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:

1st Locate (UK) Limited (Consumer Credit Licence Number 468413), registered office address: 3 Leodis Court, LEEDS LS11 5JJ.

The OFT require as follows:

- 1) That 1st Locate (UK) Limited shall not require an individual to supply information to prove that they are not the debtor and shall not engage in any business practices that misleadingly suggest or imply that it is in the individual's interests to supply such information.
- 2) That 1st Locate (UK) Limited shall use only those trading names which are specified in its consumer credit licence.

ANY FAILURE TO COMPLY WITH THE ABOVE REQUIREMENTS WILL RENDER 1st LOCATE (UK) 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 1st LOCATE (UK) LIMITED'S CONSUMER CREDIT LICENCE PURSUANT TO SECTION 32 OF THE ACT.

Signed:

Simon Brindley, Legal Director, Consumer Credit Group Authorised signatory on behalf of the OFT

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Date: 9 June 2009