

**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:

MACKENZIE HALL LIMITED (Consumer Credit Licence Number 544407), registered office address: 58 Portland Street, Kilmarnock, East Ayrshire, KA1 1JG

THE OFT REQUIRES AS FOLLOWS:

1. That as of 15 April 2009
 - 1.1 Mackenzie Hall Limited will not carry out Debt Collection Activity where it has been informed, in writing, that there is reasonable cause to believe that the debt is in dispute.
 - 1.2 Mackenzie Hall Limited will not carry out Debt Collection Activity where it has been informed, in writing, that the account is statute barred.

Debt Collection Activity is defined as:

- a) sending debt collection letters;
- b) making of debt collection calls;
- c) the use of any other medium for the purpose of collecting an outstanding debt; or
- d) the acceptance of payments offered against a debt.

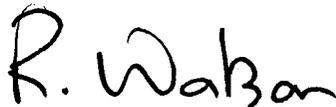
A debt is considered as in dispute where:

- a) it has been reasonably demonstrated that the debt has been previously paid;

- b) a request under section 77 or 78 of the Consumer Credit Act 1974 has not been complied with, and this prevents the agreement being enforced without the permission of the court;
- c) it is reasonably believed that the debt may have been incurred as a result of identity theft or fraud; or
- d) it is reasonably doubted that the person being pursued for the debt is the actual debtor.

For the avoidance of doubt, where only part of a debt is disputed Mackenzie Hall Limited may seek to recover any other part of the debt that is not disputed.

ANY FAILURE TO COMPLY WITH THE ABOVE REQUIREMENTS WILL RENDER MACKENZIE HALL 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 MACKENZIE HALL 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: 15 April 2009