

# EXPERIAN plc DIVIDEND REINVESTMENT PLAN

**Would you  
like to  
convert  
your cash  
dividend  
into shares?**

# Conditions of the Experian plc Dividend Reinvestment Plan

## INTRODUCTION

The Plan (as defined below) gives shareholders in the Company the opportunity to use their cash dividend to buy further shares in the Company by becoming participants in the Plan. These further shares will be bought in the market on your behalf under a special low-cost dealing arrangement.

This document and the Application set out all the terms and conditions of the Plan. It replaces any previous terms and conditions which you may have received. Enquiries about the Plan, or these Conditions, should be addressed to the Plan Administrator: Dividend Reinvestment Plans, Capita IRG Trustees Limited, The Registry, 34 Beckenham Road, Beckenham, Kent, BR3 4TU or made by telephone on 0871 664 0381 (calls to this number cost 10p per minute plus any network extras, lines are open Mon-Fri 9:00am-5:30pm) or if calling from overseas +(44) 20 8639 3402 or e-mail to shares@capitaregistrars.com. Please note that telephone conversations may be recorded and monitored for quality control purposes and to resolve disputes.

This Plan is an entirely voluntary scheme. Should you therefore decide not to become a participant in the Plan, there will be no change in how you receive cash dividends announced by the Company.

## 1. DEFINITIONS AND INTERPRETATION

1.1 In these Conditions the following words and expressions have the meanings and interpretation set out below:

“**Application**” means the Dividend Reinvestment Plan Application Form;

“**Cancellation Period**” has the meaning given to it in section 9;

“**Company**” means Experian plc, a Jersey company with registered number 93905;

“**Conditions**” means the terms and conditions set out in this document;

“**CREST**” means the computer based system operated by Euroclear UK & Ireland Limited (a subsidiary of Euroclear SA) for the transfer of uncertificated securities;

“**FSA**” means the UK Financial Services Authority and any successor body;

“**FSA Rules**” means principles, guidance and rules issued by the FSA from time to time;

“**Plan**” The dividend reinvestment plan provided by the Plan Administrator to shareholders of the Company;

“**Plan Administrator**” or “**we/us**” means Capita IRG Trustees Limited, or any successor administrator that may be appointed;

“**Registrar**” means Capita Registrars (Jersey) Limited; and

“**you**” or “**Member**” the person(s) on whose behalf we are holding the shares or, if appropriate, a person who is authorised to act on your behalf and who has provided us with such proof of their authority to act, as we may reasonably require and “**your**” and “**yourself**” shall be construed accordingly.

1.2 The headings to sections are for convenience only and shall not affect the interpretation or construction of these Conditions. References to “sections” are references to sections of these Conditions.

1.3 Reference to legislation or regulations in these Conditions means the current legislation or regulations as amended or replaced from time to time.

1.4 Any phrase introduced by the terms **including, include, in particular, for example** or any similar expression shall be construed as illustrative and shall not limit the sense of the words preceding those terms.

## 2. How the Plan works

If you join the Plan, the whole of your UK source cash dividend will be used to purchase as many whole shares as possible on your behalf. The Plan Administrator will instruct the nominated broker to purchase shares under the Plan on or as soon as reasonably practicable after the relevant dividend payment date.

### **3. Who is eligible to participate in the Plan?**

You may join the Plan provided that:

- (i) You are not resident in Canada or the United States of America (or its territories and possessions) or in Australia, South Africa and Japan.
- (ii) You do not live in any other jurisdiction outside the United Kingdom where your participation in the Plan would require the Plan Administrator, the Company or the broker purchasing the Company's shares under the Plan to comply with governmental or regulatory procedures or any similar formalities.
- (iii) You do not receive Irish source dividends

If you are resident outside the United Kingdom, you are responsible for ensuring that you may validly join or continue to participate in the Plan and for observing all relevant formalities to enable you to buy shares through the Plan. If you are in any doubt as to whether you require any governmental or other consents or need to observe any other formalities to enable you to buy shares through the Plan, you should consult a suitably qualified professional adviser.

### **4. What are the charges?**

- There is a charge of **0.5%** of the value of the shares you buy and there is no minimum fee.
- There is no charge for joining or leaving the Plan.

The Plan Administrator may share any commission it receives with third parties and details of this will be given upon request. The Plan Administrator will review the amount and structure of the charges from time to time, and give you 30 days notice in writing before any change to the Plan's fees or charges come into effect.

Charges, tax and any other duties will be deducted from the transaction. If the money to be invested, less any fees and charges, is too little to buy one whole share, no purchase will be made and you will not be charged. For more details please see Section 7 "What happens when money is left over after the shares have been bought?"

In addition to the charges outlined above, the Plan Administrator receives fees from the Company sponsoring the service. The Company sponsors this service so that shareholders can benefit from the reduced charges available for bulk purchases. The fees are negotiated regularly with the Company. More information about these fees is available on request.

### **5. At what price will the shares be bought and how many shares will I receive?**

This will depend on the price of the Company's shares on the London Stock Exchange when the deal is carried out. You cannot specify a maximum or minimum price. It may be necessary to carry out several transactions to acquire the shares needed for the Plan. The prices at which the shares are purchased may vary in which case these transactions will be aggregated and the shares will be allocated to you at the average purchase price. This may be higher or lower than the price achieved if each purchase had been made separately.

### **6. When will I get a share certificate?**

On the business day following the receipt of the relevant contract note from our broker, we will send you a statement detailing the reinvestment of your dividend. This will show how many shares have been purchased for you, the date of purchase, the purchase price and the associated costs together with the cash balance to be carried forward. The actual cost of the shares (including the purchase commission) will form your base cost for United Kingdom capital gains tax purposes.

If you hold your shares in 'certificated' form, you will receive a share certificate from the registrar within 10 business days of the relevant dividend payment date. Please note that these documents are posted at your risk. If you hold your shares through CREST, shares will be credited to your CREST account and you will receive a CREST notification.

#### **7. What happens when money is left over after the shares have been bought?**

Any cash dividend remaining which was insufficient to purchase a whole share will be carried forward without interest and added to future dividends for reinvestment under the terms of the Plan. Any cash held on your behalf will be treated as Client Money, as described in the FSA Rules ("Client Money").

When you withdraw from the Plan, any cash balance of £3 or more will be sent to you by cheque on the payment date of the next dividend.

Any cash balance of £2.99 or less will be donated to a registered charity of the Company's choice when you withdraw from the Plan.

Further information is set out in section 13.

#### **8. How do I join in the Plan?**

##### **If your shares are held in certificated form**

Just complete and sign the Application and return it to the Plan Administrator at the address stated on the form or, alternatively, apply online at [www.capitaregistrars.com](http://www.capitaregistrars.com).

The Application must reach the Plan Administrator (either by post or online) no later than the record date for the next relevant dividend. Applications to join the Plan received after that date will take effect from the next dividend.

If your shares are held in uncertificated form, please see CREST procedures below

The Plan Administrator may, at its discretion, and upon application in writing, permit a registered shareholder to reinvest the cash dividend payment on a lesser number of shares than the full holding where such a shareholder is acting on behalf of two or more beneficial owners. The remaining cash dividend will automatically be paid on the shares which are not included in the Plan. These elections will apply only to one dividend and a fresh Application must be given for each dividend.

The Plan Administrator reserves the right not to accept an Application to join the Plan.

Once your Application to participate in the Plan has been accepted, future dividends will be reinvested under the Plan until such time as you withdraw from the Plan or the Plan is suspended or terminated in accordance with these Conditions.

##### **CREST procedures**

If you hold your ordinary shares in uncertificated form in CREST and will continue to do so at the record date for the relevant dividend, you may elect to participate in the Plan by means of the CREST procedures to effect such an election. If you are a CREST Personal Member, or other CREST Sponsored member, you should consult your CREST sponsor, who will be able to take the appropriate action on your behalf.

The CREST procedures require you to use the Dividend Election Input Message in accordance with the CREST Manual. The message should be correctly completed in order for a valid election to be made.

The Plan Administrator reserves the right to treat as valid an election which is not complete in all respects.

A valid election made using a Dividend Election Input Message will, to the extent it relates to shares held in uncertificated form at the record date for the relevant dividend, supersede all previous written elections made in respect of holdings in the same member account.

By inputting a Dividend Election Input Message as described above, you confirm your election to participate in the Plan in accordance with the details input and with the Conditions of the Plan as amended from time to time. You confirm you appoint Capita IRG Trustees Limited or

any successor administrator of the Plan as may be appointed from time to time as your agent to arrange the purchase of ordinary shares in accordance with such Conditions.

The shares purchased on your behalf according to the Plan will be credited to your relevant CREST member account unless the Plan Administrator from time to time determines that such shares shall be issued to you in certificated form.

You may only cancel an election which has been made by Dividend Election Input Message by utilising the CREST procedure for deletions described in the CREST Manual, unless the Plan Administrator consents to a revocation in another form. The deletion will be valid in relation to the then current dividend only if the deletion is accepted, in accordance with the CREST procedures, by or on behalf of the Company prior to the deadline for receipt of withdrawals set out in these Conditions. It is recommended that you input any deletion message 24 hours in advance of this deadline to give the Company and the Plan Administrator sufficient time to accept the deletion.

There is no facility to amend an election which has been made by Dividend Election Input Message; if you wish to change your election details, you must first delete the existing election as described above and then input a Dividend Election Input Message with the required new details.

It is possible to cancel previous written elections made in respect of your uncertificated holding without having to make a new election by means of the 'Non-CREST Election' and 'Deletion Request Status' fields in the Dividend Election Input Message, again in accordance with the procedures described in the CREST Manual. The deletion will be applied to the then current dividend only if the deletion is accepted, in accordance with the CREST procedures, by the Plan Administrator on behalf of the Company prior to the deadline for receipt of withdrawals set out in these Conditions. It is recommended that you input any deletion message 24 hours in advance of this deadline to give the Company and Plan Administrator sufficient time to accept the deletion.

#### **9. How can I withdraw from the Plan (including cancellation)?**

If you are joining the Plan, you have a legal right to cancel the Plan within 14 days (the "**Cancellation Period**") after receipt by the Plan Administrator of a satisfactorily completed Application, by sending the Plan Administrator written notice to the address given within the introduction of this document. The notice should state that you want to exercise your legal cancellation right. Cancellation will not apply to any transactions already started at the time the notice is received. There is no legal right to cancel after expiry of the Cancellation Period but you may withdraw from the Plan at any time by sending the Plan Administrator your notice of withdrawal. Your withdrawal must reach the Plan Administrator no later than the record date for a dividend if the Plan is not to apply to that dividend.

If you hold your shares in certificated form and you sell or transfer your entire shareholding before the last date for the receipt of Plan elections for a particular dividend, your Plan membership will be cancelled. Any fractional cash balance remaining will be dealt with as detailed in these Conditions.

However, if your sale or transfer is registered between the last date for Plan elections and the payment date for a particular dividend, you will receive additional shares under the Plan in respect of that dividend.

If you hold your shares in uncertificated form, and you sell or transfer your entire shareholding, your Plan will be cancelled and any cash balance outstanding will be dealt with as detailed in section 13. However, if your sale or transfer is registered between the record date and payment date for a particular dividend, you will receive additional shares under the Plan in respect of that dividend. Upon receipt by the Company's registrar of proper notice of the shareholders death, bankruptcy, or mental incapacity (or in the case of a corporate shareholder of such body being placed in liquidation) participation in the Plan will cease.

#### **10. What are the tax implications?**

If you are in any doubt as to your taxation position, whether in relation to the receipt of a dividend or arising from your purchase of shares under the Plan, you should contact a suitably qualified professional adviser. Neither the Company nor the Plan Administrator can give you financial or tax advice. Tax legislation can change from time to time. Please note that there is the possibility that other taxes or costs may exist that are not paid through the Plan

Administrator or imposed by it, and neither the Plan Administrator nor the Company will be liable for any taxes attributable to your taking part in the Plan.

You will be liable to income tax on dividends reinvested under the Plan as if you had received a cash dividend and arranged the purchase of additional shares yourself.

United Kingdom resident shareholders may, depending on their circumstances, be liable to capital gains tax on chargeable gains arising from a sale or other disposal of the shares. Shareholders resident in other jurisdictions should take their own local advice on the tax consequences of buying, holding, and disposing of shares.

## 11. Important note

The value of shares and the income from them can fall as well as rise and you may not get back the amount of money you invest. Past performance is not a guide to future performance. This arrangement should be considered as part of a diversified portfolio. No information provided in this document should be regarded as a recommendation by the Plan Administrator or the Company to buy, sell or hold shares in the Company. You should note that the price of shares may change significantly between the time you decide to join the Plan and the date the shares are purchased.

If you are in any doubt as to the action you should take, please seek advice from a suitably qualified adviser who, if you are taking advice in the United Kingdom, is a stockbroker, bank manager, solicitor, accountant or other financial adviser authorised by the FSA to give financial advice.

In providing the Plan to you in relation to the Company's shares, which are traded on a regulated market, the Plan Administrator is not required to assess the suitability of the instrument or the service provided, or offered to you and, as a result, you will not benefit from the protection of the FSA Rules on assessing suitability. Therefore, the Plan Administrator will not assess whether:

- (i) the relevant product or service meets your investment objectives;
- (ii) you would be able financially to bear the risk of any loss that the product or service may cause; or
- (iii) you have the necessary knowledge and experience to understand the risks involved.

The Plan Administrator is also not required to assess the appropriateness for you of the Plan or any transaction connected to the Plan.

## 12. Other terms and conditions of the Plan

All purchases of shares under the Plan will be made for you, on an "execution only" basis. This means that we will receive share dealing orders from you and transmit these orders on your behalf to an authorised broker to execute. The Plan Administrator will comply with its regulatory obligation to act in your best interests when placing orders on your behalf for execution. The Plan Administrator will place the order with an authorised broker of its choice. The Plan Administrator uses a number of brokers for this service, in particular Winterflood Securities Limited, and will rely on these brokers to take all reasonable steps to obtain the best possible result when executing orders, in accordance with the rules of the FSA. The factors normally used to determine the best possible result will be price and the costs related to execution. The Plan Administrator will also check that each broker has a policy and procedures in place designed to obtain the best possible result, subject to, and taking into account the nature of your order(s) and the market in question. The Plan Administrator will monitor these brokers and review their performance at least once a year.

In accordance with FSA Rules, the Plan Administrator has in place arrangements, which may be updated from time to time, to manage conflicts of interest that arise between itself and its clients or between its clients.

The Plan Administrator will deal with potential conflicts of interest in accordance with its Conflicts of Interests Policy which provides that it will identify and manage conflicts of interest to ensure fair treatment of all clients and ensure that it acts in the client's best interests.

If it is not possible to manage or avoid a potential conflict of interest then the Plan Administrator may seek to disclose the general nature and/or sources of conflict to you before undertaking business for you. The Plan Administrator will provide full details of the Conflicts of Interest Policy upon receipt of a written request from you.

All documents sent by post or electronic means are sent at your risk and neither the Plan Administrator nor the nominated broker will be liable for any failure to receive any document.

All communications in relation to the Plan will be in the English language.

The main business of the Plan Administrator is the provision of dealing, administration trustee and nominee services.

The operation of the Plan is subject always to the discretion of the Plan Administrator and the Company. In the event that the Plan cannot be applied to a particular dividend for any reason whatsoever, your cash dividend will be paid to you.

The Plan may be suspended or terminated at any time if it becomes necessary to do so. If this happens, notice will be given to all participants as soon as is reasonably practicable.

If you decide to participate in the Plan you agree that any mandate which you may have given to the Company for the payment of cash dividends directly to your bank or building society account will be suspended for so long as you remain a participant in the Plan.

The Plan Administrator may change these Conditions (including the charges and fees) in the future for the following reasons:

- (i) to reflect reasonable changes in the way it operates the Plan (for example, at the request of the Company or because of changes to the Plan Administrator's system capabilities or administration procedures);
- (ii) as a result of new services which the Plan Administrator may make available to you;
- (iii) to take account of any corporate restructuring within the Capita group of companies;
- (iv) where reasonably required as a result of changes in market conditions or market practice;
- (v) to take account of changes or anticipated changes to, or to comply better with, applicable laws or the interpretation of those laws, regulatory requirements, industry guidance or codes of practice that it follows, or the way that it is regulated;
- (vi) to reflect a decision or recommendation of a court, ombudsman, regulator or similar body which is relevant to it or to the Plan;
- (vii) to reflect changes in tax rates;
- (viii) to take account of, in a proportionate manner, the cost to it of providing the Plan;
- (ix) to protect it against misuse of the Plan;
- (x) to prevent fraud or to enhance the security of the Plan or participants; or
- (xi) to make these Conditions easier to understand, fairer to you, or to correct mistakes.

The latest version of these Conditions can be found by accessing your account via the share portal on our website at [www.capitaregistrars.com](http://www.capitaregistrars.com). If you do not have access to the share portal please write to us at Dividend Reinvestment Plans, Capita IRG Trustees Limited, The Registry, 34 Beckenham Road, Beckenham, Kent, BR3 4TU to request a copy of the latest Conditions. The Plan Administrator will where possible give you at least 30 days' prior notice of any change that is to your disadvantage. If you receive such a notice and do not agree with the proposed change, you may terminate this agreement at any time without charge (see section 9 above).

Any change will be deemed to have been accepted by you if you have already instructed the Plan Administrator to trade on your behalf after the change has taken effect.

### **13. Client Money**

Any money held for you by the Plan Administrator is classified as Client Money and will be held with money held for other participants in a client bank account with an approved bank as required by the FSA. The money will not be used by the Plan Administrator in any transactions other than those required by you in accordance with the terms of the Plan. Client Money will be pooled with that held on behalf of other participants in the Plan and will not accrue interest at any time.

This may mean that, in the event of the financial failure of the Plan Administrator or another financial institution holding your money, all Client Money bank accounts operated by the Plan Administrator are pooled together. This could result in you receiving less money back than you are entitled to.

Money will cease to be Client Money when it is paid to, or to the order of, you or to the designated charity. However the Plan Administrator is obliged to continue to treat as Client Money any sums drawn in favour of or to the order of you by cheque or other payable order until this is presented and paid by the Plan Administrator's bank.

Any cash balance of £3 or over will be returned to you in any of the following circumstances:

- if you withdraw from the Plan;
- if you sell or transfer your entire shareholding;
- if the Plan Administrator receives proper notice of a participant's bankruptcy or mental incapacity;
- if the Plan Administrator receives proper notice of a corporate shareholder who is a participant being placed in liquidation; or
- if the Plan Administrator terminates the Plan.

If the Plan Administrator receives proper notice of a sole shareholder's death, any cash balance of £3 or over will be returned to the deceased's estate.

Any cash balance of £2.99 or less will be donated to a registered charity of the Company's choice if any of the events described above occur.

Partial disposal of your shareholding will not invalidate your participation in the Plan but as a consequence it will reduce your dividend and therefore the number of shares that can be purchased for you.

Any balance due to a participant which is unclaimed after six years will cease to be treated as Client Money and will be retained by the Plan Administrator subject to it having taken reasonable steps to locate you and to giving you at least 28 days' notice. The Plan Administrator will make good any valid claim which may subsequently be made against any balances retained in this way. The Plan Administrator may request such evidence as it reasonably feels necessary to confirm the identity of the person claiming these funds. The Plan Administrator will not be required to pay interest on any balance retained in this way.

#### **14. Client Classification**

Each Participant will be classified as a retail client for the purposes of the FSA Rules. These Conditions and the Application will form the agreement between you and the Plan Administrator.

#### **15. Data Protection**

The Data Protection Act 1998 provides protection to individuals by governing, amongst other things, the way in which personal information is held and used. Individuals also have rights of access to such information held about them.

The Plan Administrator will comply with its obligations under the Data Protection Act 1998 (as may be amended from time to time), including protecting your personal information.

By becoming a participant in the Plan, you agree that the Plan Administrator may:

- keep personal details which you or others give it, and any information the Plan Administrator knows from running your account on a database, and use such information to carry out the services described in these Conditions; and
- disclose information concerning you to the Company; to Euroclear (if entitled to such information) which may disclose the information to regulatory, tax or governmental authorities as appropriate; to any person with legal, administrative or regulatory power over the Plan Administrator in respect of the administration of the Plan; to any replacement Plan Administrator; to the broker; or to affiliated companies of the Plan Administrator who are involved in carrying out functions related to the Plan administration including such affiliated companies which are outside of the EEA in

countries which do not have similar protections in place regarding your information and its use.

Under the Data Protection Act 1998, you are entitled, on payment of a fee, to a copy of the information we hold about you. If you believe that any information held about you is incorrect or incomplete, you may also request that it be completed or corrected. Please address any requests for information under this section to the Senior Manager, Dividend Reinvestment Plans, Capita IRG Trustees Limited, The Registry, 34 Beckenham Road, Beckenham, Kent BR3 4TU.

#### **16. Transfer and sub-contracting**

The Plan Administrator may transfer/assign its duties and obligations to any company within the Plan Administrator's group, and the Plan Administrator will ensure that such company has obtained all authorisations necessary to become the administrator of the Plan. If the new administrator writes to you confirming that it will undertake all of the duties of Plan Administrator, the existing Plan Administrator will cease to have any duties and obligations in relation to the Plan. As part of transferring the rights and obligations to a third party, the Plan Administrator may transfer all of the cash, investments and information it holds under the terms and conditions of the Plan to the third party or its nominee.

The Plan Administrator may also choose to subcontract any of its duties to any company within the Plan Administrator's group. If it does so, the Plan Administrator will remain responsible to you for the performance of its duties under these Conditions.

#### **17. Unforeseen circumstances**

The Plan Administrator will not be liable for any losses or expenses suffered by you as a result of a delay or failure due to circumstances beyond its reasonable control (for example, because of failure of its or another person's computer systems or telecommunications links or overriding emergency procedures, postal delays, flood, fire, storm, labour disputes, accident, vandalism, malicious damage, war or terrorism). The Plan Administrator will, where possible, take such reasonable steps as it can to provide its services under the Plan as soon as possible following any delay or failure.

#### **18. Limitation on liability**

The Plan Administrator accepts no liability for any loss resulting from a delay in taking action where such delay is caused by your delay or failure to provide information, materials or data reasonably requested by the Plan Administrator or regulatory authorities.

The Plan Administrator is not acting as agent for the Company and is not responsible for any acts or omissions by the Company or those of the Company's agents.

The Plan Administrator will not be required to expend or risk its own funds in buying shares or otherwise incur any financial liability in the performance of any of its duties.

The liability of the Plan Administrator to you under these Conditions is limited to any losses directly associated with the act or omission of the Plan Administrator that gave rise to the liability. The Plan Administrator will not be liable for any other damage or loss suffered by you which it could not have foreseen (for example, the loss of an alternative investment opportunity as a result of any delay in you withdrawing from the Plan).

You should make sure that you keep your personal identification details safe. If you do not take reasonable steps to keep your identification details secure, or fail to tell the Plan Administrator as soon as possible if you believe your identification details have been wrongfully obtained by someone else, the Plan Administrator will not be liable to you for any losses you may suffer as a result, provided that the Plan Administrator has acted with reasonable care. The Plan Administrator can assume that instructions which appear to come from you are genuine unless it could reasonably have been expected to realise that they were not.

If you believe that someone else has wrongfully obtained any of your identification details, you should notify the Plan Administrator as soon as possible, either by calling the telephone helpline on 0871 664 0381 (calls to this number cost 10p per minute plus any network extras) or +44 20 8639 3402 if calling from outside the United Kingdom. The telephone helpline is open from 09.00-17.30, Monday to Friday (excluding public holidays). Alternatively write to us

at Capita IRG Trustees Limited, The Registry, 34 Beckenham Road, Beckenham, Kent BR3 4TU.

Nothing in these Conditions excludes or limits any liability of the Plan Administrator for:

- (i) death or personal injury caused by the Plan Administrator's negligence;
- (ii) any losses or expenses suffered as a direct result of fraud on the part of the Plan Administrator; or
- (iii) any liability which cannot be excluded or limited by law or by the FSA Rules.

## 19. Governing law

English law will apply to these Conditions. The English courts will have exclusive jurisdiction in relation to these Conditions.

These Conditions together with the Application constitute the entire and only agreement between you and the Plan Administrator relating to the provision of the Plan and supersede any previous agreements or representations in respect of the Plan.

## 20. Complaints and compensation

If you think that you have reason to make a complaint, please write in the first instance to:

**Dividend Reinvestment Plans  
Capita IRG Trustees Limited  
The Registry,  
34 Beckenham Road,  
Beckenham,  
Kent BR3 4TU  
United Kingdom**

Your complaint will be fully investigated and a full resolution sought. If you remain dissatisfied, you may be eligible to refer your complaint to the UK Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

The Plan Administrator's complaints procedure is available upon request, but a copy will be provided automatically to you in the event of a complaint being received.

The Plan Administrator is a member of the UK Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000 (as amended from time to time). You may be entitled to compensation from the UK Financial Services Compensation Scheme if the Plan Administrator cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

As at the date of these Conditions, most types of investment business are covered for compensation of up to £50,000. The amounts of compensation may be changed from time to time and you should check your entitlement with the Scheme. A leaflet with further details is available on request from the Scheme.

- Call the Scheme's Helpline on **020 7892 7300**,
- log on to the Scheme's website at [www.fscs.org.uk](http://www.fscs.org.uk)
- or write to **the Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.**

If you require any further information please contact the Company's registrar using the details below.

Experian Shareholder Services  
Capita Registrars (Jersey) Limited  
PO Box 532  
St Helier  
Jersey JE4 5UW

Tel (For UK): 0871 664 0381 (calls to this number cost 10p per minute plus any network extras)

Tel (For overseas): +44 800 141 2952 (call charges will apply)

(Lines are open Mon-Fri 9:00am-5:30pm)

Email: [Experian@capitaregistrars.com](mailto:Experian@capitaregistrars.com)

July 2010

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