

**Recommendation from Duncan Stewart
Director of Business Development at The Traffic Plans Company**

Garry Teychenne from Corbanque worked diligently for several months to transition HTC from a Westpac debtor funding facility to financial facilities from an international merchant bank

I cannot fault his professionalism, attention to detail, or more importantly, his extensive industry network and depth of knowledge of various funding alternatives.

In saying this, I have absolutely no hesitation in recommending Garry to any person or business entity wishing to explore (and initiate) more flexible and appropriate funding alternatives to allow them to move forward with comfort in today's challenging business landscape.

You have our sincere thanks Garry.

Duncan Stewart

July 27, 2014, Duncan was Garry's client