

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

THE REQUIREMENTS SET OUT BELOW ARE IMPOSED ON Nasser Mohammed Yusuf ('Nasser Yusuf') (Consumer Credit Licence Number 619041) whose main place of business is at 156, Lloyd Street South, Fallowfield, Manchester, M14 7DY.

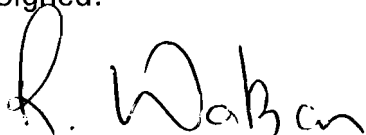
THE OFT REQUIRES NASSER YUSUF TO DO AS FOLLOWS WITH IMMEDIATE EFFECT:

1. That (except where requirement 2 below applies) where an individual requests or has requested (whether before or after it becomes recoverable) a refund in respect of a fee or commission (or a sum to be treated as a fee or commission) Nasser Yusuf will refund the appropriate amount before the expiry of:
 - (a) 30 days from the date on which it becomes recoverable by the individual from Nasser Yusuf under section 155 of the Act (where the request is or has been made before the date on which it becomes recoverable under section 155 of the Act); or
 - (b) 30 days from the date on which the individual requests or has requested the refund (where the request is made on or after the date on which it becomes recoverable under section 155 of the Act).
2. That where an individual has requested (whether before or after it became recoverable) a refund in respect of a fee or commission (or a sum to be treated as a fee or commission) and a refund has become recoverable by the individual from Nasser Yusuf under section 155 of the Act prior to the date of these requirements but has yet to be made by Nasser Yusuf, Nasser Yusuf will refund the appropriate amount within 30 days from the date of these requirements.
3. That Nasser Yusuf will take all reasonable steps to comply with the OFT's *Consumer Credit Act 1974 – Section 155 Right to recover brokerage fees June 2008* (OFT301) (and any revised or successor versions thereof) in its entirety.

4. That Nasser Yusuf will take all reasonable steps to comply with the OFT's *Debt management guidance September 2008* (OFT366) (and any revised or successor versions thereof) in its entirety.
5. That Nasser Yusuf will use his best endeavours to resolve any complaint made by an individual in respect of the conduct of any business for which he has a licence under the Act within 56 days of the date of notification to him of that complaint.
6. That Nasser Yusuf will use his best endeavours to resolve any existing and unresolved complaints made by individuals of which he has been made aware in respect of the conduct of any business for which he has a licence under the Act within 56 days of the date of these requirements.
7. That Nasser Yusuf will comply with any binding decisions or findings made by complaints resolution bodies such as the Financial Ombudsman Service in respect of the conduct of any business for which he has a licence under the Act.

ANY FAILURE TO COMPLY WITH ANY OF THE ABOVE REQUIREMENTS WILL RENDER NASSER YUSUF 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 MR YUSUF'S CONSUMER CREDIT LICENCE PURSUANT TO SECTION 32 OF THE ACT.

Signed:



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

Date: 17 June 2010