**WITHOUT PREJUDICE**

@Date@

@GuarantorName@

@Address1@

@Address2@

@Address3@

@Address4@

@Address5@

@Postcode@

**NOTICE TO GUARANTOR**

We write in reference to that certain Guaranty and Indemnity (“Guaranty”), dated May 29, 2014, entered into by you for the benefit of Orange Money Ltd. by which you unconditionally and irrevocably undertook and guaranteed the due and punctual performance and observance by Borrower of all its obligations under the loan agreement described below (“Loan Agreement”).

Name of Borrower: @CustomerName@

Date of Loan Agreement: @LoanDate@

Original principal amount: £ @LoanAmount@

We wish to advise you that Borrower is delinquent in the repayment of the Loan and is now in default thereunder. As of the date of this letter the Borrower has missed the payments owing for @SchedDate@ in the amount of £ @AmountDue@.

A copy of the default notice sent to Borrower is attached hereto.

In addition to any remedies we may seek against the Borrower, we reserve the right to take all action necessary to enforce our rights against you under the Guaranty, including, without limitation, referring this matter to outside collection agencies if the debt is not repaid by Borrower in full.

You may contact us at [customercare@ezbob.com](mailto:customercare@ezbob.com), or by post at the address below should you have any questions.

Yours sincerely,

Orange Money Ltd.

**NOTICE OF EVENT OF DEFAULT**

We write in reference to that certain loan agreement described below between Orange Money Ltd. (trading as ezbob), as lender and @CompanyName@ as borrower (“**Agreement**”). Terms not otherwise defined herein shall have the meaning ascribed to them in the Agreement.

Account Number: @LoanRef@

Date of Agreement: @LoanDate@

Original principal amount: £ @LoanAmount@

It is alleged that you have breached the repayment sections of the Agreement in that you failed to make the following payment(s) as and when due.

|  |  |  |  |
| --- | --- | --- | --- |
| Scheduled Repayment Date | Full amount due | Amount paid | Amount of Default |
| @SchedDate@ | £ @AmountDue@ | £ @AmountPaid@ | £ @AmountTotal@ |

Your failure to make such payments is an Event of Default under the Agreement.

In accordance with Section 10 of the Agreement we hereby declare the Loan, all interest accrued and all other sums payable by you under the Agreement to be immediately due and payable. As of the date of this letter, an amount of £ @OutstandingBalance@ is immediately due and payable.

You will be liable for any fees costs and expenses, including legal fees, incurred by us in enforcing the Agreement or collecting or recovering any amounts owing by you under the Agreement. Such amounts shall be added to your outstanding balance. Your outstanding balance shall continue to bear interest until repaid in full.

Copy of this notice is being provided to the guarantors of the Loan.

Yours sincerely

Orange Money Ltd

cc: @CustomerName@