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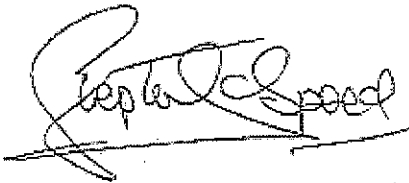
Dear David

The IVA Standing Committee

I am aware of the sterling work carried out by this committee and of your role on it. I am also aware that you are now standing down and would like to take this opportunity to thank you for your valued contribution over the last two or so years.

Your endeavours have made a significant contribution to the success of the committee in setting up and reviewing the Straightforward Consumer IVA Protocol and I and my Policy colleagues are grateful for the considerable time you have spent in this role. While your part in the Committee itself may be finished for the time being I know that my colleagues will always be happy to hear any points that you may have in relation to IVAs.

Yours Sincerely



STEPHEN SPEED



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