

INFORMATION FOR VISA CASH PASSPORT HOLDERS

Dear Valued Cardholder,

We hope you have enjoyed the convenience, features and benefits of your Travelex Cash Passport card.

We are writing to advise you that with recent changes to regulations in Japan we are making some changes that affect cardholders. These changes, and how they impact you are explained in this letter.

What is Changing?

In connection with the newly introduced provisions of the Payment Services Act (Act No.59 of 2009) the issuer of the Cash Passport card must be registered as a Funds Transfer Business Operation in Japan. Pending approval from the Kanto Local Finance Bureau of Japan, Travelex Japan KK ("**Travelex Japan**") will be registered as a Funds Transfer Business Operator. Travelex Japan is a Japanese subsidiary of the Travelex Group.

The current issuer of your Cash Passport card is Interpayment Services Limited, a United Kingdom company, which is part of the Travelex Group.

As a result of this change we are closing our current Visa™ Cash Passport Program (issued by Interpayment Services Limited) and starting a new MasterCard program for our Japanese customers. The MasterCard Cash Passport cards will be issued by Travelex Japan KK. You can use the new MasterCard Cash Passport card at MasterCard merchants as well as MasterCard ATMs overseas. This change will take effect on 1 April 2010.

From 1 April we are no longer issuing Visa™ scheme Cash Passport cards in Japan. You will be able to continue to use your existing card in the usual way to withdraw funds from ATMs outside of Japan. If you would like to close your card and cash out any remaining balance you can do so by contacting us at 03-3568-1064. **It is important to note however that you will no longer be able to reload your existing Visa™ Cash Passport card on and after 1 April 2010.**

What Action do I Need to Take?

If you are happy with the above changes, you do not need to take any action and can continue to use your card as normal. If you would like further information about these changes please contact us at 03-3568-1064 or see the Frequently Asked Questions at www.cashpassport.com. If you are dissatisfied with the above changes you can ask us to close your Cash Passport and cash out any remaining balance by contacting us at 03-3568-1064.

If you would like a new reloadable MasterCard Debit card please contact us by email at cashpassport@travelex.co.jp and we can arrange for the balance on your current Visa™ Cash Passport card to be moved onto your new MasterCard Cash Passport card.

We hope that you will continue to use and enjoy the benefits of your Travelex Cash Passport.