

Dear Investor,

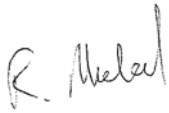
We refer to your investment in Elixir Securities issued by RBS Group Pty Ltd (formerly ABN AMRO Australia Pty Ltd).

We would like to advise that no income was paid during the 2009/2010 financial year. Please note that as no income was paid, no income statement will be sent.

For questions relating to the product, please contact your broker or financial adviser.

If you have any questions regarding your holdings please either telephone Registries Limited on 1300 737 760 or via the self service website at www.investorserve.com.au

Thank you for choosing RBS Retail Structured Products.



For and on behalf of
RBS Group (Australia) Pty Limited

<http://www.rbs.com.au/default.aspx?page=142>