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SPM SSAS
33-35 DAWS LANE
MILL HILL
LONDON
NW7 4SD

Issued by
ACCOUNTS OFFICE CUMBERNAULD
ST MUNGO'S ROAD
CUMBERNAULD
GLASGOW
G67 1YZ

**Direct Debit
reference** 600851454

Phone 01236 783647

Date of issue 10 December 2015

Direct Debit returned unpaid by your bank or building society

My request for payment of £1433.20 on 08/12/2015 has been returned marked 'refer to payer'.

We will make another attempt to collect this payment on 29/12/2015. Please make sure that you have enough money in your account to meet the payment in full.

Deputy Head of Banking Operations