

**ESFIL - ESPIRITO SANTO FINANCIERE S.A.**  
**in bankruptcy**

**Receiver's letter to creditors n°1**

**Policy on communication and individual information**

The receiver will use the website: [www.espiritosantoinsolvencies.lu](http://www.espiritosantoinsolvencies.lu) to communicate on the progress of her mandate. Such communication will include information for filing of claims.

The receiver will not be able to answer individual requests. Where appropriate, she will publish standardized answers to frequently asked questions on this website.

Luxembourg, October 31, 2014

The receiver

Laurence JACQUES