

PO Box No. 1102
33-35 Nassau Street,
Dublin 2
Fax Dublin 468 5130

Bank of Ireland

Card Services



3 2804 1 RP95

PAC-R-1223

Correspondence 3A.2
(B) Meeting 114 -
06/02/2014

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Statement Visa Business Card Expenses

VISA transactions

26 Apr	RYANAIR INT 0000000H7BPCT	€
	Customer: KELLYGERALDA	DUBLIN 445.14
	Ticket No: 0000000H7BPCT	
	Carrier: FR	
	Routing: DUB PIK	
	Reference:	
	Depart Date:	

Board visit to Glasgow.

Other transactions

28 Apr	ANNUAL FEE	€
		19.05

Total transactions this period

€ 464.19

Previous Balance

0.00

Balance

€ 464.19

Minimum Payment Due

€ 464.19

Please allow up to 3 working days for payment
to reach us by 4 May 2005.

Customer Services

1 890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS
DEVELOPMENT A

Credit Limit

€ 20000

Statement Date

28 Apr 2005

Transaction summary

Visa transactions
Account Charges

445.14
19.05

IBAN: IE48 BOFI 9015 3899 9430 16
NB: Quote Credit Card Number as reference

PO Box No. 1102
33-35 Nassau Street,
Dublin 2
Fax Dublin 458 5130

Bank of Ireland

Card Services



2805 2 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Statement Visa Business Card Expenses

Customer Services
1890 251 251
outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 May 2005

Transaction summary
Visa transactions 2144.10

IBAN: IE46 B0FI 9015 3899 6430 16
NB: Quote Credit Card Number as reference

1 Boardmember travel to Glasgow

2 Carparking @ D&P for Glasgow Board trip

3 Accountancy Course payment DH

VISA transactions			€
29 Apr	RYANAIR INT 0000000BE65LT Customer: MOYLAN/MARY Ticket No: 0000000BE65LT Carrier: FR Routing: DUB PIK Reference: - Depart Date: -	DUBLIN	222.57
3 May	AER RIANTA CAR PARKS	DUBLIN	40.80
5 May	INSTITUTE OF CHARTERED AC	BALLSBRIDGE	895.00
10 May	AER ARANN DUC53NLN Customer: MERRIM Ticket No: C53NLN Carrier: RE Routing: ORK DUB Reference: - Depart Date: -	DUBLIN	118.40
11 May	PARK RITE LTD-DAWSON ST	DUBLIN	5.20
13 May	CHARLTON 56.40 GBP @ 0.6699	GLASGOW	84.18
13 May	CHARLTON 56.40 GBP @ 0.6699	GLASGOW	84.18
13 May	CHARLTON 50.53 GBP @ 0.6699	GLASGOW	75.42
17 May	AER ARANN DUL3HGLR Customer: COYNE Ticket No: L3HGLR Carrier: RE Routing: ORK DUB Reference: - Depart Date: -	DUBLIN	145.40
23 May	AER LINGUS 4N8Q6W MCLAUG Customer: MCLAUGHLIN JOHN MR Ticket No: 4N8Q6W MCLAUG Carrier: EI Routing: LHR DUB Reference: - Depart Date: -	DUBLIN	130.32
26 May	IARNROD EIREANN IRISH RAI	DUBLIN	257.50
26 May	IARNROD EIREANN IRISH RAI	DUBLIN	78.50
27 May	PURCHASE INTEREST		6.63
Total transactions this period			€ 2144.10

Previous Balance 464.19
Interest charged on purchases @ 1.449% per month + 6.63

PO Box No 1102
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BANK OF IRELAND
Card Services



2 2806 2 RP95

MR DAVID HIGGINS
 DUBLIN DOCKLANDS DEVELOPMENT A
 CUSTOM HOUSE QUAY
 DUBLIN 1

04-06

Statement Visa Business Card Expenses

Customer Services
1890 251 251
 Outside Republic Of Ireland
00353-56-7757747
 Account Holder
 DUBLIN DOCKLANDS
 DEVELOPMENT A
 Credit Limit
 € 20000
 Statement Date
 28 Jun 2005

Transaction summary
 Visa transactions 2975.52

IBAN: IE46 9015 3899 9430 16
 NB: Quote Credit Card Number as reference

*U2 Tower
 Design
 meeting*

VISA transactions

Date	Description	Location	Amount (€)
25 May	AER ARANN DUB5UVLR Customer: BOURKE Ticket No: 85UVLR Carrier: RE Routing: ORK DUB Reference: - Depart Date:	DUBLIN	142.40
27 May	INSTITUTE OF TAXATION M/O	DUBLIN 4	40.00
21 May	BURLINGTON HOTEL	DUBLIN	9.00
13 Jun	CLARION HOTEL	DUBLIN 1	7.00
13 Jun	AER LINGUS 4NF412 MCLAUG Customer: MCLAUGHLIN JOHN MR Ticket No: 4NF412 MCLAUG Carrier: EI Routing: LHR DUB Reference: - Depart Date:	DUBLIN	230.58
13 Jun	AER LINGUS 54QLGN STENSO Customer: STENSON PAUL MR Ticket No: 54QLGN STENSO Carrier: EI Routing: LHR DUB Reference: - Depart Date:	DUBLIN	230.58
13 Jun	AER LINGUS 454LNF FARREL Customer: FARRELL GRAINNE MISS Ticket No: 454LNF FARREL Carrier: EI Routing: DUB LHR Reference: - Depart Date:	DUBLIN	110.28
13 Jun	RYANAIR LTD 0000000CUMUDN Customer: FARRELLGRAINNE Ticket No: 0000000CUMUDN Carrier: FR Routing: STN DUB Reference: - Depart Date:	DUBLIN	106.91
14 Jun	AER ARANN DUT4LYBT Customer: SMYTH E Ticket No: T4LYBT Carrier: RE Routing: ORK DUB Reference: - Depart Date:	DUBLIN	182.40
16 Jun	MALMAISON	LONDON	1012.25
21 Jun	AER LINGUS 4QRCEB MCLAUG Customer: MCLAUGHLIN JOHN MR Ticket No: 4QRCEB MCLAUG Carrier: EI Routing: LHR DUB Reference: - Depart Date:	DUBLIN	423.66



Account Holder
MR DAVID HIGGINS

Statement date
28 Jun 2005

Grainno/Dolan

VISA transactions continued			€
✓ 21 Jun	AER LINGUS 4CMISJ OCASEY 82.25 GBP @ 0.6539 Customer: OCASEY SHIVAUN MS Ticket No: 4CMISJ OCASEY Carrier: EI Routing: DUB LHR Reference: -	<i>cha Q.</i> DUBLIN	125.77
✓ 24 Jun	MALMAISON	LONDON	310.20
24 Jun	BURLINGTON HOTEL <i>car parking</i>	DUBLIN	6.00 ✓
28 Jun	PURCHASE INTEREST		
Total transactions this period			€ 2975.52

Previous Balance	2608.29
Interest charged on purchases @ 1.449% per month	+ 38.49
Balance	€ 5583.81
Overdue Payment	€ 2608.29
This Month's Min. Payment	€ 2975.52
Total Minimum Payment Due	€ 5583.81

Please pay Overdue Amount immediately
will normally reflect other payments received
applied on or after 4 July 2005.

Grainno/Dolan

DATE: 28/06/05
TIME: 20:25
CARD NO: 50262580
EXP: 04/06-10/06
CODE: 4406
AMOUNT: EUR 6.00
PAID: EUR 0.00
BALANCE: EUR 6.00

THANK YOU FOR YOUR VISIT

PO Box No. 1102
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Fax Dublin 488 5130

Bank of Ireland



Card Services



1 2807 2 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Important Please Read

Bank of Ireland will be issuing Chip Cards to all our Cardholders shortly. You will need to know your PIN to approve purchases and withdraw cash.

Not all Visa Business Cards have a cash withdrawal facility - if you currently have one there is no change. Should you require a cash withdrawal facility, you will need to speak with your employer/company. We can only provide access to withdraw cash on receipt of a written request from your employer/company.

If you have any queries in relation to your new Chip Card, please call our Chip & PIN Helpline on 1890 365 010.

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A

Credit Limit
€ 20000

Statement Date
28 Jul 2005

Transaction summary
Visa transactions 3339.84

IBAN: IE44 BOFI 9015 3899 9430 16
NB: Quote Credit Card Number as reference

Statement Visa Business Card Expenses

VISA transactions

Date	Description	Location	Amount (€)
✓ 30 Jun	JURYS D4 CARPARK ^{DH}	BALLSBRIDGE	20.00
✓ 30 Jun	AIR FRANCE 0572147151727	DUBLIN	254.80
	Customer: O REGAN/HUGH MR(ADT)		
	Ticket No: 0572147151727		
	Carrier: XX		
	Routing: XXX XXX		
	Reference: 00000000	Depart Date:	
✓ 30 Jun	AIR FRANCE 0572704401158	DUBLIN	5.00
	Customer: FARRELL/GRAINNE MRS(
	Ticket No: 0572704401158		
	Carrier: XX		
	Routing: XXX XXX		
	Reference: 00000000	Depart Date:	
✓ 30 Jun	AIR FRANCE 0572147242101	DUBLIN	254.80
	Customer: FARRELL/GRAINNE MRS(
	Ticket No: 0572147242101		
	Carrier: XX		
	Routing: XXX XXX		
	Reference: 00000000	Depart Date:	
4 Jul	HIGHLIFE BREAKS - 0.6646	LEEDS	577.78
4 Jul	RYANAIR LTD 0000000XG5ZCR	DUBLIN	39.58
	Customer: BOLAND/PATRICK		
	Ticket No: 0000000XG5ZCR		
	Carrier: FR		
	Routing: LGW DUB		
	Reference:	Depart Date:	
✓ 5 Jul	BRIT MIDLAND2362114927231	DUBLIN	69.12
	Customer: HIGGINS/DAVID MR		
	Ticket No: 2362114927231		
	Carrier: XX		
	Routing: XXX XXX		
	Reference: 36490963	Depart Date:	
✓ 5 Jul	BRIT MIDLAND2362114927235	DUBLIN	32.27
	Customer: BOLAND/PATRICK MR		
	Ticket No: 2362114927235		
	Carrier: XX		
	Routing: XXX XXX		
	Reference: 36490963	Depart Date:	

CHQ design meeting

Training IFRS. Pat Higgins

4 Jul

4 Jul

5 Jul

5 Jul



Page
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Account Holder
MR DAVID HIGGINS

Statement date
28 Jul 2005

VISA transactions continued

Date	Description	Amount	Location	Balance
5 Jul	TFL MFM 6.00 GBP @ 0.6674	8.99	HEATHROW T 12	
5 Jul	AIR FRANCE 0572147242198 Customer: FARRELL/GRAINNE MRS Ticket No: 0572147242198 Carrier: XX Routing: XXX XXX Reference: 00000900	158.00	DUBLIN	
6 Jul	PATARA THAI CUISIN 62.56 GBP @ 0.6674	93.76	LONDON W1D	
8 Jul	DALLAS EXECUTIVE 45.00 GBP @ 0.6755	66.61	LONDON NW10	
8 Jul	WHISTLE CHARING CR 870.74 GBP @ 0.6755	992.85	LONDON WC2 1	
12 Jul	AER RIANTA CAR PARKS	120.00	DUBLIN	
13 Jul	CLARION HOTEL	315.00	DUBLIN 1	
14 Jul	CLARION HOTEL	318.08	DUBLIN 1	
14 Jul	CLARION HOTEL	13.20	DUBLIN 1	
Total transactions this period				€ 3339.84

	Previous Balance	5583.81
4 Jul	DIRECT DEBIT PAYMENT. THANK YOU.	- 5583.81
	Balance	€ 3339.84
	Minimum Payment Due	€ 3339.84

Your bank account will be Debited by the Minimum Payment Due on or after 3 August 2005. Direct Debit will normally reflect other payments received.

taxi to airport

SH

Rig Clarion

Michelle

Open in 2 hours booked

up to 6 weeks to get info Rachel Robinson

August

COPY STATEMENT

Credit Card Services

Statement

Account Number

Account Name and Address

Page

MR DAVID HIGGINS
CUSTOM HOUSE QUAY
DUBLIN 1
IRL

1 of 1

Please quote your number in all correspondence

Statement Date
28/08/05

Credit Limit
Amt 20,000.00

Previous Balance
3,339.84

Reference	Date	Details	Amount
	03/08	DIRECT DEBIT PAYMENT. THA	-3,339.84
74727105226092182100064	13/08	FRANKS BAR & RESTAURANT	290.95
74727105227063012201488	15/08	IARNROD EIREANN	35.00
74727105227063012201496	15/08	IARNROD EIREANN	35.00

*Jaime Low
July 13 + 24
to Belfast*

A minus sign indicates a credit

Previous Balance	Cash Advance	Purchases	Bank Charges		
3,339.84	0.00	360.95	0.00		
			Payments		New Balance
			-3,339.84	=	360.95
	Payment Date	Overdue Payment	This Months Payment		Total Minimum Payment Due
	05/09/2005	0.00	360.95	=	360.95

Sept.

COPY STATEMENT

Credit Card Services

Statement

Please quote your number in all correspondence

Account Name and Address

MR DAVID HIGGINS
CUSTOM HOUSE QUAY
DUBLIN 1
IRL

Page

1 of 1

Statement Date

28/09/05

Previous Balance

360.95

Credit Limit

Amt 20,000.00

Reference	Date	Details	Amount
	05/09	DIRECT DEBIT PAYMENT. THA NK YOU.	-360.95
74475805265001614120468	21/09	VIA RIGA /3/ Riga LV	1,380.00
74929005270003170935901	26/09	PHONES 4 U LTD 12.99 GBP 0.6662	19.50 ✓
74929005270007876626102	26/09	LONDON TRANS TOM 7.60 GBP 0.6661	11.41 ✓
74056575270527000101554	26/09	ZINC BAR & GRILL 114.02 GBP 0.6681	170.57 ✓
74929005271009361287663	27/09	PATARA THAI CUISIN 111.09 GBP 0.6681	166.26 ✓

Training in London

A minus sign indicates a credit

Previous Balance	Cash Advance	Purchases	Bank Charges		New Balance
360.95	0.00	1,747.86	0.00		1,747.86
			Payments	=	
			-360.95		
Payment Date	Overdue Payment	This Month's Payment		=	Total Minimum Payment Due
04/10/2005	0.00	1,747.86			1,747.86

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33-35 Nassau Street,
Dublin 2
Fax Dublin 488 5130

BANK OF IRELAND 
Card Services



Travel %c 20600

2 2810 2 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

STATEMENT COPY

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Oct 2005

Travel

Transaction summary
Visa transactions 5592.95
Refunds 45.12

IBAN: IE46 BOFI 9015 3899 9430 16
NB: Quote Credit Card Number as reference

VISA transactions			€
27 May	PURCHASE FINANCE CHARGE A	DJUSTMENT	6.63 cr
28 Jun	PURCHASE FINANCE CHARGE A	DJUSTMENT	38.49 cr
28 Sep	AER RIAN TA CAR PARKS Ref 1.	DUBLIN	24.00 ✓
4 Oct	CHRISTOPHE RESTAURANT ⑧	AMSTERDAM	2077.50 ✓
4 Oct	CAFE RESTAURANT AMSTERDAM ②	AMSTERDAM	280.05 ✓
5 Oct	CHRISTOPHE RESTAURANT ①	AMSTERDAM	200.00
5 Oct	REST. CAFE U- KANTINE Ref ③	AMSTERDAM	222.60 ✓
5 Oct	DE OESTERBAR BV Ref ⑤	AMSTERDAM	1561.00 ✓
5 Oct	AER ARANN DUB3GWEP	DUBLIN	290.80 ✓
Customer: HIGGINS			Ref ⑫
Ticket No: B3GWEP			
Carrier: RE			
Routing: ORK DUB			
Reference: -			Depart Date:
5 Oct	AER ARANN DUW7MJLV	DUBLIN	140.40 ✓
Customer: BOURKE			Ref ⑬
Ticket No: W7MJLV			
Carrier: RE			
Routing: ORK DUB			
Reference: -			Depart Date:
6 Oct	LLOYD HOTEL ④	AMSTERDAM	321.00 ✓
6 Oct	AER RIAN TA CAR PARKS ⑥	DUBLIN	90.00 ✓
7 Oct	AER ARANN DUH5RKDP	DUBLIN	47.00 ✓
Customer: HIGGINS			10
Ticket No: H5RKDP 194.40: Total paid			
Carrier: RE			
Routing: ORK DUB			
Reference: -			Depart Date:
11 Oct	AER ARANN DUF3J3EM	DUBLIN	113.40 ✓
Customer: TAYLOR ELI			Ref ⑩
Ticket No: F3J3EM			
Carrier: RE			
Routing: ORK DUB			
Reference: -			Depart Date:
12 Oct	AER ARANN DUB3GWEP	DUBLIN	30.00 ✓
Customer: GALLAGHER			ref ⑪
Ticket No: B3GWEP			
Carrier: RE			
Routing: ORK DUB			
Reference: -			Depart Date:
13 Oct	AER RIAN TA CAR PARKS ⑦	DUBLIN	30.00 ✓
17 Oct	AER ARANN DUX5SVCR	DUBLIN	130.40 ✓
Reference: -			Depart Date:



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2 of 2

Account Holder
MR DAVID HIGGINS

Statement date
28 Oct 2005

VISA transactions continued

€

Customer: TAYLOR ELI
Ticket No: X5SVCR
Carrier: RE
Routing: ORK DUB
Reference: -
Depart Date:

Ref 9

22 Oct CROKE PARK STADIUM (19) DUBLIN 34.80 ✓

Total transactions this period € 5547.83

4 Oct Previous Balance 1747.86
DIRECT DEBIT PAYMENT. THANK YOU. - 1747.86

Balance € 5547.83

Minimum Payment Due € 5547.83

Your bank account will be Debited by the Minimum Payment
Due on or after **3 November 2005**. Direct Debit will normally
reflect other payments received.

PO Box No. 1102
33-35 Nassau Street,
Dublin 2
Fax Dublin 468 5130

Bank of Ireland

Card Services



9th / 10th Dunbrody

2 2811 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Nov 2005

Transaction summary

Visa transactions 2638.56
Refunds 471.50

IBAN: IE46 BOFI 9015 3899 9430 18
NB: Quote Credit Card Number as reference

VISA transactions		€
28 Oct	HILTON NELSON DOCK (ref A) 144.45 GBP @ 0.6655	LONDON SE16 217.05 ✓
28 Oct	HILTON NELSON DOCK (C) 129.50 GBP @ 0.6654	LONDON SE16 194.60 ✓
28 Oct	HILTON NELSON DOCK (D) 163.05 GBP @ 0.6655	LONDON SE16 245.00 ✓
28 Oct	HILTON NELSON DOCK (B) 147.95 GBP @ 0.6655	LONDON SE16 222.31 ✓
3 Nov	CLARION HOTEL	Dublin 138.27 ✓
4 Nov	CLARION HOTEL	Dublin 471.50 ✓
4 Nov	CLARION HOTEL	Dublin 285.39 ✓
4 Nov	CLARION HOTEL	Dublin 536.35 ✓
9 Nov	AVOCA HANDWEAVERS (LLFDH BUS. LUNCH) KILMACANOGUE	Dublin 23.20 ✓
10 Nov	CLARION HOTEL	Dublin 304.89 ✓
10 Nov	CLARION HOTEL	Dublin 471.50 cr

see attached

Chris Nichol
Airport
Dm Givons
Alan Kelly

see
email
Dive

LF10042

LF10042

Total transactions this period € 2167.06

	Previous Balance	5547.83
3 Nov	DIRECT DEBIT PAYMENT. THANK YOU.	- 5547.83
	Balance	€ 2167.06
	Minimum Payment Due	€ 2167.06

Your bank account will be Debited by the Minimum Payment Due on or after 5 December 2005. Direct Debit will normally reflect other payments received.

9th Nov. Avoca
s. Lunch: Lorette & David

PO Box No. 1102
 23-35 Nassau Street,
 Dublin 2
 Fax Dublin 488 5130

Bank of Ireland

Card Services



3 3012 1 RP95

MR DAVID HIGGINS
 DUBLIN DOCKLANDS DEVELOPMENT A
 CUSTOM HOUSE QUAY
 DUBLIN 1

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover, please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
 Outside Republic Of Ireland
00353-56-7757747
 Account Holder
 DUBLIN DOCKLANDS
 DEVELOPMENT A
 Credit Limit
 € 20000
 Statement Date
 30 Dec 2005

Transaction summary
 Visa transactions 2982.25

IBAN: IE46 BOFI 8015 3899 8430 16
 NB: Quote Credit Card Number as reference

VISA transactions		€
-29 Nov	LONDIS BALLYROAN ^{SMYTHS} RATHFARNHAM	17.73
12 Dec	SMYTHS TOYS TALLAGHT STRATEGY SESSION TALLAGHT Ref 2 (encl)	58.05 ✓
13 Dec	AER LINGUS 2DUGTW MCLAUG DUBLIN Ref 2	232.15 ✓
	Customer: MCLAUGHLIN JOHN MR	
	Ticket No: 2DUGTW MCLAUG	
	Carrier: EI	
	Routing: LHR DUB	
	Reference: - Depart Date:	
14 Dec	GUESTHOUSE WEST LT LONDON W11 ref 2a	257.34 ✓
	171.38 GBP @ 0.6659	
15 Dec	SHANNON'S PHARMACY (Xmas party gifts) DUBLIN 14 Ref 3	32.99 ✓
19 Dec	THE EXPRESSO BAR CAFE Finance team meeting DUBLIN Ref 1	421.69 ✓
19 Dec	HARVEY NICHOLS XMAS WINCE Import/Export AGENT DUNDRUM	809.50
20 Dec	RYANAIR INT 0000000NLVBER DUBLIN	1152.80 ✓
	Customer: MCKENNA OLIVE	
	Ticket No: 0000000NLVBER	
	Carrier: FR	
	Routing: LPL DUB	
	Reference: - Depart Date:	
	Ref 1	SOC0106.

Total transactions this period € 2982.25

Previous Balance 2167.06
 5 Dec DIRECT DEBIT PAYMENT. THANK YOU. - 2167.06

Balance € 2982.25

Minimum Payment Due € 2982.25

Your bank account will be Debited by the Minimum Payment Due on or after 4 January 2006. Direct Debit will normally reflect other payments received.



2 2801 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover, please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Jan 2006

Transaction summary
Visa transactions 2658.59

IBAN: IE46 9015 3899 9430 16
NB: Quote Credit Card Number as reference

VISA transactions		€
13 Jan	D ONE RESTAURANT 20605 -	DUBLIN 60.96 ✓
14 Jan	LAGOONA 20605	DUBLIN 302.70 ✓
19 Jan	AER LINGUS 22NQXF MCLAUG Customer: MCLAUGHLIN JOHN MR Ticket No: 22NQXF MCLAUG Carrier: EI Routing: LHR DUB Reference: - Depart Date: -	DUBLIN 87.21
19 Jan	AER LINGUS 2278LS HEFFER Customer: HEFFERNAN ELAINE MIS Ticket No: 2278LS HEFFER Carrier: EI Routing: LHR DUB Reference: - Depart Date: -	DUBLIN 41.19
19 Jan	RYANAIR INT 000000J4R5BD Customer: HEFFERNAN/ELAINE Ticket No: 000000J4R5BD Carrier: FR Routing: DUB LGW Reference: - Depart Date: -	DUBLIN 28.13
25 Jan	RYANAIR LTD 000000T9USCD Customer: MCKENNA/OLIVE Ticket No: 000000T9USCD Carrier: FR Routing: MAN DUB Reference: - Depart Date: -	DUBLIN 1694.67
25 Jan	RYANAIR INT 000000GFLHBI Customer: MCKENNA/OLIVE Ticket No: 000000GFLHBI Carrier: FR Routing: DUB LPL Reference: - Depart Date: -	DUBLIN 443.73

Total transactions this period € 2658.59

Previous Balance	2982.25
4 Jan DIRECT DEBIT PAYMENT THANK YOU	2982.25
Balance	€ 2658.59
Minimum Payment Due	€ 2658.59

Your bank account will be Debited by the Minimum Payment Due on or after 3 February 2006. Direct Debit will normally reflect other payments received.

Allen Connolly

11/01/06 D & Restaurant: Kevin Burke leaving
31/01/06 LAGOONA: STAFF DRINKS: 20605
11/01/06 Elaine Heffernan } Austria planning
John McLoughlin } European city 21642. Conference
5/01/06 Olive McKenna
School trip to Liverpool
S060106.

21642

21642

ref 1

Schools visit to Liverpool S060106



1 2902 2 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Government Stamp Duty of €40 is charged to your Visa Business Card on 1st April annually (for the preceding year). Please note that accounts closed before 1st April each year are liable for this duty, which will be applied to the account prior to closure.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Feb 2006

Transaction summary
Visa transactions 1693.80

IBAN: IE46 BOFI 9015 3999 9430 16
NB: Quote Credit Card Number as reference

*Attendance @ Prof
Schools with
SOC0106*

VISA transactions			€
26 Jan	RYANAIR LTD 000000015RNLE Customer: RUANE/FIONA Ticket No: 000000015RNLE Carrier: FR Routing: MAN DUB Reference: <i>SOC0106</i> Depart Date:	DUBLIN	55.00
26 Jan	RYANAIR INT 0000000SSKHDE Customer: RUANE/FIONA Ticket No: 0000000SSKHDE Carrier: FR Routing: DUB LPL Reference: Depart Date:	DUBLIN	21.13
1 Feb	RYANAIR LTD 0000000ADVLBA Customer: BARRETT/DAVID Ticket No: 0000000ADVLBA Carrier: FR Routing: MAN DUB Reference: Depart Date:	DUBLIN	110.44
1 Feb	RYANAIR INT 0000000GLRCDE Customer: BARRETT/DAVID Ticket No: 0000000GLRCDE Carrier: FR Routing: DUB LPL Reference: Depart Date:	DUBLIN	41.26
6 Feb	RYANAIR INT 0000000B4IIEI Customer: MCKENNA/OLIVE Ticket No: 0000000B4IIEI Carrier: FR Routing: LPL DUB Reference: Depart Date:	DUBLIN	854.50 ✓
6 Feb	RYANAIR INT 0000000B4KHED Customer: OLEARY/BARRY Ticket No: 0000000B4KHED Carrier: FR Routing: LPL DUB Reference: Depart Date:	DUBLIN	42.40 ✓
15 Feb	AER LINGUS 2EBRXW HEFFER Customer: HEFFERNAN ELAINE MIS Ticket No: 2EBRXW HEFFER Carrier: EI Routing: DUB LHR Reference: Depart Date:	DUBLIN	131.03
21 Feb	GUESTHOUSE WEST LT 293.76 GBP @ 0.6706 Reference: Depart Date:	LONDON W11	✓438.04 ✓
Total transactions this period			€ 1693.80

Receipt ✓

Receipt ✓

Receipt ✓

Receipt ✓

*Liverpool Schools trip
SOC0106*

*Masterplanning European City Confere
- 21642 -*

Previous Balance

2658.59

continued overleaf

0 2803 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Government Stamp Duty of €40 is charged to your Visa Business Card on 1st April annually (for the preceding year). Please note that accounts closed before 1st April each year are liable for this duty, which will be applied to the account prior to closure.

04/10

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Mar 2006

Transaction summary
Visa transactions 558.58

IBAN: IE46 90FI 9015 8899 9430 16
NB: Quote Credit Card Number as reference

VISA transactions		€
3 Mar	CITY & FINANCIAL LTD 376.36 GBP @ 0.6737 Includes Cross Border Handling Fee of 1.75%	558.58
	WOKING (20600)	
Total transactions this period		€ 558.58

	Previous Balance	1693.80
6 Mar	DIRECT DEBIT PAYMENT. THANK YOU.	- 1693.80
	Balance	€ 558.58
	Minimum Payment Due	€ 558.58

Your bank account will be Debited by the Minimum Payment Due on or after 3 April 2006. Direct Debit will normally reflect other payments received.

Code	Region
Processed By	Aileen Connolly
Service Requested By	
Processing the Payment By	



MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
0353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Apr 2006

Transaction summary
Visa transactions 3283.61
Account Charges 19.05
Government Tax 40.00

IBAN: IE48 BOFI 9015 3899 8430 16
NB: Quote Credit Card Number as reference

VISA transactions

Date	Description	Merchant	Amount (€)
1 Apr	GET FRESH fruit for canteen.	RATHFARNHAM	20.28
5 Apr	UNCORKED wine! Board dinner	RATHFARNHAM	792.00
25 Apr	EMAP CONNECT CONFERENC 381.88 GBP @ 0.6821 Includes Cross Border Handling Fee of 1.75%	LONDON EC1R affordable Housing	559.82
25 Apr	EMAP CONNECT CONFERENC 1031.07 GBP @ 0.6821 Includes Cross Border Handling Fee of 1.75%	LONDON EC1R	1511.50
26 Apr	THE LEINSTER SOCIETY	Isca.ie (DH)	400.00

Other transactions

3 Apr	GOVERNMENT STAMP DUTY		40.00
28 Apr	ANNUAL FEE		19.05

Total transactions this period € 3342.66

Previous Balance 558.58
3 Apr DIRECT DEBIT PAYMENT. THANK YOU. - 558.58

Balance € 3342.66
Minimum Payment Due € 3342.66

Your bank account will be Debited by the Minimum Payment Due on or after 4 May 2006. Direct Debit will normally reflect other payments received.

Checked By Aileen Connolly

Stamp: 28 APR 2006

085 7509535

02
 540 Street.
 Dublin 488 5130



1 2805 1 RP95

MR DAVID HIGGINS
 DUBLIN DOCKLANDS DEVELOPMENT A
 CUSTOM HOUSE QUAY
 DUBLIN 1

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services

1890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS DEVELOPMENT A

Credit Limit

€ 20000

Statement Date

28 May 2006

Transaction summary

Visa transactions

1535.20

IBAN: IE46 90FI 9015 3999 9430 16

NB: Quote Credit Card Number as reference

VISA transactions				€
2 May	✓	PROFESSIONAL DEVELOPME	DUBLIN	1100.00 ✓
3 May	✓	GREAT SOUTHERN HOTEL	CORK	15.45 ✓
3 May		AER RIANTA CAR PARKS	DUBLIN	30.00
18 May		L T TRAVEL INFO 16.40 GBP @ 0.6661 Includes Cross Border Handling Fee of 1.75%	HEATHROW AIRP	24.62
19 May	✓	HEATHROW RAIL LINK 14.50 GBP @ 0.6678 Includes Cross Border Handling Fee of 1.75%	PADDINGTON AT	21.71
19 May	✓	AER RIANTA CAR PARKS	DUBLIN	42.00
20 May		RUSSELL HOTEL <i>AS Conference Hall</i>	LONDON	301.42
Total transactions this period			<i>business conf</i>	€ 1535.20

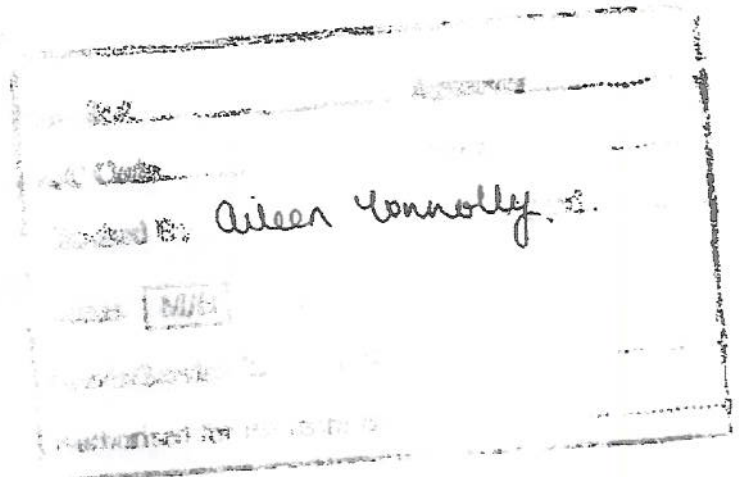
Previous Balance 3342.66
 4 May DIRECT DEBIT PAYMENT. THANK YOU. - 3342.66

Balance € 1535.20

Minimum Payment Due € 1535.20

Your bank account will be Debited by the Minimum Payment Due on or after 6 June 2006. Direct Debit will normally reflect other payments received.

car park for VAT people from meeting hall.





RECEIVED - 4 JUL 2006

2 2506 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

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Statement Visa Business Card Expenses

Customer Services

1890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS
DEVELOPMENT A

Credit Limit

€ 20000

Statement Date

28 Jun 2006

Total transactions this period € 0.00

	Previous Balance	1535.20
6 Jun	DIRECT DEBIT PAYMENT. THANK YOU.	- 1535.20
	Balance	€ 0.00
	Minimum Payment Due	€ 0.00

No payment is required on your account this month as your balance is presently ZERO.



O 2807 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Jul 2006

VISA transactions			€
5 Jul	ELY CHQ	DUBLIN 2	170.00
14 Jul	ODESSA. 20605	DUBLIN,...	367.15
14 Jul	PARK RITE, DRURY STREET 20600	Dublin 2	4.00
Total transactions this period			€ 541.15

Transaction summary
Visa transactions 541.15

IBAN: IE46 BOFI 9016 3899 9430 16
NB: Quote Credit Card Number as reference

Previous Balance 0.00
Balance € 541.15
Minimum Payment Due € 541.15

Your bank account will be Debited by the Minimum Payment Due on or after 3 August 2006. Direct Debit will normally reflect other payments received.

*14 July finance staff dinner out
" " Parking*

Zero Balance for June '06

Account By *Aileen Connolly*

PO Box No. 1102
33-35 Nassau Street,
Dublin 2
Fax Dublin 488 5130

Bank of Ireland

Card Services



1 2809 2 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
CUSTOM HOUSE QUAY
DUBLIN 1

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Sep 2006
Transaction summary
Visa transactions 3834.90
Cash advances 200.00
Cash advance fees 3.00

VISA transactions			€
28 Aug	AER RIANTA CAR PARKS	DUBLIN	30.00
17 Sep	AER LINGUS 2AKNX6 HIGGIN	DUBLIN	944.92
	Customer: HIGGINS DAVID MR Ticket No: 2AKNX6 HIGGIN Carrier: EI Routing: AMS DUB Reference: - Depart Date:		
18 Sep	TAXA 4X35 240.20 DKK @ 7.3276 Includes Cross Border Handling Fee of 1.75%	VANLOESE	32.78
18 Sep	SAS FLIGHT SHOP Luxit - PLANE	STOCKHOLM	21.15
155.00 DKK @ 7.3286 Includes Cross Border Handling Fee of 1.75%			
19 Sep	SKIPPERKROEN 853.70 DKK @ 7.3266 Includes Cross Border Handling Fee of 1.75%	KOEBENHAVN V	116.52
19 Sep	CANAL TOURS NYHAVN 180.00 DKK @ 7.3289 Includes Cross Border Handling Fee of 1.75%	KOEBENHAVN K	24.56
19 Sep	TIVOLI AS 230.62 DKK @ 7.3282 Includes Cross Border Handling Fee of 1.75%	KOEBENHAVN V	31.47
19 Sep	PORTO BELLO 91.00 DKK @ 7.3327 Includes Cross Border Handling Fee of 1.75%	KOEBENHAVN K	12.41
19 Sep	GROEFTEN RESTAURANT 1529.00 DKK @ 7.3287 Includes Cross Border Handling Fee of 1.75%	KOEBENHAVN V	208.63
19 Sep	TAXA 4X35 63.92 DKK @ 7.3319 Includes Cross Border Handling Fee of 1.75%	VANLOESE	20600 9.40
19 Sep	CODAN TAXI 138.00 DKK @ 7.3273 Includes Cross Border Handling Fee of 1.75%	VANLOESE	20600 18.97
19 Sep	AUTOLUX AS 75.00 DKK @ 7.3242 Includes Cross Border Handling Fee of 1.75%	KOEBENHAVN K	10.24
20 Sep	ADMIRAL HOTEL 8.25 DKK @ 7.3008 Includes Cross Border Handling Fee of 1.75%	KOEBENHAVN K	1.13
20 Sep	EMMERYS 117.00 DKK @ 7.3262 Includes Cross Border Handling Fee of 1.75%	KOEBENHAVN K	15.97
20 Sep	AMAGEROEBROBILEN TAXI 176.55 DKK @ 7.3257 Includes Cross Border Handling Fee of 1.75%	KASTRUP	24.10
20 Sep	COPENHAGEN ADMIRAL HOTEL 8549.00 DKK @ 7.3252 Includes Cross Border Handling Fee of 1.75%	COPENHAGEN	1167.06
21 Sep	COPENHAGEN ADMIRAL HOTEL 50.00 DKK @ 7.3206 Includes Cross Border Handling Fee of 1.75%	COPENHAGEN	6.83

IBAN: IE46 B0FI 9015 3899 9430 18
NB: Quote Credit Card Number as reference

Expiry 10/09



Page
2 of 2

Account Holder
MR DAVID HIGGINS

Statement date
28 Sep 2006

VISA transactions continued				€
21 Sep	PALLADIUM	AMSTERDAM		74.40
22 Sep	RABOBANK DAM 9 -11	GOES		200.00
24 Sep	KAPPE SCHIPHOL BV	HOOFDDORP		80.90
24 Sep	MIMEX AIRPORT RET.	LIJNDEN		42.50
24 Sep	FASHION SHOPS SPL <i>LARGE CASE</i>	LUCHTH SCHIP		59.00
24 Sep	PARKHOTEL	AMSTERDAM		901.96
25 Sep	CASH ADVANCE FEE <i>21900</i>			3.00
Total transactions this period				€ 4037.90

Previous Balance — *AUG - NIL* 0.00

Balance € 4037.90

Minimum Payment Due € 4037.90

Your bank account will be Debited by the Minimum Payment
Due on or after 4 October 2006. Direct Debit will normally
reflect other payments received.

Bank of Ireland
Card Services



3 2810 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Oct 2006

VISA transactions		€
20 Sep	AER RIANTA CAR PARKS <i>(Car Park)</i> ✓	DUBLIN CAMOSD9 66.00 <i>(4)</i>
21 Sep	TAXIBEDRIJF UNAL COPUR <i>Taxi</i>	AMSTERDAM CAMOSD9 35.50 <i>(5)</i>
3 Oct	CASA NICOLASA SL 42 ✓	DONOSTIA SAN 1283.89 <i>(2)</i>
4 Oct	AER RIANTA RETAIL SHOP DU ✓	DUBLIN AIRPOR 71.00 <i>(1)</i>
5 Oct	JUANITO KOJUA RESTAURANTE ✓	DONOSTIA-SAN 1002.18 <i>(1)</i>
5 Oct	HOTEL MARIA CRISTINA ✓	<i>(7)</i> SANTA CRUZ 341.36 <i>(7)</i>
5 Oct	AER RIANTA CAR PARKS ✓	DUBLIN 81.00 <i>(6)</i>
9 Oct <i>(8)</i>	HOTEL MARIA CRISTINA	SAN SEBASTIAN 88.30
Total transactions this period		€ 2969.23

Transaction summary
Visa transactions 2969.23

IBAN IE46 BOFI 9015 3899 9430 18
NB: Quote Credit Card Number as reference

PAID
4 Oct
TO MARIANA
ALTERNATIVE

Previous Balance	4037.90
DIRECT DEBIT PAYMENT. THANK YOU.	- 4037.90
Balance	€ 2969.23
Minimum Payment Due	€ 2969.23

Your bank account will be Debited by the Minimum Payment Due on or after 3 November 2006. Direct Debit will normally reflect other payments received.

(5)

Aileen Connolly

Bank of Ireland

Card Services



1 2811 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

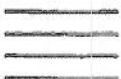
Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Nov 2006

Total transactions this period		€ 0.00
	Previous Balance	2969.23
3 Nov	DIRECT DEBIT PAYMENT. THANK YOU.	- 2969.23
	Balance	€ 0.00
	Minimum Payment Due	€ 0.00
	No payment is required on your account this month as your balance is presently ZERO.	

IBAN: IE49 9091 0015 3899 0400 18
NB: Quote Credit Card Number as reference





1 2812 1 RP95

MR DAVID HIGGINS
 DUBLIN DOCKLANDS DEVELOPMENT A
 52-55 SIR JOHN ROGERSON'S QUAY
 DOCKLANDS
 DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
1890 251 251
 Outside Republic Of Ireland
00353-56-7757747
 Account Holder
 DUBLIN DOCKLANDS
 DEVELOPMENT A
 Credit Limit
 € 20000
 Statement Date
 28 Dec 2006

VISA transactions		€
13 Dec	BLEU OCCUPY CAMAS05-22970 DUBLIN 2 20605	341.88
14 Dec	LILLIES BORDELLO } xmas party 20605 DUBLIN "	402.80
14 Dec	LILLIES BORDELLO } DUBLIN "	20.00
15 Dec	PARK RITE LTD-DAWSON ST DUBLIN 20600	7.80
19 Dec	ENOTECA DUBLIN 2	753.45
19 Dec	ELY CHQ 20605 DUBLIN 2	699.45
Total transactions this period		€ 2225.38

Transaction summary
 Visa transactions 2225.38

IBAN: IE48 BOFI 9015 3899 9430 16
 NB: Quote Credit Card Number as reference

Previous Balance	0.00
Balance	€ 2225.38
Minimum Payment Due	€ 2225.38

Your bank account will be Debited by the Minimum Payment Due on or after 3 January 2007. Direct Debit will normally reflect other payments received.

*Inv. no.
11989.*

Inv Ref	Approver
VC Code	Project
Issued By: <i>Aileen Conolly</i>	
MAH	
Service Received By	
Authorised for Payment By	



31 JAN 2007

3 2801 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Jan 2007

Total transactions this period		€ 0.00
3 Jan	Previous Balance	2225.38
	DIRECT DEBIT PAYMENT. THANK YOU.	- 2225.38
	Balance	€ 0.00
	Minimum Payment Due	€ 0.00
	No payment is required on your account this month as your balance is presently ZERO.	

IBAN: IE46 BOFI 9015 3899 9430 16
NB: Quote Credit Card Number as reference

Mr. (M)	Approved
Mr. (M)	Refused
Initiated By	Final Logout
Time	13:51
Signature	
Printed for Reference By	

Visa Details

Name: David Higgins

Month: Feb-07

Date	Details	€	Notes
	no transactions	0	get copy of bill

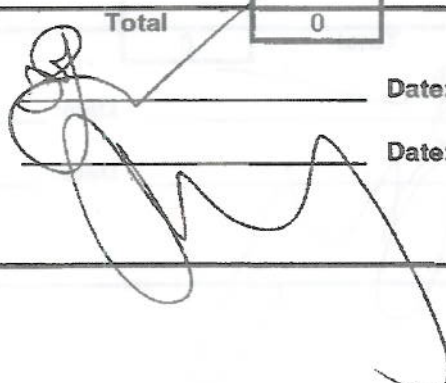
Total 0

Signed:

Date: _____

Approved:

Date: _____

A large, stylized handwritten signature in black ink is written over the signature and date lines. The signature is highly cursive and loops around the lines.

Visa Details

Name: David Higgins

Month: Mar-07

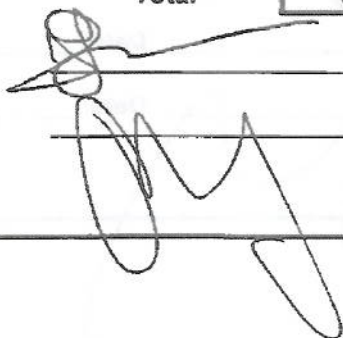
Date	Details	€	Notes
	no transactions	0	get copy of bill
	Total	0	

Signed: _____

Date: _____

Approved: _____

Date: _____

A large, stylized handwritten signature in black ink, written over the signature and date lines.



3 2804 1 RP95

MR DAVID HIGGINS
 DUBLIN DOCKLANDS DEVELOPMENT A
 52-55 SIR JOHN ROGERSON'S QUAY
 DOCKLANDS
 DUBLIN 2

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

End of year audit meeting

Customer Services
1890 251 251
 Outside Republic Of Ireland
00353-56-7757747
 Account Holder
 DUBLIN DOCKLANDS
 DEVELOPMENT A
 Credit Limit
€ 20000
 Statement Date
28 Apr 2007

VISA transactions		€
12 Apr	UNICORN RESTAURANT, THE DUBLIN 2	600.00
Other transactions		€
2 Apr	GOVERNMENT STAMP DUTY	40.00
27 Apr	ANNUAL FEE	25.00
Total transactions this period		€ 665.00

Transaction summary

Visa transactions	600.00
Account Charges	25.00
Government Tax	40.00

Previous Balance 0.00
Balance **€ 665.00**
Minimum Payment Due **€ 665.00**

Your bank account will be Debited by the Minimum Payment Due on or after 4 May 2007. Direct Debit will normally reflect other payments received.

IBAN: IE46 BOFI 9015 3899 9430 16
 NB: Quote Credit Card Number as reference

Incl no. 13857.

Account No.	XXXXXXXXXXXX
Card No.	XXXXXXXXXXXX
Expiry Date	MM/YY - MM/YY
Cardholder Name	<i>Aileen Connolly</i>
Signature	<i>[Signature]</i>
Bank Name	Bank of Ireland
Address	DUBLIN DOCKLANDS DEVELOPMENT A
Postcode	DUBLIN 2
Country	IRELAND
Cardholder's Signature	<i>[Signature]</i>
Authorized for Payment By	<i>[Signature]</i>



1 2805 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 May 2007

Transaction summary
Visa transactions

6.00

IBAN: IE48 BOFI 9015 3899 9430 18
NB: Quote Credit Card Number as reference

VISA transactions		€
2 May	BURLINGTON HOTEL DUBLIN	6.00
Total transactions this period		€ 6.00

	Previous Balance	665.00
4 May	DIRECT DEBIT PAYMENT. THANK YOU.	- 665.00
	Balance	€ 6.00
	Minimum Payment Due	€ 6.00

Your bank account will be Debited by the Minimum Payment Due on or after 5 June 2007. Direct Debit will normally reflect other payments received.

*Car Parking
- Seminar*

*Just no
15967
etc.*

102
Street,
Dublin 488 5130



2 2806 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
**DUBLIN DOCKLANDS
DEVELOPMENT A**
Credit Limit
€ 20000
Statement Date
28 Jun 2007

VISA transactions		€
31 May	THE FERRYMAN DUBLIN 2	236.40
Total transactions this period		€ 236.40

5 Jun	Previous Balance	6.00
	DIRECT DEBIT PAYMENT. THANK YOU.	- 6.00
	Balance	€ 236.40
	Minimum Payment Due	€ 236.40

Your bank account will be Debited by the Minimum Payment Due on or after 4 July 2007. Direct Debit will normally reflect other payments received.

Transaction summary
Visa transactions 236.40

IBAN: IE48 BOFI 9015 3899 6430 16
NB: Quote Credit Card Number as reference

*Drinks v symposium before
going to c. us immortal.*

20605 0007

*Incl no.
159688.*

Bank of Ireland

Card Services



RECEIVED



7 - AUG 2007

488 5130

0 2807 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Statement Visa Business Card Expenses

Customer Services

1890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS DEVELOPMENT A

Credit Limit

€ 20000

Statement Date

28 Jul 2007

Transaction summary

Visa transactions

IBAN: IE46 BOFI 9015 3889 9430 16

NB: Quote Credit Card Number as reference

VISA transactions

Date	Description	Location	Amount (€)
28 Jun	LONDON CITY AIRPOR 4.00 GBP @ 0.6611 Includes Cross Border Handling Fee of 1.75%	DLR LONDON	6.05
29 Jun	DLR TOWER GATEWAY 5.70 GBP @ 0.6620 Includes Cross Border Handling Fee of 1.75%	LONDON	8.61
29 Jun	LOTUS CHINESE RSNT 25.50 GBP @ 0.6625 Includes Cross Border Handling Fee of 1.75%	LONDON E14	38.49
29 Jun	DUBLIN AIRPORT AUTHORITY	SHANNON	45.00
29 Jun	NOVOTEL LONDON TOWER BRID 227.45 GBP @ 0.6624 Includes Cross Border Handling Fee of 1.75%	LONDON.	343.36
2 Jul	DUBLIN PORT TUNNEL	DUBLIN 3	6.00
9 Jul	GRESHAM HOTEL CAR PARK	DUBLIN	6.90
19 Jul	HUDSONS PANTRY	LOUISBURGH	156.55

Total transactions this period € 610.96

Previous Balance 236.40
4 Jul DIRECT DEBIT PAYMENT. THANK YOU. -236.40

Balance € 610.96

Minimum Payment Due € 610.96

Your bank account will be Debited by the Minimum Payment Due on or after 3 August 2007. Direct Debit will normally reflect other payments received.

CAMOSOS
610.96

CAMOSOS, 22970

Visit to London
end June '07

to look at vessels
for floating village.

*

- PIP card on 26th
June - but credit
card
9/7

02
Esau Street,
Dublin 2
Fax Dublin 465 5130

Bank of Ireland

Card Services



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MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Aug 2007

Total transactions this period € 0.00

	Previous Balance	610.96
3 Aug	DIRECT DEBIT PAYMENT. THANK YOU.	- 610.96
	Balance	€ 0.00
	Minimum Payment Due	€ 0.00
	No payment is required on your account this month as your balance is presently ZERO.	

IBAN: IE48 BOFI 9015 0899 9430 16
NB: Quota Credit Card Number as reference

Visa Details

Name: David Higgins

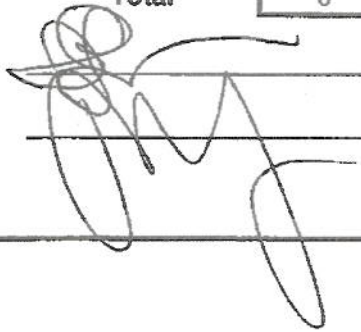
Month: Sep-07

<i>Date</i>	<i>Details</i>	<i>€</i>	<i>Notes</i>
	no transactions	0	

Total

0

Signed:



Date: _____

Approved:

Date: _____

no. 1102
Leinster House,
Kildare Street,
Dublin 2
Tel: 01 468 5130

BANK OF IRELAND

Card Services

0 2810 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Oct 2007

VISA transactions			€
8 Oct	DUNDRUM S.C CAR PARK	DUBLIN	2.00
8 Oct	DUNDRUM S.C CAR PARK	DUBLIN	2.00
8 Oct	DUNDRUM S.C CAR PARK	DUBLIN	4.00
Total transactions this period			€ 8.00
Previous Balance			€ 8.00
Balance			€ 8.00

Transaction summary
Visa transactions 8.00

Minimum Payment Due
Your bank account will be Debited by the Minimum Payment Due on or after 5 November 2007. Direct Debit will normally reflect other payments received.

IBAN: IE48 B0FI 9015 3899 0430 18
NB: Quote Credit Card Number as reference



66 5130
1 2811 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A

Credit Limit
€ 20000
Statement Date
28 Nov 2007

Transaction summary
Visa transactions 1472.65

IBAN: IE46 BOFI 9015 3899 9430 16
NB: Quote Credit Card Number as reference

VISA transactions

Date	Description	Location	Amount (€)
12 Nov	ELYHQ	DUBLIN 2	824.28
12 Nov	ELYHQ	DUBLIN 2	589.72
23 Nov	FOUR SEASONS - PUBLISHED ACCOUNTS	BALLSBRIDGE	58.65
Total transactions this period			€ 1472.65

5 Nov Previous Balance 8.00
DIRECT DEBIT PAYMENT. THANK YOU. - 8.00

Balance € 1472.65

Minimum Payment Due € 1472.65

Your bank account will be Debited by the Minimum Payment Due on or after 4 December 2007. Direct Debit will normally reflect other payments received.

no. 1102
Nassau Street,
Dublin 2
Fax Dublin 488 5130

Bank of Ireland

Card Services



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MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Dec 2007

VISA transactions			€
①	4 Dec	CILL AIRNE <i>Lunch home (meal)</i>	DUBLIN ✓ 60.00
②	12 Dec	CILL AIRNE <i>Lunch - O'Connell Hotel</i>	DUBLIN ✓ 203.50
③	14 Dec	THE BURLINGTON HOTEL - <i>KAI - xmas lunch</i>	DUBLIN 4 ✓ 50.00
④	18 Dec	BANG CAFE <i>Finance Team xmas lunch</i>	DUBLIN 2 ✓ 678.94
⑤	18 Dec	DOHENY & NESBITT	BAGGOT STREET 47.80
⑥	18 Dec	DOHENY & NESBITT	BAGGOT STREET ✓ 33.30
⑦	18 Dec	DOHENY & NESBITT	BAGGOT STREET 34.60 ✓
⑧	19 Dec	ENOWINE <i>not for work - lunch</i>	DUBLIN 1 ✓ 912.70
⑨	19 Dec	SUPERQUINN KNOCKLYON <i>- choc. for</i>	KNOCKLYON ✓ 19.98
Total transactions this period			€ 2040.82

Transaction summary
Visa transactions 2040.82

IBAN: IE48 BOFI 0015 3669 0430 18
NB: Quote Credit Card Number as reference

	Previous Balance	1472.65
4 Dec	DIRECT DEBIT PAYMENT. THANK YOU.	- 1472.65
	Balance	€ 2040.82
	Minimum Payment Due	€ 2040.82

Your bank account will be Debited by the Minimum Payment Due on or after 3 January 2008. Direct Debit will normally reflect other payments received.

2



No. 1102
Nassau Street,
Dublin 2
Tel: 01 488 5130

BANK OF IRELAND

Card Services



2 2801 1 RP95
MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Jan 2008

Transaction summary
Visa transactions 88.32
Cash advances 20.00
Cash advance fees 2.54

IBAN: IE46 BOFI 9015 3899 8430 18
NB: Quote Credit Card Number as reference

VISA transactions			€
28 Dec	MARKS & SPENCER *1	DUNDRUM	20.00
2 Jan	AIB /S.V WESTPO } *2	MAYO	20.00
4 Jan	CASH ADVANCE FEE		2.54
24 Jan	SUPERQUINN KNOCKLYON *3	KNOCKLYON	68.32
Total transactions this period			€ 110.86

	Previous Balance	2040.82
3 Jan	DIRECT DEBIT PAYMENT. THANK YOU.	- 2040.82
	Balance	€ 110.86
	Minimum Payment Due	€ 110.86

Your bank account will be Debited by the Minimum Payment Due on or after 4 February 2008. Direct Debit will normally reflect other payments received.

*1 calculator for Home office
*2 cash advance for internet cafe (to inspect docklands w.-for landing page proposal)
*3 Call Gene Launch event - cake for team.



1102
 Nassau Street,
 Dublin 2
 Dublin 488 5130

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MR DAVID HIGGINS
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 52-55 SIR JOHN ROGERSON'S QUAY
 DOCKLANDS
 DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
 1890 251 251
 Outside Republic Of Ireland
 00353-56-7757747
 Account Holder
 DUBLIN DOCKLANDS
 DEVELOPMENT A
 Credit Limit
 € 20000
 Statement Date
 28 Feb 2008

VISA transactions		€
29 Jan	TESCO STORE 3518 *	DUBLIN 14 54.46
Total transactions this period		€ 54.46

	Previous Balance	110.86
4 Feb	DIRECT DEBIT PAYMENT. THANK YOU.	- 110.86
	Balance	€ 54.46
	Minimum Payment Due	€ 54.46

Your bank account will be Debited by the Minimum Payment Due on or after 5 March 2008. Direct Debit will normally reflect other payments received.

Transaction summary
 Visa transactions 54.46

IBAN: IE48 BOFI 9015 3899 9420 18
 NB: Quote Credit Card Number as reference

25917

* setting up Home office (Paper, Folders, etc)

Box No. 1102
33-35 Nassau Street,
Dublin 2
Fax Dublin 488 5130

BANK OF IRELAND

Card Services



0 2803 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

Please note that Government Stamp Duty on your card has been reduced from €40 to €30 and will be charged to your card on the 1st of April each year (for the preceding year). If you close your card at any time during the year, this tax will still apply.

Statement Visa Business Card Expenses

VISA transactions			€
27 Feb	DUBLIN AIRPORT AUTHORITY	SHANNON	40.00
20 Mar	✓ THE SUNBORN YACHT 65.50 GBP @ 0.7648 Includes Cross Border Handling Fee of 1.75%	LONDON E16	85.64
20 Mar	✓ DUBLIN AIRPORT AUTHORITY	SHANNON	40.00
20 Mar	✓ LONDON CITY AIRPOR 8.00 GBP @ 0.7655 Includes Cross Border Handling Fee of 1.75%	DLP LONDON	10.45
Total transactions this period			€ 176.09

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Mar 2008

Transaction summary
Visa transactions 176.09

IBAN: IE48 BOFI 9015 3899 9430 16
NB: Quote Credit Card Number as reference

5 Mar	Previous Balance	54.46
	DIRECT DEBIT PAYMENT. THANK YOU.	- 54.46
	Balance	€ 176.09
	Minimum Payment Due	€ 176.09

Your bank account will be Debited by the Minimum Payment Due on or after 3 April 2008. Direct Debit will normally reflect other payments received.

Send no.
25917

① London to Mrs Judy Croker
(British Airways (London))

PO Box No. 1102
33-35 Nassau Street,
Dublin 2
Fax Dublin 488 5130

Card Services



3 2804 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Apr 2008

Sup Month
Lower
Y drip

Transaction summary
Visa transactions 4233.48
Account Charges 25.00
Government Tax 30.00

IBAN: IE46 BOFI 9015 3899 9430 18
NE. Quote Credit Card Number as reference

VISA transactions			€
3 Apr	DOBBINS AT THE PARK	DUBLIN 4	852.60
3 Apr	DOBBINS AT THE PARK	DUBLIN 4	100.00
9 Apr	JAMIES BAR 75.90 GBP @ 0.7864 Includes Cross Border Handling Fee of 1.75%	LONDON E14	96.51
9 Apr	THE GUN 749.48 GBP @ 0.7843 Includes Cross Border Handling Fee of 1.75%	LONDON E14	955.51
10 Apr	DAVY'S OF CANARY 338.60 GBP @ 0.7885 Includes Cross Border Handling Fee of 1.75%	LONDON E14	429.37
10 Apr	PLATEAU 1338.22 GBP @ 0.7885 Includes Cross Border Handling Fee of 1.75%	LONDON E14	1696.99
11 Apr	DUBLIN AIRPORT AUTHORITY <i>Parking</i>	SHANNON	96.50
14 Apr	DUBLIN PORT TUNNEL <i>pu - PAMBIT</i>	DUBLIN 3	6.00

Other transactions			€
1 Apr	GOVERNMENT STAMP DUTY		30.00
28 Apr	ANNUAL FEE		25.00
Total transactions this period			€ 4288.48

	Previous Balance	176.09
3 Apr	DIRECT DEBIT PAYMENT. THANK YOU.	- 176.09
Balance		€ 4288.48
Minimum Payment Due		€ 4288.48

Your bank account will be Debited by the Minimum Payment Due on or after 6 May 2008. Direct Debit will normally reflect other payments received.



O 2805 1 RP95

MR DAVID HIGGINS
 DUBLIN DOCKLANDS DEVELOPMENT A
 52-55 SIR JOHN ROGERSON'S QUAY
 DOCKLANDS
 DUBLIN 2

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Customer Services
1890 251 251
 Outside Republic Of Ireland
00353-56-7757747

Account Holder
 DUBLIN DOCKLANDS
 DEVELOPMENT A

Credit Limit
€ 20000

Statement Date
28 May 2008

Transaction summary
 Visa transactions 408.09

IBAN: IE48 BOFI 9015 3899 9430 18
 NB: Quote Credit Card Number as reference

Statement Visa Business Card Expenses

VISA transactions		€
15 May	BRIDGE BAR AND GRILL GRAND CANAL Q	408.09
Total transactions this period		€ 408.09

	Previous Balance	4288.48
6 May	DIRECT DEBIT PAYMENT. THANK YOU.	- 4288.48
	Balance	€ 408.09
	Minimum Payment Due	€ 408.09

Your bank account will be Debited by the Minimum Payment Due on or after **3 June 2008**. Direct Debit will normally reflect other payments received.

Jul no. 30314.

Bank of Ireland Card Services



2 2806 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Jun 2008

Total transactions this period € 0.00

	Previous Balance	408.09
3 Jun	DIRECT DEBIT PAYMENT. THANK YOU.	- 408.09
	Balance	€ 0.00
	Minimum Payment Due	€ 0.00

No payment is required on your account this month as your balance is presently ZERO.

IBAN: IE46 BOFI 9015 3899 8430 16
NB: Quote Credit Card Number as reference

1 2807 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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05 AUG 2008

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Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Jul 2008

IBAN: IE46 BCFI 9015 3999 9430 16
NB: Quote Credit Card Number as reference

Statement Visa Business Card Expenses

Total transactions this period	€ 0.00
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Previous Balance	0.00
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Balance	€ 0.00
----------------	---------------

Minimum Payment Due	€ 0.00
----------------------------	---------------

No payment is required on your account this month as your balance is presently ZERO.

No. 1102
Nassau Street,
Dublin 2
Dublin 486 5130

3 2808 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Aug 2008

Transaction summary
Visa transactions 62.16

IBAN: IE46 BOFI 9015 2899 0430 16
NB: Quote Credit Card Number as reference

VISA transactions		€
20 Aug	RIVA RESTAURANT DUBLIN	62.16
Total transactions this period		€ 62.16

Previous Balance	0.00
Balance	€ 62.16
Minimum Payment Due	€ 62.16

Your bank account will be Debited by the Minimum Payment Due on or after **3 September 2008**. Direct Debit will normally reflect other payments received.

✓ Lurca *Michael Debraire*

2 2809 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

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Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A

Credit Limit
€ 20000

Statement Date
28 Sep 2008

Transaction summary

Visa transactions 56.10

IBAN: IE46 B0R 9015 3999 9430 16
NB: Quote Credit Card Number as reference

Statement Visa Business Card Expenses

VISA transactions		€
23 Sep	RIVA RESTAURANT DUBLIN	56.10
Total transactions this period		€ 56.10

	Previous Balance	62.16
3 Sep	DIRECT DEBIT PAYMENT. THANK YOU.	- 62.16
	Balance	€ 56.10
	Minimum Payment Due	€ 56.10

Your bank account will be Debited by the Minimum Payment Due on or after 6 October 2008. Direct Debit will normally reflect other payments received.

Lunch + drinks - departure.

street,

488 5130

2810 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
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Statement Visa Business Card Expenses

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A

Credit Limit
€ 20000

Statement Date
28 Oct 2008

Transaction summary
Visa transactions 3526.00

IBAN: IE46 BOFI 6015 3899 0430 16
NB: Quote Credit Card Number as reference

VISA transactions			€
9 Oct	ODESSA.	DUBLIN DUBLIN	2830.60
9 Oct	ODESSA.	DUBLIN DUBLIN	695.40
Total transactions this period			€ 3526.00
Previous Balance			56.10
6 Oct	DIRECT DEBIT PAYMENT. THANK YOU.		- 56.10
Balance			€ 3526.00
Minimum Payment Due			€ 3526.00
Your bank account will be Debited by the Minimum Payment Due on or after 3 November 2008 . Direct Debit will normally reflect other payments received.			

. 1102
ssau Street,
2
Dublin 488 5130

3 2811 1 RP95

MR DAVID HIGGINS
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Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Nov 2008

Transaction summary
Visa transactions 31.50
Cash advances 120.00
Cash advance fees 2.54

IBAN: IE49 BOFI 9015 3899 9430 18
NB: Quote Credit Card Number as reference

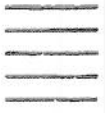
Statement Visa Business Card Expenses

VISA transactions				€
28 Oct	AIB	/DURKAN SUP	MAYO	120.00
29 Oct	IARNROD EIREANN WESTPORT		DUBLIN DUBLIN	31.50
30 Oct	CASH ADVANCE FEE			2.54
Total transactions this period				€ 154.04

Previous Balance 3526.00
3 Nov **DIRECT DEBIT PAYMENT. THANK YOU.** - 3526.00

Balance € 154.04
Minimum Payment Due € 154.04

Your bank account will be Debited by the Minimum Payment Due on or after 4 December 2008. Direct Debit will normally reflect other payments received.





O 2612 1 RP95

MR DAVID HIGGINS
 DUBLIN DOCKLANDS DEVELOPMENT A
 52-55 SIR JOHN ROGERSON'S QUAY
 DOCKLANDS
 DUBLIN 2

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Statement Visa Business Card Expenses

Customer Services

1890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS
DEVELOPMENT A

Credit Limit

€ 20000

Statement Date

28 Dec 2008

Total transactions this period	€ 0.00
--------------------------------	--------

4 Dec	Previous Balance	154.04
	DIRECT DEBIT PAYMENT. THANK YOU.	- 154.04
	Balance	€ 0.00
	Minimum Payment Due	€ 0.00

No payment is required on your account this month as your balance is presently ZERO.

IBAN: IE46 BOFI 9015 3999 9430 16
 NB: Quote Credit Card Number as reference

No. 1102
 Nassau Street,
 2
 Dublin 468 5130

2 2801 1 RP95

MR DAVID HIGGINS
 DUBLIN DOCKLANDS DEVELOPMENT A
 52-55 SIR JOHN ROGERSON'S QUAY
 DOCKLANDS
 DUBLIN 2

Your Visa Business Card provides extensive Travel Insurance for you and your staff. You and up to 3 colleagues are automatically covered for 90 days of any journey once you have used your Visa Business Card to pay for at least 50% of your fare. If you have any questions in relation to this cover please do not hesitate to contact our Customer Service Department on 1890 251 251 or from outside the Republic of Ireland on 00 353 56 7757747.

Customer Services
1890 251 251
 Outside Republic Of Ireland
00353-56-7757747

Account Holder
 DUBLIN DOCKLANDS
 DEVELOPMENT A

Credit Limit
€ 20000

Statement Date
28 Jan 2009

Transaction summary
 Visa transactions 2.50

IBAN: IE46 BOFI 9015 2899 9430 16
 NB: Quote Credit Card Number as reference

Statement Visa Business Card Expenses

VISA transactions		€
12 Jan	COMPANIES REGISTRATION OF DUBLIN 2	2.50
Total transactions this period		€ 2.50

Previous Balance 0.00

Balance € 2.50

Minimum Payment Due € 2.50

Your bank account will be Debited by the Minimum Payment Due on or after **3 February 2009**. Direct Debit will normally reflect other payments received.

Incl no. 41887

c. 1102
Assau Street,
2
Dublin 488 5130

BANK OF IRELAND

1100

3 2802 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

Please note that Government Stamp Duty of €30 will be charged to your card on the 1st April each year for the preceding year. If you close your card at any time during the year this tax will still apply.

Statement Visa Business Card Expenses

Total transactions this period € 0.00

Customer Services

1890 251 251

Outside Republic Of Ireland

00353-56-7757747

Account Holder

DUBLIN DOCKLANDS
DEVELOPMENT A

Credit Limit

€ 20000

Statement Date

28 Feb 2009

	Previous Balance	2.50
3 Feb	DIRECT DEBIT PAYMENT. THANK YOU.	- 2.50

Balance € 0.00

Minimum Payment Due € 0.00

No payment is required on your account this month as your balance is presently ZERO.

IBAN: IE46 BOFI 9015 3899 8430 15
NB: Quote Credit Card Number as reference

Visa Details

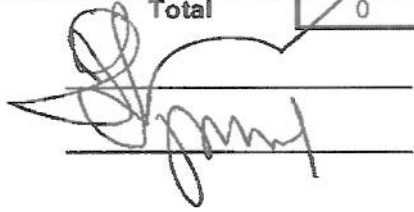
Name: David Higgins

Month: Mar-09

<i>Date</i>	<i>Details</i>	<i>€</i>	<i>Notes</i>
	no transactions	0	

Total 0

Signed:



Date: _____

Approved:

Date: 16/3/09

102 Street.
88 5130
204 1 RP95
MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

Please note that Government Stamp Duty of €30 is applied to your card on the 1st of April each year for the preceding year and upon account closure. Remember your Visa Business Card is a convenient payment method offering you security and control when managing day to day business expenses.

Statement Visa Business Card Expenses

Other transactions		€
1 Apr	GOVERNMENT STAMP DUTY	30.00
28 Apr	ANNUAL FEE	31.00
Total transactions this period		€ 61.00

Customer Services
1890 251 251
Outside Republic Of Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Apr 2009

Previous Balance *MARZEB RANNE* 0.00
Balance ~~€ 61.00~~
Minimum Payment Due € 61.00

Your bank account will be Debited by the Minimum Payment Due on or after 5 May 2009. Direct Debit will normally reflect other payments received.

Transaction summary
Account Charges 31.00
Government Tax 30.00

IBAN: IE49 2041 9015 3899 9430 16
NB: Quote Credit Card Number as reference

No. 1102
Nassau Street,
Dublin 2
Fax Dublin 488 5130

2 2804 1 RP95

MR DAVID HIGGINS
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

Please note that Government Stamp Duty of €30 is applied to your card on the 1st of April each year for the preceding year and upon account closure. Remember your Visa Business Card is a convenient payment method offering you security and control when managing day to day business expenses.

Customer Services
1 90 251 251
Ireland
00353-56-7757747
Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A
Credit Limit
€ 20000
Statement Date
28 Apr 2009

Transaction summary
Account Charges 31.00
Government Tax 30.00

IBAN: IE46 BOFI 9015 3899 9430 18
NB: Quote Credit Card Number as reference

Statement Visa Business Card Expenses

Other transactions	€
1 Apr GOVERNMENT STAMP DUTY	30.00
28 Apr ANNUAL FEE	31.00
Total transactions this period	€ 61.00

Previous Balance *MARIE RAINES* 0.00
Balance **€ 61.00**

Minimum Payment Due

Your bank account will be debited by the Minimum Payment Due on or after 5 May 2009. Direct Debit will normally reflect other payments received.

PO Box No. 1102
33-35 Nassau Street,
Dublin 2
Fax Dublin 488 5130

BANK OF IRELAND 

VISA

0 2805 1 RP95

DUBLIN DOCKLANDS DEVELOPMENT A
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2



Summary statement Visa Business Card

Customer Services
1890 251 251

Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A

Visa transactions		EUR
28 May	MR DAVID HIGGINS Card No: 4539258502525807	0.00
28 May	PAUL MALONEY Card No: 4539258508290869	0.00
28 May	DAVID HIGGINS-TRAVEL Card No: 4539258508371321	527.26
Total Payment Due this period		EUR 527.26

Statement date
28 May 2009

This amount will be deducted from your bank account
on or after 3 Jun 2009

May - NIL

PO Box No. 1102
33-35 Nassau Street,
Dublin 2
Fax Dublin 488 5130

DAIRUBH IRELAND 

VISA

1 2806 1 RP05

DUBLIN DOCKLANDS DEVELOPMENT A
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2

RECEIVED - 2 JUL 2009

Customer Services
1890 251 251

Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A

Statement date
28 Jun 2009



Summary statement Visa Business Card

Visa transactions		EUR
28 Jun	PAUL MALONEY Card No: 4539258508290869	276.99
28 Jun	DAVID HIGGINS-TRAVEL Card No: 4539258508371321	193.75
Total Payment Due this period		EUR 470.74

This amount will be deducted from your bank account
on or after 6 Jul 2009

JUNE - NIL

PO Box No. 16120
New Century House,
Dublin 1
Fax Dublin 6113093

1 2807 1 RP95

DUBLIN DOCKLANDS DEVELOPMENT A
DUBLIN DOCKLANDS DEVELOPMENT A
52-55 SIR JOHN ROGERSON'S QUAY
DOCKLANDS
DUBLIN 2



Summary statement Visa Business Card

Customer Services
1890 251 251

Outside Republic Of Ireland
00353-56-7757747

Account Holder
DUBLIN DOCKLANDS
DEVELOPMENT A

Statement date
28 Jul 2009

Visa transactions

		EUR
28 Jul	PAUL MALONEY Card No: 4539258508290869	31.00
28 Jul	DAVID HIGGINS-TRAVEL Card No: 4539258508371321	316.65

Total Payment Due this period

EUR 347.65

This amount will be deducted from your bank account
on or after 4 Aug 2009

July - Nil

*CARD
CANCELLED*

Box No. 16120
 New Post Office House,
 Dublin 1
 Fax Dublin 6113093

1 2808 1 RP95

MR DAVID HIGGINS
 DUBLIN DOCKLANDS DEVELOPMENT A
 52-55 SIR JOHN ROGERSON'S QUAY
 DOCKLANDS
 DUBLIN 2

As a Visa Business Card Customer you can upgrade to a Gold Visa Business Card and enjoy access to Aer Lingus Gold Circle Lounges* every time you fly with Aer Lingus. For more details on the Gold Visa Business Card log on to www.bankofireland.ie/goldvbc. Terms and conditions apply.

*Bank of Ireland do not accept responsibility for services rendered to third parties.

Statement Visa Business Card Expenses

Customer Services
1890 251 251
 Outside Republic Of Ireland
00353-56-7757747

Account Holder
 DUBLIN DOCKLANDS
 DEVELOPMENT A
 Credit Limit
 € 0

Statement Date
 28 Aug 2009

Transaction summary
 Government Tax 30.00

IBAN: IE46 BOFI 9015 3899 9430 16
 NB: Quote Credit Card Number as reference

Other transactions		€
4 Aug	GOVERNMENT FEE	30.00
Total transactions this period		€ 30.00

Previous Balance	0.00
Balance	€ 30.00
Minimum Payment Due	€ 30.00

Please pay Overlimit Amount immediately. Direct Debit will normally reflect other payments received, when applied on or after 3 September 2009.

Smul no. 49038



Customer Service Section
Ref: CSVB05 Tel No: 01 4885107

Card Services

P.O. Box 1102
33/35 Nassau Street
Dublin 2

— Mr David Higgins
— Dublin Docklands Development Auth.
— 52-55 Sir John Rogerson's Quay
— Docklands
— Dublin 2

04 August 2009

Re: Visa Business Card No:
Permanent Credit Limit: € 20,000.00
Balance: € 0.00

Dear Mr David Higgins,

Thank you for your recent correspondence requesting the closure of the above account.

I confirm that we have closed the above account and have now levied the Government stamp duty for this year. Statements will issue until the account is cleared in full. If you have not already done so, please cut up and discard your card.

Should you have given this credit card number for payment of any direct debit agreements e.g. Vodafone, O2, VHI, AA etc please cancel them in writing with the retailer. As a third party to such contracts we are not in a position to cancel same on your behalf. *(Please note failure to cancel any such agreement may result in future charges being applied to this account).*

I would like to take this opportunity to thank you for your custom. If I can be of any further assistance now or in the future please do not hesitate to contact us on (01) 4885107.

Yours sincerely,



Mary Byrne
Customer Service Support Manager

