

**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:**

**Totemic Limited** (Consumer Credit Licence Number 355018), registered office address:

Kempton House, Kempton Way, Dysart Road, Grantham, Lincolnshire NG31 7LE ('Totemic'). and the following companies within the Totemic Group herein referred to as "the companies"

Just A Bank Limited (Consumer Credit Licence Number 576366)  
Who's Packaging Limited (Consumer Credit Licence Number 599229)  
Financial Makeover Limited (Consumer Credit Licence Number 567118)  
Payplan Partnership (Consumer Credit Licence Number 422698)  
Payplan Solutions Limited (Consumer Credit Licence Number 602644)  
Payplan IVA Limited (Consumer Credit Licence Number 589173)  
Payplan Financial Services Limited (Consumer Credit Licence Number 527457)  
Payplan Limited (Consumer Credit Licence Number 490624)  
Law2Law Limited (Consumer Credit Licence Number 613411)


**THE OFT REQUIRES AS FOLLOWS:**

1. With effect from 1 May 2009:
2. Mr Jeremy Reichelt is removed as Money Laundering Reporting Officer (MLRO) for Totemic and that he will not undertake the MLRO function for Totemic or any of the companies, now or in the future, as long as Totemic and/or the companies hold valid consumer credit licences.
3. Mr Jeremy Reichelt will no longer hold the role of compliance and legal services director for Totemic and/or any of the companies. Further, that Mr Reichelt will not hold these roles or any similar role which entail him being the final point of contact or having overriding authority for compliance or for legal advice to consumers at any time in the future; as long as Totemic and/or the companies hold valid consumer credit licences.

4. Mr Reichelt does not hold and will not undertake at any point in the future, a customer facing role, or a role that involves him giving advice to consumers of Totemic and/or of any the companies; as long as Totemic and/or the companies hold valid consumer credit licences.

**ANY FAILURE TO COMPLY WITH THE ABOVE REQUIREMENTS WILL RENDER TOTEMIC LIMITED AND/OR THE COMPANIES 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 TOTEMIC LIMITED'S AND/OR THE COMPANIES' 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:

1 May 2009