



FINANCIAL REGULATOR
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Settlement Agreement
between the Financial Regulator and Marlboro Trust Limited

The Financial Regulator has entered into a Settlement Agreement with effect from 10 July 2007 with Marlboro Trust Limited in relation to suspected breaches of regulatory requirements.

The Financial Regulator has reasonable cause to suspect that certain credit agreements were not in compliance with section 30 of the Consumer Credit Act, 1995. The credit agreements in question formed part of a book of business bought from an unauthorised credit provider.

The Financial Regulator reprimanded Marlboro Trust Limited in relation to the suspected breaches. Marlboro Trust Limited confirmed that it has ceased collecting repayments in respect of the relevant credit agreements.

The Financial Regulator confirms that Marlboro Trust Limited fully co-operated with the examination and the matter is now closed.