

THE COMPANIES ACT 1985 to 2006

**COMPANY LIMITED BY GUARANTEE AND NOT
HAVING A SHARE CAPITAL**

MEMORANDUM OF ASSOCIATION

of

FINANCIAL OMBUDSMAN SERVICE LIMITED

1 The Company's name is "FINANCIAL OMBUDSMAN SERVICE LIMITED".

I, being the sole subscriber to this Memorandum of Association, wish to be formed into a Company pursuant to this Memorandum of Association.

NAME AND ADDRESS OF SUBSCRIBER

Christine Farnish

whose address is

25, The North Colonnade
Canary Wharf
London E14 5HS

Dated the day of February 1999

Witness to the above Signature:

Jennifer Skeels

whose address is

25, The North Colonnade
Canary Wharf
London E14 5HS