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01 October 2012

**THE PHILIPPINE STOCK EXCHANGE, INC.**  
3rd Floor, Philippine Stock Exchange Plaza  
Ayala Triangle, Ayala Avenue  
Makati City, Metro Manila

**Attention : Ms. Janet A. Encarnacion**  
Head, Disclosure Department

Gentlemen:

Further to our disclosure dated 27 September 2012 regarding I-Remit, Inc. having signed a Memorandum of Agreement with Small World Financial Services Group Ltd, please be advised that the said agreement allows a tie-up of the two (2) companies in offering money remittance services to Filipino workers, immigrants and other nationalities in Spain who intend to remit money to their beneficiaries in the Philippines.

Thank you.

Very truly yours,

A handwritten signature in black ink, appearing to read "Harris E. D. Jacildo", written over a large, faint circular watermark or stamp.

**HARRIS E. D. JACILDO**  
President & Chief Operating Officer

**I-Remit, Inc.**

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