

Santander

The Officers of Black and White Rose Ltd
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Account Review Team
PO Box 575
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Manvers
ROTHERHAM
S63 3FJ

Ref: 1894345786
Date: 21 August 2019



Dear Sirs

Review of Banking Arrangements

We have recently undertaken a review of your banking arrangements with us and reached the conclusion that we will no longer provide these facilities. You will therefore need to make alternative banking arrangements outside of The Royal Bank of Scotland Group.

Unarranged Borrowing

You must repay all unarranged borrowing by 21 October 2019. The terms of your account provide that this is repayable on demand. If there is outstanding borrowing on 21 October 2019 we may take formal action to recover any outstanding indebtedness. This could include informing Credit Reference Agencies and transferring responsibility for recovery of your borrowing to our Debt Recovery Area. This may impair your ability to obtain credit or other financial facilities in the future.

Banking Arrangements

All of your banking arrangements, including your accounts, will be cancelled and closed on 21 October 2019. In the event that alternative arrangements have not been made by this time, then any credit balances held on the account(s) will be returned to you in the form of a cheque (in the event of outstanding indebtedness we may exercise our right of set off over credit balances held with us). We may also take formal action to recover any outstanding indebtedness, which could include informing Credit Reference Agencies and transferring responsibility for recovery of your borrowing to our Debt Recovery Area. This may impair your ability to obtain credit or other financial facilities in the future.

We assure you that we have reached this decision after careful consideration, however our decision is final and we are not prepared to enter into any discussion in relation to it.

Yours sincerely



NatWest Bank Plc