



Our Ref: STFA/PEO-074

Date: 10 January 2005

To: Edu-Point Learning Hub
134 Jurong East Street 13
#03-309A
Singapore 600134

cc: The Consumers Association of Singapore
170 Ghim Moh Road, #05-03,
Ulu Pandan Community Building,
Singapore 279621

Dear Sirs

**MASTER ESCROW AGREEMENT DATED 9 SEPTEMBER 2004 (the
"Agreement")
CERTIFICATE OF PEO ESCROW ESTABLISHMENT**

1. We refer to the Agreement. This is a Certificate of PEO Escrow Establishment. Terms defined in the Agreement have the same meaning in this Certificate of PEO Escrow Establishment.
2. We hereby confirm that we have established an Escrow Account for you as follows:

Escrow Account name: Edu-Point Learning Hub STFA (Escrow)

Escrow Account number: 003-901688-3

Yours faithfully

Authorised Representative of
DBS Bank Limited

Name: Ong Yim Lye (Mrs)
Designation: Vice President
Investor & Trusts Services

DBS Bank Ltd
Investment Banking Group-Investor & Trusts Services
6 Shenton Way #36-02
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