

28th October 2009

Dear Customer,

Re: Minibond Series 5, 6 or 7 issued by Pacific International Finance Limited

We, The Bank of East Asia, Limited, have received a Notice from the trustee, HSBC Bank USA, National Association. As you are a holder of the Notes, we enclosed herewith a copy of the said notice, issued in both Chinese and English, for your information.

Please rest assured that we shall keep you well informed of the latest developments as they arise. You may also visit our website at www.hkbea.com, where we will post notices from time to time as new information becomes available.

Should you have any queries, please contact your account opening branch or call our Enquiry Hotline on 2211 1311 for assistance.

Yours faithfully,

The Bank of East Asia, Limited

Encl.

親愛的客戶：

關於 Pacific International Finance Limited 發行之迷你債券系列 5, 6 或 7 組

本行，東亞銀行有限公司最近收到債券受託人 HSBC Bank USA, National Association 所發出之通告。由於閣下持有此債券，現隨函附上該以中、英文發出之通告以供閣下參閱。

如有最新消息，本行定當盡快知會閣下。本行亦不時於本行網頁 www.hkbea.com 發佈最新資訊，讓閣下得悉事態發展。

如有任何疑問，歡迎與開戶分行聯絡或致電本行查詢熱線 2211 1311。

東亞銀行 謹啓

2009 年 10 月 28 日

附件

(注意：此中文只供參考之用，文義如有歧異，以英文本為準。)

HSBC Bank USA, National Association, as Trustee
(the "**Trustee**")

Notice of Filing of Claims Against Lehman U.S. Debtors

NOTICE IS HEREBY GIVEN to the holders (the "**Noteholders**") of the Notes (the "**Notes**") issued by Pacific International Finance Limited (the "**Issuer**") listed on Schedule A.

The Trustee previously notified the Noteholders that the United States Bankruptcy Court for the Southern District of New York established 22 September 2009 as the deadline by which claims against Lehman Brothers Holdings Inc. ("**LBHI**") and any of its affiliated U.S. debtors (collectively, the "**Debtors**") must be filed (the "**Bar Date**").

LBHI fully guaranteed the payment of all liabilities, obligations and commitments of certain Lehman affiliates (the "**Lehman Entities**"). In respect thereof, the Trustee determined that it was in the best interest of the Noteholders to take steps to preserve certain limited noncontractual claims against LBHI, as guarantor of the Lehman Entities, in connection with the various roles of the Lehman Entities in the Issuer's Note programme, by filing a proof of claim against LBHI prior to the Bar Date. The Trustee does not undertake to pursue any claims against LBHI or any applicable non-Debtor Lehman Entities or to respond to any objections LBHI may have to the claims absent appropriate direction and satisfactory indemnity from the Noteholders.

Noteholders who have any questions may contact the representative of the Trustee by email at lbnyinquiries@us.hsbc.com.

If Noteholders are in any doubt as to the action, if any, they should take, they should seek their own financial and legal advice from their stockbroker, solicitor, accountant or other independent financial or legal advisers.

This Notice is given by
HSBC Bank USA, National Association, as Trustee
Dated: 13 October, 2009

Schedule A

The Series of Notes

<u>Issuer</u>	<u>Series</u>	<u>ISIN</u>
Pacific International Finance Limited	Series 5	XS0170735160
Pacific International Finance Limited	Series 6	XS0175992246
Pacific International Finance Limited	Series 7A	XS0180628108
Pacific International Finance Limited	Series 7B	XS0180628017

(中文譯本)

HSBC Bank USA, National Association (作為受託人)
(「受託人」)

關於對雷曼美國債務人提出申索的通知書

謹此通知持有由 Pacific International Finance Limited (「發行人」) 發行的附表 A 所列債券 (「債券」) 的持有人 (「債券持有人」)。

受託人早前已經通知債券持有人，美國紐約州南區破產法院將 2009 年 9 月 22 日訂為所有針對 Lehman Brothers Holdings Inc. (「LBHI」) 及其任何聯屬美國債務人 (統稱「債務人」) 的申索之截止提呈限期 (「截止日期」)。

LBHI 完全擔保支付若干雷曼聯屬公司 (「雷曼實體」) 的所有債務、責任和承諾。與此相關，受託人確定最有利於債券持有人利益的做法，是在截止日期之前提呈針對 LBHI 的申索證明，以便保留就雷曼實體在發行人的債券計劃中的各種角色對作為雷曼實體擔保人的 LBHI 提起若干有限的非合約性申索的權利。如無債券持有人的適當指示和令人滿意的彌償保證，受託人不承諾針對 LBHI 或任何有關非債務人雷曼實體提起任何申索，或回應 LBHI 可能對申索所作出的任何反對。

債券持有人如有任何疑問，可透過電子郵件 lbnyinquiries@us.hsbc.com 聯絡受託人的代表。

如債券持有人對其應採取的行動 (如有) 有任何疑問，他們應向其股票經紀、律師、會計師或其他獨立財務或法律顧問尋求有關其自身的財務及法律意見。

本通知書由
HSBC Bank USA, National Association
(作為受託人)
發出

日期：2009 年 10 月 13 日

(中文譯本如與英文版本有歧異，概以英文版本為準。)

(中文譯本)

附表 A

債券系列

<u>發行人</u>	<u>系列</u>	<u>ISIN 編號</u>
Pacific International Finance Limited	系列五	XS0170735160
Pacific International Finance Limited	系列六	XS0175992246
Pacific International Finance Limited	系列七A	XS0180628108
Pacific International Finance Limited	系列七B	XS0180628017

(中文譯本如與英文版本有歧異，概以英文版本為準。)