



Local Business Banking
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16 December 08

Ummah Welfare Trust
351 Derby Street
Bolton
BL3 6LR

Dear Sirs

NOTICE TO CLOSE ACCOUNTS/TERMINATE BANKING SERVICES
Barclays Risk Review

I am writing to advise you that Barclays has conducted a review of its business risk exposure. As a result, I am writing to inform you that Barclays is not prepared to continue to provide you with banking services. Consequently, each of your accounts with the Bank set out at Annex 1 hereto (the "Accounts"), will be closed on 19th January 2009 (the "Closure Date") and we will terminate the agreements with you in relation to the Accounts with effect from the Closure Date.

It is important that you withdraw any outstanding credit balances from the Accounts before the Closure Date and ensure that all transactional activity is wound down.

After the Closure Date: (1) We will not accept any debit or credit entries on the Accounts; (2) any cheques or direct debits presented for payment will be returned with the answer "Account Closed"; (3) no further regular payments will be made; and (4) no other credits will be accepted into the Accounts.

Whilst we will take all reasonable steps to return to the sender any payments sent to you after the Closure Date, we cannot guarantee the return of such funds.

If any third party makes payments to the Accounts please advise them directly of your alternative details.

If we receive any requests for status reports we will reply to the effect that we regret that we are unable to express an opinion.

Please contact your Local Business Relationship Manager if you have any further questions or queries.

Yours faithfully

Travers Clarke-Walker
BARCLAYS BANK PLC

ANNEX 1

Accounts to be closed

<u>Name of Account</u>	<u>Sort Code</u>	<u>Account Number</u>
Community Account	201071	10819611
Community Account	201071	90682756
Business Base Rate Tracker	201071	20443816