

WR Jones  
2/f 33H Nam Shan  
Sai Kung, NT  
Hong Kong

21 February 2014

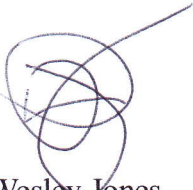
Mr David Bojan  
HFS Asset Management Ltd  
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Hong Kong

To Whom It May Concern

I have never spent the time needed to gain the necessary expertise to make informed decisions about my money. Somehow, I have always found other ways to fill my time. This is where HFS Asset management come in.

I met David Bojan a few years ago and was struck by his open and friendly manner. When dealing with my finances, his confidence and years of experience put me at ease. He is able to explain things clearly in a way that I can understand, allowing me to relax knowing that my finances are in good hands. I am regularly informed on how things are progressing and given clear, timely advice when I need to make decisions.

I trust David and his team at HFS and would gladly recommend you do the same.

A handwritten signature in blue ink, appearing to read 'Wesley Jones', with a long, sweeping line extending upwards and to the right.

Wesley Jones  
Pilot, Cathay Pacific Airways