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STRICTLY PERSONAL

Ms A J Salmon
Head of Euro Product Strategy
PCMS
2nd Floor
54 Lombard Street

17th April 1997

Dear Andre

On behalf of the Board of Directors I am pleased to confirm your appointment as Head of Euro Product Strategy, Payments and Cash Management Services, with effect from 10th March 1997 and at your current salary.

Congratulations on your new appointment.

Yours sincerely

JOHN DAVIES