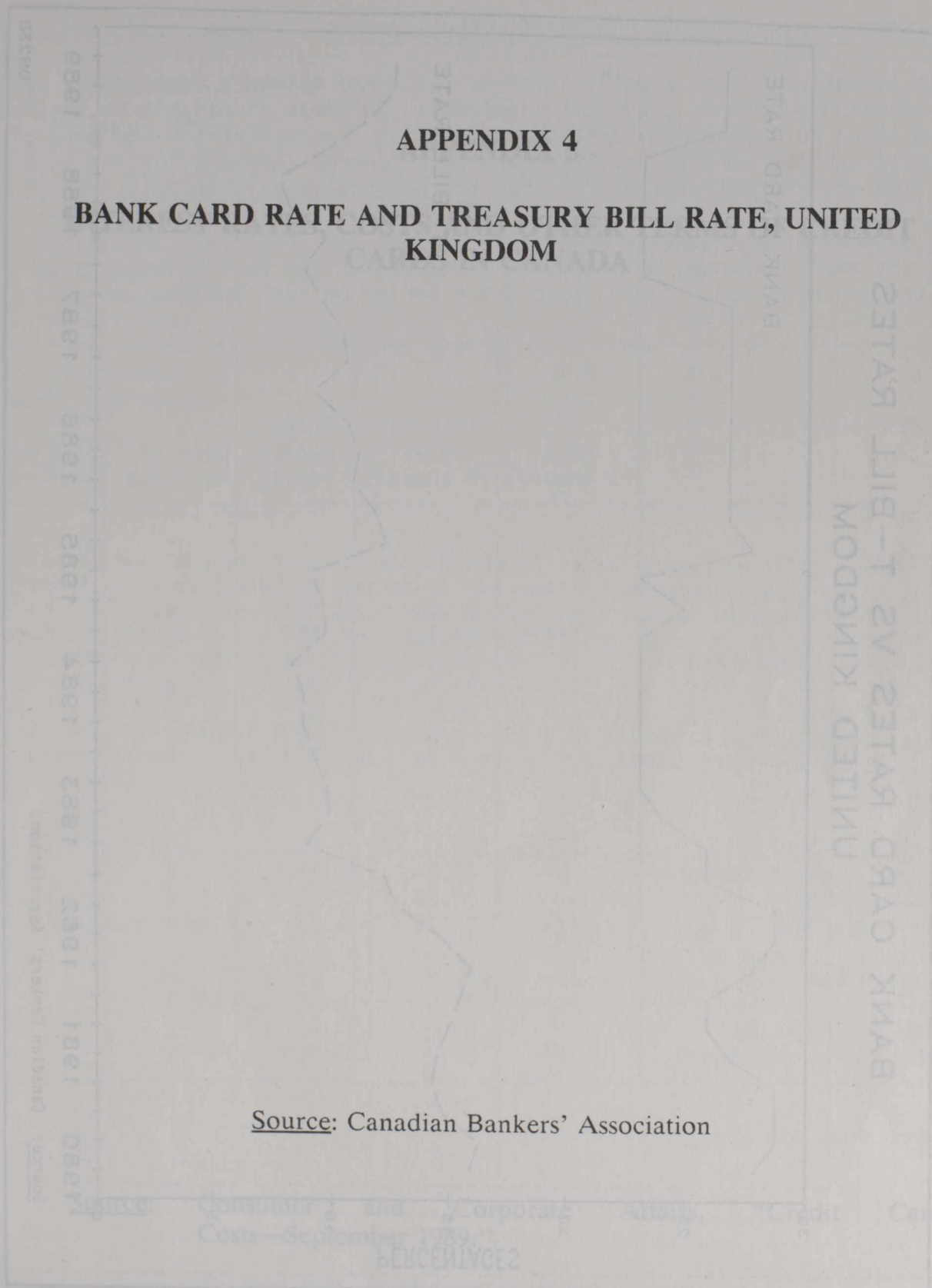


APPENDIX 4

BANK CARD RATE AND TREASURY BILL RATE, UNITED KINGDOM



Source: Canadian Bankers' Association