

7 March 2005

Mr Denis Healy
Managing Director
IBT International
Level 10, 56 Berry Street
NORTH SYDNEY NSW 2060

Dear Mr Healy,

PEP testimonial

As a working mother I felt often "out of control" and there were never enough hours in the day to get through my work. By doing PEP I have taken control of my diary and I know how to plan my time and focus on the important things.

The benefits took shape immediately in terms of email and diary control. By having a clear desk with no visual clutter and distractions I feel more relaxed in the work environment.

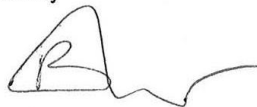
Managing my time has made me more efficient. I've invested time savings gained through efficiency in getting stuck into the important things at work.

PEP has helped our team by giving us a common language and system to help the team communicate and understand each other's working day. Less of the team's time is wasted on unimportant tasks.

I'm helping Westpac achieve our corporate strategy because I'm focused on the big things with less time wasted on unimportant tasks.

PEP is more practical and sustainable than most training programs because it truly changes work patterns. It's good to have time to practice between sessions. And it is really important to have someone sit at the desk and help get the theory implemented.

Yours sincerely



Bernadette Connolly
Senior Manager
Consumer Customer Experience