From: Monica Kho <monicakho@gmail.com>

Sent: Thursday, January 21, 2010 4:35 AM

To: secretary@CFTC.gov>
Subject: 'Regulation of Retail Forex' identification number RIN 3038-AC61

Dear sir,

I wish to highlight that Interbankfx is an extremely efficient broker and I ahve been using them for my trading for the last 3 years. The proposal to reduce the maximum leverage to 10: instead of 100:1 will only discourage non-US customers to turn to other banks outside the US for trading purposes. In the interst of the existing customers, we suggest that you consider very carefully before imposing such rule on fx trading.

Thank you Monica Kho