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The Secretary  
Certegy Limited  
Tricorn House  
51/53 Hagley Road  
Edgbaston  
Birmingham  
B16 8TO

27 May 2004

Dear Sir

**Certegy Limited**  
**Transax plc**  
**Certegy Australia plc**  
**Certegy Card Services Limited**  
**Certegy France plc**  
**Certegy Ireland Limited**  
**VIV plc**  
**Central Credit Services Limited**  
**Aircrown Limited**  
**Retail Credit Management Limited, together "the Companies"**

This letter is formal notice of our resignation as auditors the Companies with effect from 27 May 2004.

There are no circumstances connected with our resignation which we consider should be brought to the attention of the members or creditors of the company.

Yours faithfully

*Deloitte & Touche LLP*

Deloitte & Touche LLP



Audit. Tax. Consulting. Corporate Finance.

Member of  
Deloitte Touche Tohmatsu

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