobago Limited for over 19 years.

During this period they have been given the challenge to increase recoveries and have surpassed these targets on many occasions.

They possess astute management skills with respect to litigation matters and Credit Bureau Services, which is integral for this company being our preferred Collection Agency.

Their years of experience in Commercial recoveries plus their resources & international expertise through the GLOBAL CREDIT SOLUTIONS (GCS) group have ensured that we received the highest level of service from A.V Knowles & Company Limited.

We recommend A. V. Knowles & Company for any challenge they wish to undertake.

Yours truly,

A handwritten signature in blue ink, appearing to read 'Dinsley Peter O'Brien', written over a faint blue circular stamp.

Dinsley Peter O'Brien
Senior Assistant Manager