Form **604**

Corporations Act

671B

Notice of change in interests of substantial holder

To: Company Name/Scheme: RIVKIN FINANCIAL SERVICES LIMITED (**RFS**)

ABN 58 061 278 045

1. Details of substantial holders (1)

Name		ACN / ABN
SOFCOM LIMITED	(**SOF**)	ABN 88 087 482 602
FAST SCOUT LIMITED	(**FSL**)	ABN 94 088 488 724
ALTERA CAPITAL LIMITED	(**AEA**)	ABN 55 082 541 437
DATA BASE SYSTEMS LIMITED	(**DBS**)	Incorporated in Malaysia
AMBREEN CHAUDHRI	(**AMBREEN**)	

There was a change in the interests of the substantial holder on: 20 October 2004

The previous notice was given to the company on: 19 October 2004

The previous notice was dated: 19 October 2004

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate(2) had a relevant interest(3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities(4)	Previous notice		Present notice	
	Person's votes	Voting power(5)	Person's votes	Voting power(5)
Ordinary Shares	13,658,258	13.616% (A)	18,979,258	18.920% (A)

(A) Based on RFS total issued share capital being 100,312,134 shares

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change(6)	Consideration given in relation to change(7)	Class and number of securities affected	Person's votes affected
				Ordinary Shares	
19-Oct-04	All parties named in (1) above	Acquisition of shares on ASX by CXL (B)	$793.59	3,600	3,600
19-Oct-04	All parties named in (1) above	Acquisition of shares on ASX by CXL (B)	$41,090.02	186,400	186,400
20-Oct-04	All parties named in (1) above	Acquisition of shares on ASX by CXL (B)	$655,157.94	2,701,000	2,701,000
21-Oct-04	All parties named in (1) above	Acquisition of shares on ASX by CXL (B)	$247,782.07	990,000	990,000
22-Oct-04	All parties named in (1) above	Acquisition of shares on ASX by CXL (B)	$360,720.00	1,440,000	1,440,000

(B) Please refer to ASIC Form 604 Notice of change in interests of substantial holder in RFS lodged by CXL and dated 22 October 2004.

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder(8)	Nature of relevant interest(7)	Class and number of securities and Person's votes
				Ordinary Shares
SOF	SOF	SOF	Legal and beneficial holder of shares	13,920,787
FSL	FSL	FSL	Legal, beneficial and registered holder of shares	3,400,000
AEA	AEA	AEA	Legal, beneficial and registered holder of shares	908,471
CXL	CXL	CXL	Legal and beneficial holder of shares (C	750,000
SOF, FSL and AEA	SOF FSL AEA	SOF FSL AEA	Pursuant to a Memorandum of Understanding 30 June 2004 (MOU) between SOF, FSL and AEA (a copy of which was attached to their notice of initial substantial holder dated 30 June 2004 as annexure "A" therein)	5,058,471
CXL, SOF, AEA and FSL	SOF FSL AEA CXL	SOF FSL AEA CXL	Pursuant to acceptance by SOF, FSL and AEA on 6 September 2004 of a proposal by CXL to act co-operatively in relation to each company's shareholdings in RFS (a copy of which was attached to SOF, FSL and AEA's nnotice of change in interests of substantial holder dated 14 September 2004 as annexure "A" therein)	18,979,258
AEA	SOF FSL AEA CXL	SOF FSL AEA CXL	Also taken under section 608(3)(b) of the Corporations Act to have a relevant interest in securities in which SOF has a relevant interest	18,979,258
FSL	SOF FSL AEA CXL	SOF FSL AEA CXL	Also taken under section 608(3)(b) of the Corporations Act to have a relevant interest in securities in which AEA has a relevant interest	18,979,258
DBS	SOF FSL AEA CXL	SOF FSL AEA CXL	Taken under section 608(3)(b) of the Corporations Act to have a relevant interest in securities in which FSL has a relevant interest	18,979,258
AMBREEN	SOF FSL AEA CXL	SOF FSL AEA CXL	Taken under section 608(3)(b) of the Corporations Act to have a relevant interest in securities in which DBS has a relevant interest	18,979,258

(C) *Please refer to ASIC Form 604 Notice of change in interests of substantial holder in RFS lodged by CXL and dated 22 October 2004.*

5. Changes in association

The persons who have become associates(2) of, ceased to be associates of, or have change the nature of their association(9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
No changes	

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
SOF	Level 19, The Como Centre, 644 Chapel Street, South Yarra, Victoria 3141
AEA	Level 14, The Forrest Centre, 221 St Georges Terrace, Perth, Western Australia 6000
FSL	Level 14, The Forrest Centre, 221 St Georges Terrace, Perth, Western Australia 6000
DBS	Lot H Level 7 Wisma Oceanic Jalan Okk, Awang Besar 87007, Federal Territory of Labuan, East Malaysia, Malaysia
AMBREEN	175A Sarwar Road, Rawalpindi PAKISTAN
CENTRAL EXCHANGE LIMITED ABN 77 000 742 843 (**CXL**)	Level 14, The Forrest Centre, 221 St Georges Terrace, Perth, Western Australia 6000

Signature

sign here ______________________ date 22 October 2004
print name Victor Ho capacity Company Secretary of FSL

sign here ______________________ date 22 October 2004
print name Victor Ho capacity Company Secretary of SOF

sign here ______________________ date 22 October 2004
print name Victor Ho capacity Company Secretary of AEA

sign here ______________________ date 22 October 2004
print name Azhar Chaudhri capacity Director of DBS

sign here ______________________ date 22 October 2004
print name Ambreen Chaudhri capacity Personally

DIRECTIONS

(1) If there are a number of substantial holders with similar or related relevant interests (eg a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.

(2) See the definition of "associate" in section 9 of the Corporations Act.

(3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act.

(4) The voting shares of a company constitute one class unless divided into separate classes.

(5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.

(6) Include details of:

(a) any relevant agreement or other circumstance because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and

(b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act.

(7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

(8) If the substantial holder is unable to determine the identity of the person (eg if the relevant interest arises because of an option) write "unknown".

(9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.