

November 2008

FREQUENTLY ASKED QUESTIONS

ezybonds

1. Q. What are Ezybonds?

A. EzyBonds are redeemable convertible non-cumulative “A” class preference shares issued in and retained by Ezybonds Inc in the Cook Islands in accordance with Regulation 2A of its Articles and Association.

2. Q. What is the Ezybond™ Dividend Right program?

A. The Ezybond Dividend Rights (“EDRs”) are data base entries generated by the Ezybond™ operating program to record potential dividend entitlements derived by Ezybonds and freely allocated to all members in accordance with the Ezyaccount loyalty reward program. The EDRs are allocated to members at no cost and are neither a financial instrument nor a security. Ultimately, the payment of any actual dividends to members is solely dependant upon Ezybonds Inc capacity to generate sufficient revenues with which to pay such dividends.

3. Q. Will I ever be offered to subscribe for Ezybonds or EDRs?

A. Absolutely Not. You will never be offered to subscribe for Ezybonds or EDRs. You are simply granted free access to the Ezybond operating program and allocated free EDRs in accordance with our Ezyaccount loyalty reward program.

4. Q. On what basis are the EDRs freely allocated to me?

A. The free EDRs are allocated to you on the basis of your membership level (see membership level table on the web site) and your Ezyaccount balance (where one additional free EDR is allocated for each and every US\$100 held in your “escrow account”).

5. Q. How are EDRs selected for payment?

A. EDRs are selected for payment in accordance with Regulation 2A pursuant to an audited random computer selection process undertaken by our UK based auditors, Menzies MRI Chartered Accountants.

6. Q. When will the first EDR random selection take place?

A. The first EDR random selection process will take place immediately after the directors of Ezybonds Inc have declared that there are sufficient revenues from which to pay the first free dividends. Accordingly, all free allocated ERDs will remain valid for a period of 52 weeks commencing immediately after this declaration.