

CONSUMER CREDIT ACT 1974

General Notice No: 1149

I, David Fisher, Director of the Consumer Credit Group in the Office of Fair Trading ('the OFT') and a member of the OFT's staff, being authorised in that behalf in writing by the OFT pursuant to paragraph 12 of Schedule 1 to the Enterprise Act 2002, hereby give general notice pursuant to section 22(8) of the Consumer Credit Act 1974 that under section 22(1)(b) of that Act the OFT has issued a group licence to the Northern Ireland Association of Citizens Advice Bureaux of Citizens Advice (Regional Office), 46 Donegall Pass, Belfast BT7 1BS.

The group licence is in respect of all Citizens Advice Bureaux which are from time to time registered with the Northern Ireland Association of Citizens Advice Bureaux, to carry on the business of:

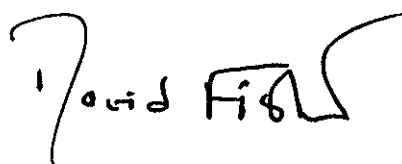
Non-commercial debt-adjusting

Non-commercial debt-counselling

Provision of non-commercial credit information services (including non-commercial credit repair).

This licence is valid for a period of 5 years and commences on 1 April 2012.

OFFICE OF FAIR TRADING
Fleetbank House
2-6 Salisbury Square
London EC4Y 8JX



David Fisher
Director
Consumer Credit Group
Office of Fair Trading
Date of issue: 16th December 2011