

Dear Ms Cox

I have received your letter of 23 September 2026.

I confirm that the money paid into the savings accounts held in Karim's name at both Halifax and Nationwide was provided by me as savings for Karim's benefit. Karim's personal long-term savings accounts were not part of any arrangement for paying the expenses of Bacchus Drug Store. I did not instruct or agree to Karim's savings being paid to Jean Bacchus or to anyone other than Karim.

I do not intend to comment further. I have noted the remainder of your letter and will take advice as necessary. Please direct any further correspondence about this matter to me in writing.

Yours sincerely
Mohamed Bacchus