



Pro Banking Systems S.A.

São Paulo, October 1st 1996

TO WHOM IT MAY CONCERN

By means of this letter, I would like to express my full satisfaction with the guidance and assistance I received from GREAT START SERVICOS LTDA. upon the establishing of my company in São Paulo, Brasil. GREAT START provided, on a very short notice and time frame, the help in searching for a very capable Office-Manager. Additionally GREAT START provided me with a lot of relevant information related to setting-up an operation in Brazil.

As an illustration of the very quick response and excellent service I receive from GREAT START, the company organized the search, carried out the selection and all related aspects in hiring my Office-Manager within a time frame of three days - and it happened during a week-end.

This took place in August 1994 and my Office-Manager is with us since that date, running the day-to-day activities of the Company, while I travel throughout South America.

Per Øistein Pedersen
President