

The Secretary
Cloaca Maxima Retirement Benefits Scheme
Little Tufton House
3 Dean Trench Street
London
SW1P 3HB

37 Fleet Street, London
EC4P 4DQ
T: 020 7353 4522
F: 020 7353 4521
www.hoaresbank.co.uk

Our Ref: MAN/MJF/WRM/BT

30th November 2017

Dear Sir,

Thank you for returning the documentation required to open your new account. I am pleased to confirm that a current account has been opened and allocated the number 13508700. The bank's sort code is 15-99-00.

If you are transferring funds to your account from abroad, you may need to provide your International Bank Account Number (IBAN) which is GB67 HOAB 1599 0013 5087 00 and our Swift code, HOABGB2L.

Statements of account will be sent once a month to the address detailed above.

Your Online Banking application is currently being processed and our Online Banking enrolment team will be in touch

To confirm the point mentioned in my last letter, the personal bank charge tariff will apply as detailed in the 'Tariffs & Cut-Off Times' document that was provided to you previously. This arrangement is subject to periodic review.

Overdraft facilities are normally extended by arrangement or by covering a payment (e.g. a cheque, standing order or direct debit) for which there are insufficient funds available. I will write and advise you of the limit, fee and rate of interest to be charged when an overdraft facility is set up. If arrangements are not made in advance the rate will not exceed 1.5% per month, which is equivalent to an Annual Percentage Rate ('APR') of 19.6% and is subject to review. Interest on the borrowing will be calculated on a daily basis on the amount outstanding and will be debited to your account in accordance with the bank's usual charging dates. I will advise you of the dates when any overdraft facility is established. Any overdraft facility is repayable on demand.

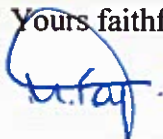
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Please contact me or my colleague Billy Moore if you have any questions.

Finally, I would like to take this opportunity to welcome you as a customer of the bank and I look forward to a long and happy relationship.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'M. Foy', with a circular flourish above the first part of the signature.

Michael J Foy

A list of all current directors can be found on our website

C. Hoare & Co. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 122093

The Financial Conduct Authority's address is 25 The North Colonnade Canary Wharf London E14 5HS

Regd. in England No. 240822 Regd. office: 37 Fleet Street London EC4P 4DQ Swift: HOABGB2L DX: 125 London/Chancery Lane