

EXHIBIT 18



DATE : December 28, 2000
COMPANY : Interbank Overseas Ltd
CITY AND COUNTRY : Nassau, Bahamas
ATTENTION OF : Raul Inigo / Yamileth Soo
FAX NUMBER : 00507 223 3333
FROM : Investor Relations Group / Maria João Fernandez
RE : Subscription
CLIENT NUMBER : **Redacted** 9545
PAGES FOLLOWING : 2

MESSAGE

Fairfield Sentry LIMItEd
British Virgin Islands

CORRECTION

Dear Sirs,

With reference to your fax dated December 26, 2000, we would like to confirm the following subscription in Fairfield Sentry Limited:

Name of subscriber : Interbank Overseas Ltd
Date of receipt of application : December 26, 2000
Subscription amount : USD 1,000,000.00
Dealing date : January 1, 2001
Class of shares : A

Please be advised that the amount should be received at least on the last business day of the month (December 29, 2000). The payment should be made by wire transfer to:

HSBC Bank USA
452 Fifth Avenue, New York, N.Y. 10018, Swift: MRMDUS33
ABA: 021 001 088

For the account of : Citco Bank Nederland N.V. Amsterdam; Swift: CITCNL2A
Account number : **Redacted** 4212
For further credit to : Fairfield Sentry Limited
Account number : **Redacted** 3.797
Reference : Interbank Overseas Ltd

*Fairfield Sentry Limited
C/o Citco Fund Services (Europe) B.V.
World Trade Center Amsterdam
Tower B 17th floor
Strawinskylaan 1725
P.O. Box 7241
1007 JE Amsterdam
The Netherlands*

Phone : (31-20) - 5722 100
Fax : (31-20) - 5722 476

*Registered Office
Citco Building
Wickhams Cay
PO Box 662
Road Town, Tortola
British Virgin Islands*



Page 2
December 28, 2000

Furthermore, in order to proceed with this subscription, we kindly ask you to supply us with the following documents regarding Interbank Overseas Ltd:

- Certificate of Incorporation
- List of authorised signatures
- full bank details for US Dollars, including correspondent bank in the USA and account number (see attached form) .

Upon receipt of this documents/information we will execute the subscription.

Yours faithfully,
For and on behalf of
Fairfield Sentry Limited

Citco Fund Services (Europe) B.V.
Administrator