

## DATE THAT SME UNDERTAKINGS CAME INTO EFFECT

| Undertakings | Banks   | Date agreed     | Date which undertakings came into effect..  |
|--------------|---|-----------------|---|
| Transitional | Barclays, HSBC, RBS, Lloyds TSB.  | 18 July 2002    | 1 January 2003  |
| Behavioural  | Barclays, Bank of Ireland, HSBC, Bank of Scotland, AIB, NAG, RBS, Lloyds TSB. | 31 October 2002 | <u>1 November 2002</u><br>All clauses, except those below.<br><br><u>1 January 2003<sup>1</sup></u><br>Clauses 12, 13, 14, 15, 21, 22, 23, 24 |
| Switching    | Barclays, Bank of Ireland, HSBC, Bank of Scotland, AIB, NAG, RBS, Lloyds TSB  | 27 October 2003 | 31 December 2003  |

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<sup>1</sup> Banks may apply to the OFT for certain items, not currently available on their computer systems, to be excluded from the credit history they supply until October 2003.