



BARCLAYS WEALTH

Mortgages

For property in the UK

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Your mortgage

Buying a new home or investment property is one of the most exciting and important purchases you will ever make, but picking the right mortgage can be confusing.

That's why we've put together this brochure to help guide you through the process, whether you're a first-time buyer, wanting to borrow additional funds, buying an investment property or simply looking around for a better deal.

Rest assured we'll take you through the whole process step by step. And if you need any personal mortgage advice at any time, just let us know.

Key benefits of our Mortgage Service

- A wide range of mortgages with competitive interest rates
- Advice from our team of experienced Mortgage Advisers, who are specially trained to understand the needs of our clients
- A simple and straightforward application process
- The reassurance of holding your mortgage with a bank with over 300 years of history and experience in banking, backed by the resources of the Barclays Group

Introduction to our Mortgage Service

Our Mortgage Service is designed to assist you with all aspects of buying a residential or investment property in the UK.

At Barclays Wealth, we look after clients with financial interests across different countries. Building on our expertise in banking and mortgage lending, we have designed this brochure to help you buy property in the UK.

Once we've helped you decide on the right mortgage and completed your application, your Mortgage Adviser will remain in touch with you every step of the way. Our aim is to make the whole process as smooth as possible.

Whether you're looking for your first home, an investment property, the opportunity to release some equity or a better deal on your existing loan, our professionally trained and experienced Mortgage Advisers can help in the following ways:

- Help you work out how much you can comfortably afford to borrow
- Guide you through our range of mortgages to help you decide which one best suits your needs
- Provide you with an illustration of how much the mortgage will cost or provide a detailed written quotation if you prefer
- Explain the different payment methods available and recommend one that is suitable for you
- Guide you through our account-opening procedures by explaining clearly what information and documentation you will need to supply
- Assist you in completing necessary paperwork
- Answer any questions you might have and offer further guidance

Ten steps to your new house

When you're buying a house, there are so many things to consider. That's why we've created the following step-by-step guide to help you through the process:

Step 1

Find out how much you can afford to borrow

- Decide whether you want to live on your own or with a partner and decide whether your mortgage would be in joint names
- Get a rough idea of how much you can borrow – our Mortgage Advisers will be happy to help
- Find out what it might cost each month

Step 2

Decide which type of mortgage is best for you

- Choose between a repayment or an interest-only mortgage or consider a mixture of the two
- Decide if you would prefer a fixed, variable or tracker rate – you can take a mixture of products if that suits you best
- Ask about any special rates, discounts or cashbacks that might be available at the time
- We also offer currency mortgages, depending on your circumstances¹

Step 3

Find the right property

- Spend time choosing the right location
- Decide on the type of property that you want, e.g. detached, semi, old or new
- Find out which properties you can afford to buy and to maintain
- See if family or friends can help you locate a suitable property
- Consider using a property search and location company – there are a number of good websites available

Step 4

Make an offer²

- Find a property that you like
- Decide what the property is worth to you. Don't offer more than you feel comfortable with
- Make your offer
- If your offer is accepted, appoint a solicitor
- We recommend that you consider taking independent tax advice before buying a property

Step 5

Finalise your mortgage application

- Tell us exactly how much you need to borrow
- Make sure that you have sufficient money available to pay your deposit and meet the other costs
- Give us details of the property
- Advise us of your solicitor
- Complete the mortgage application

Step 6

Ask us to arrange a valuation or survey

- We will always arrange for a valuation to be undertaken to help us decide how much we can lend
- Once we have received the valuation report we will be able to make a formal mortgage offer to you
- You should also consider obtaining a more detailed report/survey of the property – better to identify problems before you buy rather than after

Step 7

Protect your interests

- **Buildings cover:** It is a condition of our mortgage that sufficient buildings cover is in place when you exchange contracts
- **Contents and possessions:** We recommend that you consider insuring your contents and possessions at home
- **Family/yourself:** We recommend that you consider what other financial protection is appropriate to you based on your individual circumstances, such as life, critical illness insurance and mortgage payment protection. Our Mortgage Advisers will be happy to discuss this with you

Step 8

Exchange contracts and pay your deposit

- Exchanging contracts is sometimes called 'the point of no return'. If you or the seller pull out now you could lose your deposit and face possible legal action
- If you're happy with the survey and there are no legal problems with the purchase, your solicitor will exchange contracts
- Pay the deposit at the exchange of contracts
- Agree a completion date
- Arrange buildings insurance and bring into force any mortgage life assurance/payment protection

Step 9

Prepare to move

- Obtain removal estimates
- Notify utility and service providers to read meters
- Check that your home and contents insurance policy covers items during the move
- Send off new address cards
- Arrange to have your mail re-directed to your new address

Step 10

Complete and move in

- 'Completion' is when your solicitor pays the balance of the purchase price and the property legally becomes yours
- Arrange to pick up your keys
- Your mortgage will start on the day of completion

¹ See page 7 for further details.

² The legal process is slightly different in Scotland and Northern Ireland so we recommend that you take advice from a Scottish or Northern Irish solicitor.



How much can I afford?

Until you know how much you can afford to spend on your new house, you probably won't know how much you want to borrow.

But until you know how much you can borrow, you can't really start looking...

Confused? There's no need to be. In essence, the amount of money that you can afford to spend on your new house generally depends on three factors:

- How much you can afford to put down as a deposit
- How much you earn
- How much you can afford to pay each month, taking into account existing commitments

We all have different financial circumstances. That's why, at Barclays Wealth, we consider each application individually and are flexible when it comes to working out the amount we will lend.

We take into account your salary (and your partner's salary if you are making a joint application), your existing financial commitments, your age and the number of years over which you wish to borrow. When considering your salary, we also take into account regular overtime, bonuses and commission payments.

Your deposit

You may be able to borrow up to 90 per cent of the property's value or purchase price from us. This means you need to have a deposit of 10 per cent of the property's value. So, for a £250,000 property, you'll need to have a deposit of £25,000. Please be aware that this is just an example, as the amount you can borrow against the value or purchase price of the property may vary depending on your deposit. It is also subject to status and the individual mortgage product provided.



Your annual earnings

The maximum we are prepared to lend is based on two things: firstly, on how much we believe you can comfortably afford to borrow; and secondly, on the valuation or purchase price of the property – whichever is the lower. Our Mortgage Advisers will discuss with you how much you can afford to borrow.

Remember that the actual price of your home is only one of the things you need to consider. For example, an older property may need expensive improvements while a new one may come complete with carpets and appliances. You'll also have to pay legal bills, valuation fees and meet the costs of the move itself. You will then have the continuing costs of running your new home as well as the mortgage. Our Mortgage Advisers will explain more about these expenses and help you work out how much you can afford.

Your regular payments

You'll need to consider your other financial commitments as well. Work out what you have left each month after everything else has been paid off – not just your day-to-day expenses like household bills, food shopping and entertainment, but also monthly outgoings like a car loan. It's also worth considering what effect possible future interest rate changes would have on your finances. As always, our Mortgage Advisers are happy to talk this through with you.

How can I repay my mortgage?

There are two main methods of repaying your mortgage: repayment or interest-only. We're here to help you choose the right one.

Repayment mortgage

With a repayment mortgage, your payments cover both the interest and capital at the same time. It is calculated so that at the end of your mortgage term, the amount you've borrowed, including interest, is paid in full (as long as all payments are made in full and on time). Remember, repayments may vary when interest rates change.

These are the main advantages of a repayment mortgage:

- It is simple and easy to understand
- It repays the loan, in full, at the end of the term, provided that all the payments are made for the correct amount and on time
- Depending on the product type, you can increase your monthly payments so that the loan is paid off earlier than the term originally agreed

The term of a repayment mortgage affects your monthly payments – that is, the shorter the term, the higher the monthly repayments. The term of the mortgage is normally between 5 and 35 years and is subject to our agreement. It will depend upon your personal circumstances and your ability to repay the mortgage beyond normal retirement age.

Interest-only mortgage

With an interest-only mortgage, your payments will only cover the interest on your mortgage. The amount of capital remains constant and it's down to you how you choose to repay the full amount you've borrowed at the end of the mortgage term. So it is important to remember that you will need a suitable investment in place, which you must regularly review to ensure that you are able to repay your mortgage in full.

Whilst our Mortgage Advisers will be happy to answer any questions, we recommend that you appoint an independent financial adviser to discuss the investment options available to you and the potential risks associated with your chosen strategy.

Fees and charges

As you'd expect, there will be fees and charges to bear in mind during the mortgage process:

- Initial fees will include an application fee, to allow you to secure a particular rate (we offer a range of fee and fee-free options)
- Valuation fee (to determine the value of the property you want to buy)
- Legal fees

There are also future potential charges to consider, including:

- Early Repayment Charge (applicable to some of our mortgages, if you pay off all or some of your mortgage, or change mortgages, during a specified period)
- Final Repayment Charge (sometimes called an 'exit fee'; this charge is applied when the mortgage is repaid in full in order to cover the cost of administration for releasing Deeds, for example)

If you would like further information on fees and charges, please ask one of our Mortgage Advisers.

Which mortgage is right for me?

Selecting the right mortgage can be a challenge. That's why we offer a wide range of mortgages so you can find the right one to suit your individual needs. And as all our mortgages are generally available to all of our clients, once you're with us you may never have to worry about moving your mortgage again.

Fixed rate

With a fixed rate mortgage, you know exactly how much you'll pay each month because the interest rate on your mortgage is 'fixed' – that is, it doesn't change. The interest rates are pre-determined and are fixed for a set amount of time, depending on the mortgage you choose. After the fixed rate period, your mortgage will switch to a rate linked to the Barclays Bank Base Rate. Early Repayment Charges apply during the fixed rate period.

Discounted rate

The rate on this kind of mortgage is set at a certain percentage of our standard variable rate for a set period of time. After the discounted period, the interest rate will revert to our Standard Variable Rate, so your repayments may increase. This means that your repayments will be reduced at the beginning of your mortgage – a time when you might need the extra money for furnishing or decorating your new home. It is worth remembering that the interest rate may go up as well as down, so your mortgage repayments may vary. Early Repayment Charges apply during the discounted rate period.

Tracker rate

This could be ideal for you if you want a mortgage that moves in line with the Barclays Bank base rate. So when the Barclays Bank Base Rate falls, your monthly payments fall. If the rate rises, so will your monthly mortgage repayments.

Standard variable rate

This interest rate may be varied in a number of circumstances, including the following: a) changes to the Bank of England base rate; b) if investment rates have been increased or decreased; c) to reflect market conditions generally; d) because of changes in technology; or e) to take account of legal or regulatory requirements. Therefore, your mortgage payments may go up and down during the term of the loan. For this type of account there is usually no Early Repayment Charge if you repay all, or part of, your mortgage before the end of the mortgage term. If you receive bonuses as part of your income or are expecting to receive a lump sum that you would like to use to reduce your loan, then a variable rate mortgage could be right for you.

Buy to let

If you want to balance your investments, then property could be an option. With a buy to let mortgage from Barclays Wealth, you'll only need to put down a relatively modest deposit. So whether you're considering investing for the first time or are already renting out, this investment could help you achieve the return you are looking for.

Currency mortgage

Depending on your personal circumstances, we may be able to offer you a currency mortgage in US dollars, euros, Swiss francs, Japanese yen or Hong Kong dollars.

Remember that where the mortgage is denominated in a currency other than sterling, changes in the exchange rate may increase the sterling equivalent of the debt.

Offshore mortgage

For non-domiciled UK residents (that is, residents in the UK who intend to return to their permanent home in another country), an offshore mortgage may be suitable. This is an interest-only or repayment mortgage, which may be held by either the client or the client's immediate family.

Following the changes to the Finance Act 2008, an offshore mortgage may not be suitable for some non-domiciled UK residents.

Please note: Not all mortgage types are available at all times and to all clients. Please speak to one of our Mortgage Advisers for more information.

Withholding tax

You will have to pay the full monthly mortgage commitment even if there is an obligation to deduct withholding tax from the interest paid on the amount secured. If any tax is to be deducted from the monthly mortgage commitment at any time, you must ensure that the net amount we receive does not change. We recommend that you consider taking independent legal and tax advice before buying property in the UK.

Identification and verification

In order to identify mortgage applicants not already holding an account with Barclays Wealth, we will need to see the following documents at your mortgage application interview:

1. Evidence of your identity

Your current and valid passport or identity card³ will normally be sufficient evidence of your identity.

Please provide evidence of your identity by:

1. Taking your original passport or identity card to your Mortgage Adviser, if applying in person
2. Sending us a certified copy of your passport or identity card (see below for how to certify documents)
3. Sending us your original passport or identity card

To certify your documents, please use the 'Passport certification' form provided, which contains instructions on how to certify your documents.

Copies of this form can be made to certify multiple documents.

Documents can also be certified without this form, provided they are certified by one of the authorised individuals (listed on this form) using the correct wording as instructed on the 'Passport certification' form.

If you need help completing the 'Passport certification' form, or if you have not received one and would like to have it sent to you, please contact us.

2. Evidence of your principal residential address

Please provide any **one** of the following, which should clearly show your full name(s) and principal residential address.

Acceptable forms of address confirmation are:

- A statement from a major bank
- A statement from a major building society
- A Visa, MasterCard, American Express or Diners Card statement
- A utility bill such as gas, electricity, water, or home telephone (but not mobile phone), if your principal residential address is in the UK
- A South African utility bill certified by an ABSA staff member, if your principal residential address is in South Africa

You must provide either an original document or a certified copy of the above. See 'Evidence of your identity' for further information on how to certify your documents.

Important

- For joint applications, evidence of identity and address is required for both applicants
- Any statements and utility bills provided **must** be dated within the last **three months**
- Uncertified photocopies **will not** be accepted
- Any original documents will be returned to you

If you cannot provide the required documents, or have any queries while completing your application, please call us on +44 (0)1624 684 444⁴.

³ID cards are accepted as evidence of identity from the following countries:

-South Africa

-European Union countries (Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovenia, Spain, Sweden and the United Kingdom)

⁴Lines are open 8am to 6pm UK time Monday to Friday, excluding UK bank holidays. Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary – please check with your telecoms provider.

Evidence of income

Confirmation of income is required to allow us to assess your ability to repay the mortgage.

Employees

If you are employed and receive a regular salary, please supply the following information when you return your application:

- Original salary slips covering the last consecutive six months.
- Original bank statements for any bank account that you hold, except for Barclays accounts held in the UK. The statements should cover the last consecutive six months and must show evidence of your salary being received.
- We also require an original letter addressed to Barclays Bank from your employers to confirm:
 - Gross annual salary for the last year.
 - Details of any bonuses, allowances and overtime payments received over the last year and whether these are guaranteed in the future.
 - Length of employment with your current employer.
 - Employment Contract is permanent and not within a probationary period.
 - Confirmation of your physical place of residence, where you actually live, if your mail is sent to a PO Box address or a care of address other than your home (this helps with identification and verification – see relevant section)

Self-employed (and/or own 15% of the company), a partner in a firm or a company director

If you are self-employed (and/or own 15% of the company), a partner in a firm or a company director, please supply the following information when you return your application:

- The last two years financial accounts to include balance sheets, profit and loss accounts and any notes to the accounts. The financial accounts must not be in draft form and must be signed by the auditor
- A letter from the auditor of the business addressed to Barclays Bank confirming your gross annual income for the last two years, from salary, dividends or drawings etc.
- Original bank statements for any personal and business accounts that you hold, except for Barclays accounts held in the UK. The statements should cover the last consecutive six months and must show evidence of your income being received

Whether you are employed or self-employed we may require further information to confirm your income. For example, we may require further confirmation from your Inland Revenue service/tax office of your stated earnings.

Protecting you and your home

Buying a property will be one of your biggest investments, within which you will probably house your most valuable possessions, so it's important that you protect it.

Whether you're at home or away, you should insure your contents and personal possessions. In fact, as your mortgage lender, we require that your home is insured against risks like fire, flood or subsidence, with an index-linked comprehensive buildings insurance policy. This cover needs to be in place when you exchange contracts. The amount insured should reflect the full re-building cost of your home. The surveyor normally determines this figure when valuing the property for your mortgage.

Life assurance

Life assurance is particularly important when taking out a mortgage and we strongly recommend that you take out a suitable policy. You can arrange for life cover that pays off the outstanding mortgage balance if you die so your family is not left with this financial burden.

Critical illness plan

A critical illness plan will provide a tax-free lump sum if you have a specified serious illness during the term of the plan. The cover provides you with the peace of mind of knowing that if you are diagnosed as having a specified critical illness you will have extra financial support.

Payment protection plan

A payment protection plan provides you with the peace of mind of knowing that your mortgage-related payments would be covered, for up to 12 months, if you were unable to work due to accident, sickness or redundancy.

Please note: This type of policy may include material exceptions. When considering taking out a policy, please seek advice in relation to your personal circumstances.

Next step

If you would like a quote, or further information, please call +44 (0)1624 684 444⁴.

⁴Lines are open 8am to 6pm UK time Monday to Friday, excluding UK bank holidays. Calls may be recorded for security reasons and so that we may monitor the quality of our service. Call costs may vary – please check with your telecoms provider.

Portability

All our mortgage products are portable. This means that if you are an existing borrower and wish to move house, whether it's your home or an investment property, you should be able to transfer your mortgage to your new property. If you do 'port' your current mortgage during a specified Early Repayment Charge period, no Early Repayment Charges will be made, providing your new loan meets the criteria below:

- Your new mortgage commences at the same time as the full repayment of your existing mortgage
- The new mortgage is set up on the same Terms and Conditions and for at least the same amount as the old mortgage (any additional borrowing will be placed either on the standard variable rate applying at the time or on any suitable product available to you)

If any of these criteria do not apply, the relevant Early Repayment Charges may then become payable.

Please note: All portability requests are subject to approval.



Glossary of terms

APR

Stands for annual percentage rate, which helps you compare the cost of different mortgage deals. It takes into account the amount of interest you'll pay, the term of the mortgage, and other charges such as any application fee.

Application fee

Lenders sometimes charge a fee to cover the work involved in setting up your mortgage or to secure certain mortgage rates.

Assignment

The legal transfer of rights from one person to another.

Barclays Bank base rate

The rate of interest published by Barclays Bank PLC as its base rate may change from time to time. The rate may go up or down. Changes to the base rate are advertised in the national press and in branches of Barclays Bank PLC.

Charge

Technical word for the security a lender relies on when lending money on property. A 'charge' also means 'fees' which may be incurred during the term of your mortgage. For example an 'Early Repayment Charge' is payable if you pay off your mortgage before the end of the term.

Conditions of sale/contract

Agreement between buyer and seller, which binds both to complete the purchase/sale of the property. One copy is signed by each party and the two are exchanged.

Completion

The day on which a property legally becomes yours.

Conveyancer

A legal expert handling all documentation for the sale and/or purchase of a property. This will be a solicitor or licensed conveyancer.

Daily interest

With this method of calculating mortgage interest, interest is charged on the amount of the mortgage outstanding from day to day. This means lenders take into account any changes in the amount you owe on a day-to-day basis.

Disbursements

All the various costs itemised on your conveyancer's invoice for carrying out your home-buying legal work.

Discharge fee

You have to pay this to some lenders for releasing their hold over a property once you have paid off your loan.

Early Repayment Charge

A fee applicable if you pay off all or some of your mortgage, or change your mortgage, during a specified period.

Excess

The amount deducted from your claim under a buildings or contents insurance policy.

Equity

The difference between the amount you owe on your mortgage and the current value of your property.

Exchange of contracts

The swapping of contracts between a buyer's conveyancer and a seller's conveyancer. Once you have exchanged contracts, both parties are legally bound to the transaction.

Final Repayment Charge

Sometimes called an 'exit fee', this charge is applied when the mortgage is repaid in full.

Freehold

Technical word for the ownership of a property and/or the land on which it stands where both belong to their owner indefinitely.

Further advance or equity release

A further mortgage granted by your existing mortgage lender in addition to your current mortgage.

Key Facts about our services

Sometimes called an Initial Disclosure Document, this contains the information you will receive from a lender when you first contact them regarding a mortgage or related product. The document outlines the service you will receive and whether this includes advice or not.

Key Facts illustration

A Key Facts illustration sets out details of the mortgage product that a client is interested in. All lenders are required to set out the details in a Key Facts illustration in the same format, so it's easier to compare products.

Leasehold

This means you own a property for a set number of years. When the lease expires, the property returns to the freeholder. Flats are commonly sold as leasehold. As a leaseholder, you may be able to acquire the freehold or extend the term of the lease.

Local authority search

Part of the conveyancing process when you buy a property, carried out by your conveyancer. It gives details of any matters which, from the local council's point of view, affect the property. It reveals any proposed changes to the local area, such as road improvements, and details any planning permission given for the property.

LTV

This means 'loan-to-value' and is the proportion of the value or price of the property (whichever is the lower), that you borrow on a mortgage. For example, a £162,000 mortgage on a house valued at £180,000 would mean an LTV of 90 per cent.

Mortgage

A mortgage is the transfer of an interest in property to a lender as security for a debt, known commonly as a mortgage loan which you repay by way of regular repayments to us.

Mortgagee

A lender such as a bank or building society, who lends money against the security of a 'charge' over the property purchased.

Mortgage deed

A legal document establishing a mortgage on a property which is registered with the Land Registry.

Mortgage term

The length of time over which you agree to pay back your mortgage, generally up to a maximum of 35 years for sterling mortgages.

Mortgagor

A person who borrows money, usually to buy a house, and 'charges' the property to the lender as a security for the mortgage.

Negative equity

This is when the amount you owe on your mortgage is greater than the value of your property. It particularly becomes a problem if you want to move house.

Offshore mortgage

A mortgage offered to clients who are UK residents, but not domiciled in the UK for tax purposes.

Portability

The ability to take your mortgage with you if you move to a new home.

Premium

Amount you pay on a regular basis for a service, such as life or buildings insurance.

Remortgaging

When you arrange a new mortgage and use the new mortgage to pay off the old one.

Retention

Holding back part of a mortgage loan until repairs to the property are satisfactorily completed.

Structural engineer's report

A specialist report from a structural engineer on the condition of a property.

Survey

A report on the structural condition of the property you are planning to buy. Typically there are two levels of survey: a homebuyer's survey and valuation, best suited to smaller or relatively modern properties; or a building survey which will provide a greater level of detail and is more suited to older or more complex properties.

Valuation

An assessment of the value of the property you are hoping to buy, normally requested by your lender to ensure that the value of the property is greater than the amount you wish to borrow.

Please note: The glossary of terms gives an example of some of the most commonly used terms. It is not an exhaustive list and different terms may be used locally. Please ask one of our Mortgage Advisers for more information.



Next steps

For further assistance please speak to one of our Mortgage Advisers at your local Barclays Wealth branch.

www.barclayswealth.com

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

You have sole responsibility for the management of your tax and legal affairs, including making any applicable filings and payments and complying with any applicable laws and regulations. We have not and will not provide you with tax and legal advice and recommend that you take your own independent tax and legal advice tailored to your individual circumstances.

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate). If outside the UK please call: +44(0)1624 684 444**.

*Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

**Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Your feedback: If you want to complain you may do so in person, in writing, by post or email, or by telephone. To obtain a copy of our complaint-handling procedures, or to make a complaint, please contact your account-holding centre.

Under Data Protection legislation you have a right of access to certain personal records. Should you wish to exercise this right, please write to your account-holding centre. Where permissible, a fee will be charged for this service.

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries.

Barclays Bank PLC is registered in England and is authorised and regulated by the Financial Services Authority. Registered No: 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Item Ref: PP035. November 2009.