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Dear Investor,

We refer to your investment in Vision 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 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 Registries Limited on 1300 737 760 or via the self service website at [www.investorserve.com.au](http://www.investorserve.com.au)

Thank you for choosing RBS Retail Structured Products.

A handwritten signature in black ink, appearing to read 'R. Meleat', is positioned above the typed name.

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

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