



RBS Tower
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Dear Investor,

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

We would like to advise that no income was paid during the 2008/2009 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 Perpetual Private Clients on 1800 631 381.

Thank you for choosing RBS Retail Structured Products.

A handwritten signature in black ink that reads 'R. Meleat'. The signature is written in a cursive style with a large initial 'R'.

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

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