Fidelity Investments®

Fidelity Investments Canada Limited
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November 30, 1998

Chair
Financial Markets Lawyers Group
59 Maiden Lane – 27 th Floor
New York, NY 10038

Attn: Nikki Poulos, Secretary

Dear Sirs,

EMU Protocol - Adherence

The purpose of this letter is to confirm our adherence to the FMLG/BBA EMU Protocol as published by the Financial Markets Lawyers Group ("FMLG") on 8th October, 1998 (the "Protocol"). This letter constitutes an Adherence Letter as referred to in the Protocol.

The definitions and provisions contained in the Protocol are incorporated into this Adherence Letter, which supplements and forms part of each Master Agreement between us and each other Adhering Party.

1. Specified Terms

Annex 1 EMU Continuity Provision: Applicable
Annex 2 Price Sources: Applicable
Annex 3 Payment Netting: Applicable
Annex 4 EMU Definitions: Applicable
Annex 5 Average Rate Options: Applicable
Annex 6 Average Barrier Options: Applicable

2. Appointment as Agent and Release

We hereby appoint the FMLG Chair with full power of substitution, and any successor in such position, as our agent for the limited purposes of the Protocol. This appointment is coupled with an interest and is irrevocable. We acknowledge that the agent will also act as agent for other Adhering Parties. Delivery of an Adherence Letter to the agent shall be deemed delivery to each other party for which it is acting as agent. Accordingly we waive, and hereby release such agent, the FMLG and each of its members, the Federal Reserve Bank of New York and any component of the Federal Reserve System and the BBA from, any rights, claims, actions or causes of action whatsoever (whether in contract, tort or otherwise) arising out of or in any way relating to this Adherence Letter or our adherence to the Protocol or any actions contemplated as being required by the FMLG Chair and BBA.

3. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: David Burbach
Address: Fidelity Investments Canada Limited, 200-483 Bay Street, Toronto, ON M5G 2N7
Telephone: (416) 307-7178
Fax: (416) 307-5535

or

Name: Lee Faria
Address: Fidelity Investments, 82 Devonshire Street, N5A, Boston, MA 02109-3614
Telephone: (617) 563-7565
Fax: (617) 476-7585

We consent to the publication of the conformed copy of this letter by the FMLG Chair and BBA and to the disclosure by the FMLG Chair and BBA of the contents of this letter.

Yours faithfully,

FIDELITY FOCUS FINANCIAL SERVICES FUND,
by its trustee,
Fidelity Investments Canada Limited

By: Martin T. Guest
Name: Martin T. Guest
Title: Secretary, Vice President

cc: L. Faria
D. Burbach