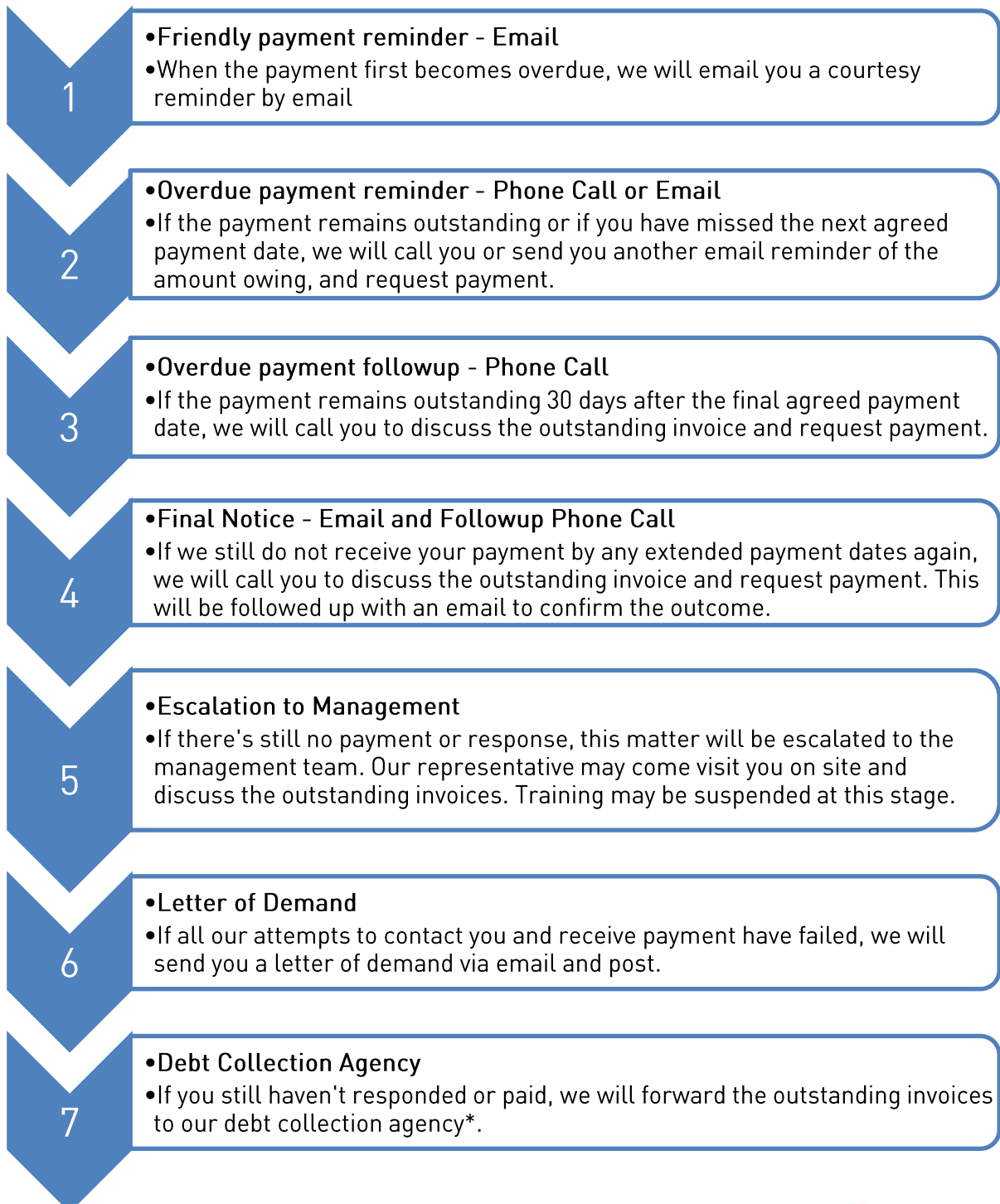


Debt Recovery Policy

The Debt Recovery Policy has been introduced to improve the cash flow. Spectra's Debt Recovery Policy is as follows:



* All associated collection cost will be added to the outstanding amount where Spectra Training is legally permitted to do so.