

**REQUIREMENTS IMPOSED BY THE OFFICE OF FAIR TRADING ('OFT')  
PURSUANT TO SECTION 33A AND SECTION 33D(4) OF THE CONSUMER  
CREDIT ACT 1974 ('the Act')**

**REQUIREMENTS RELATING TO:**

**Link Financial Limited** (Consumer Credit Licence Number 446835),  
registered office address: Camelford House, 89 Albert Embankment,  
LONDON, SE1 7TP

**THE OFT REQUIRES AS FOLLOWS:**


That as of 1 May 2009:

- 1 Link Financial Limited shall not ask neighbours to pass on messages to a trace subject and shall decline any offers to pass on messages.

For the avoidance of doubt, Link Financial Limited is not prevented from contacting neighbours of a trace subject providing that

- a) such contact is made only for the purposes of ascertaining the current location or address of the trace subject; and
  - b) no information is given to the neighbour which might identify Link Financial Limited or its reasons for seeking the trace subject.
- 2 Link Financial Limited will not charge the debtor a fee for locating a debtor's new address unless the original credit agreement allows for such a charge to be made and passed on to the debtor.
  - 3 Link Financial Limited will not allocate any payments made under section 77 / 78 of the Consumer Credit Act 1974 to reduce the balance on the debtor's account. Instead these payments will be levied as a charge on the customer.

**ANY FAILURE TO COMPLY WITH THE ABOVE REQUIREMENTS WILL RENDER LINK FINANCIAL LIMITED LIABLE TO FURTHER FORMAL ACTION BY THE OFT. THIS COULD INCLUDE THE IMPOSITION OF FINANCIAL PENALTIES PURSUANT TO SECTION 39A OF THE ACT AND/OR THE REVOCATION OF LINK FINANCIAL LIMITED'S CONSUMER CREDIT LICENCE PURSUANT TO SECTION 32 OF THE ACT.**

Signed: 

**Ray Watson, Director, Consumer Credit Group  
Authorised signatory on behalf of the OFT**

**Date: 5 May 2009**