



**BDO Stoy Hayward**  
Chartered Accountants

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**Private and Confidential**

The Directors  
Credit Card Holidays Limited  
Esca House  
34 Palace Court  
London  
W2 4JG

31 December 2003

Our ref : 011916/JTR/JPC/AP

Dear Sirs

**Credit Card Holidays Limited - 543108**  
**Notice of resignation as auditors**

In accordance with Section 392 of the Companies Act 1985, we hereby give notice of our resignation as auditors of Credit Card Holidays Limited with effect from 31 December 2003.

In accordance with Section 394 of the Companies Act 1985, we are pleased to confirm that there are no circumstances connected with our resignation which we consider should be brought to the attention of the members or creditors of the company.

Yours faithfully

*BDO Stoy Hayward LLP.*

BDO Stoy Hayward



96/IM/specimen letter of resignation  
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