

From: Chow Mau Fai [REDACTED]

Sent: Tuesday, October 12, 2004 8:47

To: Feedback

Cc: [REDACTED]

Subject: Reduction of Minimum Spreads

Name: Chow Mau Fai

E-mail: [REDACTED]

Firm name: Star Legend

Title: Executive Director

Phone:

I prefer: Option 2B - reduce spreads across the board, from \$0.25 upwards