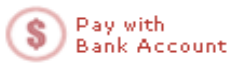


Utilities



Payee Name	Bill Account Number	Bill Type		
CLP Power	Electricity Account Number	2	Electricity Bill	
		5	Deposit Advice	
Hong Kong & China Gas (Towngas)	Bill Account Number			
Hong Kong Electric	Electricity Account Number	11	Electricity Bill	

\*\* Payee with real-time payment arrangement (applicable to payment with bank account only)