

33. If you are not satisfied with our response or any delay you may refer your complaint to the Financial Ombudsman Service. We will give you their details and a copy of an explanatory leaflet in our response to you.

Assignment

34. We may assign our right, title and interest in the Agreement to any third party.

35. Any rights and obligations under the Agreement that are assigned shall not be adversely affected in any way whatsoever.

36. You are not entitled to assign the Agreement.

Witness Information:

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Surname:	JOHNSTON
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