

DATED

19 July

2023

STATUTORY DECLARATION

OF

FRANCESCA LAMACCHI

I, **FRANCESCA LAMACCHI**, of Basement Flat, 3 Aubrey Road, London, N8 9HH, do solemnly and sincerely declare as follows:-

1. In this statutory declaration, save where otherwise mentioned, the facts are best on my own personal knowledge and I believe them to be true.
2. I was born on: 2nd in: March 1995 
3. My profession/occupation is: Senior Account Director 
4. There is produced to me now, marked "FL1", a plan showing the location of a property known as 3 Aubrey Road, London N8 9HH, hereafter "the Property".
5. Also produced to me now, marked "FL2" is a plan showing the detailed layout of the basement flat at the Property, referred to hereafter as "the Flat". I currently occupy the Flat at the Property which I share with my partner, Mr Alexander Cox.
6. I can confirm that my partner and I have rented the Flat and lived there continuously since 17 July 2019. During this time, we have always used the flat as a self-contained residential dwelling, that is to say, we use it separately from the rest of the accommodation at the Property which is occupied by Mr and Mrs Fraser-Allen and their family.
7. There is produced to me now, marked "FL3" the rental agreement my partner and I agreed with Mrs Fraser-Allen. You can see that we agreed to pay her £1,400 per month for the use of the Flat.
8. In addition to these costs, we also paid for our own gas and electricity costs. In that regard, there is produced to me now, marked "FL4", three utility bills/statements issued to me for

periods between 2020 and 2022 in respect of our energy costs at the Flat. We continue to pay these bills to the present day.

9. There is also produced to me now, marked "FL5", three bills from Virgin Media Limited who have supplied our phone, broadband internet connection and TV service since we moved into the Flat. We also have a TV licence so that we can watch live broadcasts.

10. I can declare that my partner and I have lived continuously in the Flat since 17 July 2019. We have occupied and used the Flat for our own private and self-contained residential accommodation from that date until the present day.

AND I make this Solemn Declaration conscientiously believing the same to be true and by virtue of the provisions of the Statutory Declarations Act 1835

Declared at: 1 Crouch End Hill N8 8DH

This 19th day of July 2023

Before me:



**NORMAN SAVILLE
SOLICITOR
1 CROUCH END HILL
LONDON N8 8DH**



Commissioner for Oaths/Solicitor empowered to administer Oaths

THIS IS THE EXHIBIT "FL1"

referred to in the Statutory Declaration of

FRANCESCA LAMACCHI

made before me on this:

19th day of *July* 2023

Norman Saville

Commissioner for Oaths/Solicitor empowered to administer Oaths

**NORMAN SAVILLE
SOLICITOR
1 CROUCH END HILL
LONDON N8 8DH**



SITE PLAN

3 Aubrey Road, London, N8 9HH

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Ordnance Survey licence 100048957

DRG No. 02
Sep 2021

Scale 1:500

0 5 10 metres



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One Station Square
CAMBRIDGE
CB1 2GA

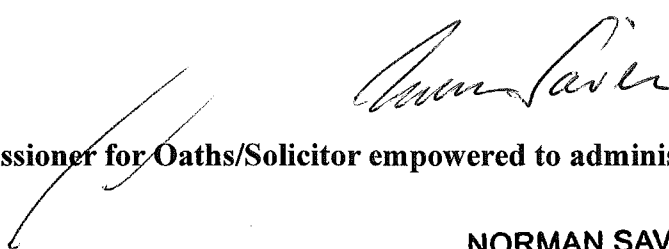
01223 368771
www.carterjonas.co.uk

THIS IS THE EXHIBIT "FL2"

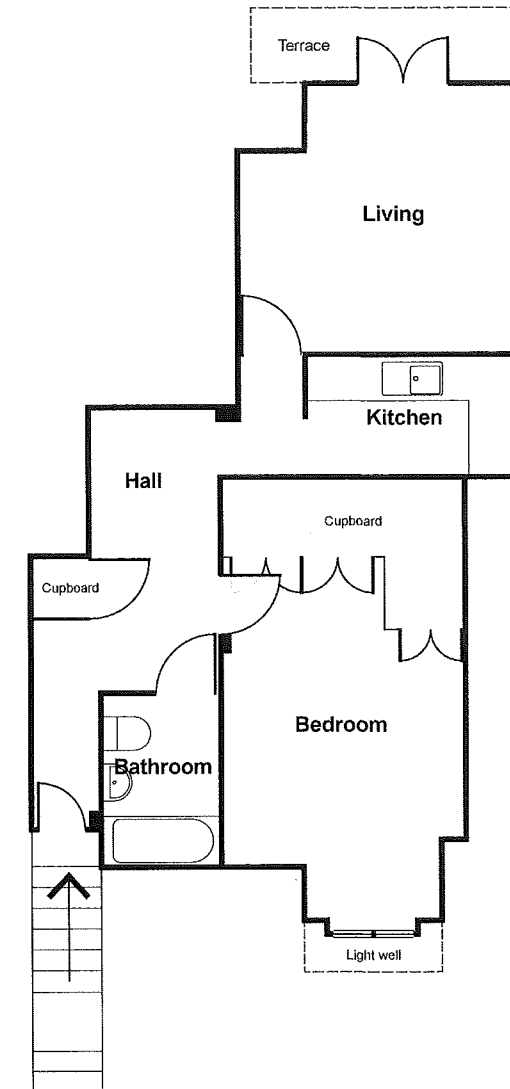
referred to in the Statutory Declaration of

FRANCESCA LAMACCHI

made before me on this: 19th day of July 2023


Commissioner for Oaths/Solicitor empowered to administer Oaths

**NORMAN SAVILLE
SOLICITOR
1 CROUCH END HILL
LONDON N8 8DH**



FLOORPLAN

3 Aubrey Road, London, N8 9HH

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DRG No. 03
Sep 2021

Scale 1:100

0 1 2 metres



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One Station Square
CAMBRIDGE
CB1 2GA

01223 368771
www.carterjonas.co.uk

THIS IS THE EXHIBIT "FL3"

referred to in the Statutory Declaration of

FRANCESCA LAMACCHI

made before me on this: 19th **day of** July **2023**



Commissioner for Oaths/Solicitor empowered to administer Oaths

**NORMAN SAVILLE
SOLICITOR
1 CROUCH END HILL
LONDON N8 8DH**



Assured Shorthold Tenancy

www.openrent.co.uk

You are about to sign an Assured Shorthold Tenancy for the following property:

3 Aubrey Road
Crouch End
London
N8 9HH

It sets out the promises made by the Tenant and any Guarantors to the Landlord and vice versa, including the duration of the rental and the amounts you have agreed for Rent and Deposit. You should read this document carefully and thoroughly.

Once electronically signed and dated this agreement will be legally binding and may be enforced by a court. Make sure that it does not contain terms that you do not agree with and that it contains everything you want to form part of the agreement. Both parties are advised to obtain confirmation in writing when the Landlord gives the Tenant consent to carry out any action under this agreement.

If you are in any doubt about the content or effect of this agreement, we recommend that you seek independent legal advice before signing.

The Parties to this agreement and the Premises

The following clauses set out the basic terms of the tenancy, the main dates and the Deposit and Rent amounts which have been agreed. Below are defined terms which will have the meaning listed next to them in this agreement.

This agreement is made the day of 16 July 2019.

Premises	3 Aubrey Road Crouch End London N8 9HH together with fixtures, furniture and effects therein as specified in the inventory
Landlord	Fiona Fraser-Allen Notices should be sent to 3 Aubrey Road, London, N8 9HH
Tenant	Alexander Cox Francesca Lamacchi Notices should be sent to 3 Aubrey Road Crouch End London N8 9HH
Guarantor	No Guarantors are named in this agreement.
Occupancy	The maximum number of people permitted to occupy the property is 2
Term	A fixed Term of 12 months Commencing on and including 17 July 2019 To and including 16 July 2020
Rent	£1,400.00, one thousand four hundred GBP each month, payable in advance on or before the 17th day of each month.
Deposit	£1,400.00, one thousand four hundred GBP

1. The Landlord lets to the Tenant the Premises for the Term at the Rent specified above.
2. The Tenant shall pay to OpenRent on the signing of this agreement the amount of the Deposit and the first payment of Rent, unless the Tenant and the Landlord have agreed in writing a later date when payment may be made.
3. The Deposit will be held under the terms of the Deposit Protection Service (DPS), of which OpenRent is a registered member. Further detail is provided in the next section of this document.
4. The first payment of Rent will be held by OpenRent up to a maximum of 14 days from the beginning of the Term, after which it will be paid to the Landlord with OpenRent's fees deducted where applicable.
5. The Tenant shall pay all future Rent when it becomes due, either to OpenRent via Rent Now rent collection, or

the Landlord directly; the Tenant will be notified in writing of the correct account details for payment. Further detail is provided in subsequent sections of this document and in OpenRent's Terms of Business.

6. This agreement is conditional on the Tenant providing satisfactory documentation to allow the Landlord to verify the Tenant's identity and to satisfactorily perform the right to rent immigration checks required, if applicable.

7. This agreement is intended to create an Assured Shorthold Tenancy as defined by section 19A of the Housing Act 1988 (as amended).

The Deposit

The following clauses set out:

- what OpenRent will do with the Deposit paid by the Tenant under clause 3 above;
- what the Tenant can expect of the Landlord or OpenRent when either deals with the Deposit;
- the circumstances in which the Tenant is entitled to less than the full Deposit returned at the conclusion of the tenancy; and
- the circumstances in which other monies may be requested from the Tenant.

8.1. The Deposit will be held in a Custodial Tenancy Deposit Scheme by the Deposit Protection Service (DPS), which is the Government approved custodial scheme:

The Deposit Protection Service

The Pavilions
Bridgwater Road
Bristol
BS99 6AA

Phone: 0330 303 0030

<https://www.depositprotection.com/>

8.2. Once the Deposit has been paid by the Tenant, OpenRent will transfer the Deposit to the DPS as soon as reasonably practicable. OpenRent will aim to do this within 1 working day of funds clearing, and always within the 30 days required under the terms of the scheme. Once funds have cleared with the DPS, the Deposit will be re-assigned to the Landlord's registered account with the DPS.

8.3. The Deposit that the Tenant has paid shall be returned without interest according to the terms of the DPS at the end of the tenancy, howsoever determined, upon vacant possession of the Premises and return of the keys, less such sum as the Landlord shall properly deduct in respect of:

- arrears of Rent;
- any damage to the Premises and fixtures and fittings caused by the Tenant or arising from any breach of the terms of this agreement by the Tenant;
- any damage caused or cleaning required due to pets, animals, reptiles, birds, or fish occupying the Premises (whether or not the Landlord consented to its presence as set out in clause 9.20);
- any sum repayable by the Landlord to the local authority where housing benefit has been paid direct to the Landlord by the local authority;
- any other breach by the Tenant of the terms of this agreement;
- any unpaid account or charge for water, electricity, gas, other fuels or utilities used by the Tenant in the Premises;
- any unpaid council tax, telephone charges or other monies owed by the Tenant to the Landlord;
- any reasonable cost incurred to clean the Premises to the same standard as at the beginning of the tenancy;
- the charges incurred by the Landlord's bank if any cheques or standing orders from the Tenant are not honoured by the Tenant's bank.

8.4. No deductions shall be made from the Deposit unless, or until, the reason for the nature of the deductions along with their amounts have been notified to the Tenant. Any dispute arising from the proposed deductions will be subject to the DPS guidelines including use of the free and independent Alternative Dispute Resolution service where its use has been agreed by the Tenant and Landlord.

8.5. The Tenant shall not be entitled to withhold the payment of any instalment of Rent or any other monies payable under this agreement on the ground that the Landlord, or OpenRent, holds the Deposit or any part of it.

8.6. If the Deposit is insufficient the Tenant shall pay to the Landlord such additional sums as required to cover

all costs, charges and expenses properly due within a period of 14 days from the end of the tenancy.

Obligations of the Tenant

The following clauses set out what is expected of the Tenant during the tenancy in addition to the main terms found in this agreement. If any of these terms are breached, the Landlord may be entitled to deduct monies from the Deposit, claim damages from the Tenant, and/or seek the court's permission to have the Tenant evicted from the Premises because of the breach.

The Tenant agrees:

9.1. Any obligation upon the Tenant under this agreement to do or not to do anything shall also require the Tenant not to permit or allow any licensee or visitor to do or not to do that thing.

9.2. To be responsible and liable for all the obligations under this agreement as joint and several Tenants (if applicable).

9.3. To pay the Rent as specified earlier in this agreement whether or not it has been formally demanded, and pay interest at 3% above the Bank of England base rate upon any Rent in arrears or other monies due under this agreement for more than 14 days calculated from the date upon which it became due to the date of payment. The first payment of Rent shall be paid directly to OpenRent. The first payment of Rent will be held by OpenRent up to a maximum of 14 days from the beginning of the Term, after which it will be paid to the Landlord with OpenRent's fees deducted where applicable. The Tenant shall pay all future Rent to OpenRent via Rent Now rent collection, or the Landlord directly, and will be notified in writing of the correct payment details to use.

9.4. Unless otherwise agreed in writing with the Landlord, to pay for all gas, electricity, water and sewerage services consumed on or supplied to the Premises during the Term, and for all charges made for the use of the telephone (if any), TV licence (if any), TV service (if any), and Internet service (if any) during the Term. This includes standing charges and other similar charges and VAT, as well as charges for actual consumption.

9.5. Unless otherwise agreed in writing with the Landlord, to pay any council tax which the Tenant is obliged to pay under the Local Government Finance Act 1992 or any regulations under that Act. Also to indemnify the Landlord in respect of any council tax which (during the tenancy) the Landlord becomes obliged to pay under the Act or those regulations because the Tenant ceases to live at the Premises.

9.6. To keep the Premises and the Landlord's contents in as good and clean state of repair and condition and decoration as the Premises were in at the commencement of the Term and make good all damage and breakages to the Premises which may occur during the Term (fair wear and tear excepted).

9.7. Not to remove any of the Landlord's contents from the Premises.

9.8. To comply with all statutory requirements upon the Tenant in respect of the Premises and contents. This includes (but is not limited to) not bringing into the Premises any furniture, furnishings or personal items that do not meet the required safety standards.

9.9. Not to damage the Premises or the building or make any alteration or addition to it, nor damage or alter the electrical or plumbing system.

9.10. Not to decorate or change the style or colour of the decoration without written consent from the Landlord.

9.11. Not to damage interior walls or decorations by affixing pictures, mirrors, or any other hanging item using nails, screws, adhesive compounds or tapes without written consent from the Landlord.

9.12. Where readily accessible, and with due regard to personal safety, to keep the drains, gutters and pipes of the Premises free from obstruction and clear of any leaves or debris.

9.13. If applicable, to keep the garden, patio, paths, balcony or terrace, (if any), in a neat and tidy condition, swept where necessary and weeded. To maintain any lawns, trees and shrubs. Not to alter the layout of the garden.

9.14. To keep clean the windows inside and outside of the Premises, where safe access is possible. Failure by the Tenant to take adequate precautions to prevent glass panes being cracked or broken will result in the Tenant having to pay for any ensuing damage.

9.15. Not to use the Premises other than for the purposes of a private residence, nor carry on or permit to be carried on upon the Premises any profession trade or business whatsoever, nor use the Premises for any immoral, illegal or improper purposes.

9.16. Not to do or permit to be done in the Premises or elsewhere anything which may be or become a nuisance, annoyance or inconvenience to the Landlord, the owner or occupiers of any adjoining property, the neighbours, other adjoining residents or people in the immediate area.

9.17. Not to alter or add to the Premises or allow anyone else to do anything on the Premises which may invalidate any insurance of the Premises against fire or increase the ordinary premium for such insurance.

9.18. Not to fix or suffer to be fixed to the exterior or windows of the Premises any notice board, sign, advertisement poster or aerial without the prior written consent of the Landlord.

9.19. Not to install or change any door locks or alarm codes, and agree that the Landlord should hold a spare set of keys. In the event of the loss of a key or other security device giving access to the Premises, the Tenant agrees to pay any reasonable costs incurred by the Landlord as a result.

9.20. Not keep any cat, dog, bird or other pet at the Premises without the Landlord's written consent, such consent, if granted, to be revocable at will by the Landlord upon giving reasonable written notice. If consent is given, the Tenant agrees to undertake a full clean, or pay for the cleaning, of the Premises with de-infestation cleaner upon termination of the tenancy.

9.21. If there are common parts to the building, not to obstruct, keep or leave anything in them.

9.22. To keep the exterior free from rubbish.

9.23. To place all refuse in plastic bags in the designated dustbin(s) which should be kept in the area provided. If necessary on refuse collection day to move the dustbin(s) to the collection point as required by the local Council.

9.24. Not to hang clothes or other articles on any balcony or out of any window.

9.25. Not to erect external aerials or satellite dishes without the prior written consent of the Landlord.

9.26. Not to install any gas appliances unless authorised by the Landlord and installed by a registered Gas Safe fitter.

9.27. To routinely test the operation of all smoke alarms and replace the batteries when necessary, and to advise the Landlord immediately should any alarm cease to function or be considered non-operational.

9.28. To take reasonable precautions to prevent any damage to the Premises resulting from 'freezing-up'. This includes ensuring the Premises is adequately heated during periods of cold weather to ensure the water system does not freeze. Failure by the Tenant to take such precautions will result in the Tenant having to pay for any ensuing damage.

9.29. To take all reasonable precautions to prevent condensation and damp by keeping the property adequately ventilated and heated.

9.30. To replace any light bulbs, fluorescent tubes, fuses or batteries promptly and when necessary.

9.31. To notify the Landlord immediately regarding, and confirm in writing as soon as practical thereafter, any defect in the Premises which comes to the Tenant's attention and which is the responsibility of the Landlord to repair. Failure to do so will result in the tenant having to pay the Landlord all liabilities which may be incurred by the Landlord as a result of any such defect not having been so notified.

9.32. Not to assign sublet or part with or share possession of the Premises or any part of it nor allow the Premises to be occupied by anyone other than the Tenant (and the Permitted Occupier) and no more than the maximum number of permitted persons (the Occupancy).

9.33. Not to grant any licensees, take in any lodger, paying guest or person staying on either a permanent or semi-permanent basis.

9.34. To permit the Landlord, and any superior landlord, or the Landlord's employees/agents at all reasonable times by giving the Tenant 24 hours notice (except in an emergency):

- to enter the Premises to inspect the same and the Landlord's furniture and effects therein (if any) and to carry out any works of maintenance or repair to the Premises or elsewhere which the Landlord may consider necessary. If the Tenant fails to allow access and such failure causes the Landlord to incur costs, the Tenant shall be liable for all reasonable losses resulting as a consequence.
- to enter and view the Premises with any prospective future Tenants or purchasers during the last 60 days of the tenancy.

9.35. To notify the Landlord if the Tenant is to be absent from the Premises for a period exceeding 14 days. Such notification shall be made at least 5 days prior to the commencement of the period of absence and shall state the actual dates over which the Premises will be unoccupied.

9.36. To forward any notice, order or proposal affecting the Premises or its boundaries to the Landlord within 5 days of receiving it.

9.37. At the end of the Term to vacate the Premises and give vacant possession. The Premises and its content must at the end of the Term be in the same good and clean state of repair and decoration as the Premises was in at the commencement of the Term (fair wear and tear excepted). The tenant must pay for the repair or replacement of any items of the fixtures, fittings and appliances which have been damaged, destroyed or lost.

9.38. To return the keys of the Premises to the Landlord by 2pm on the day of vacating the Premises, otherwise all costs of gaining entry to the Premises and resealing the Premises will be borne by the Tenant.

9.39. To co-operate in the checking of any inventory and/or schedule of condition. The Landlord will bear the costs of preparing the inventory and/or schedule of condition and associated check-in or check-out report. The Tenant agrees to take all reasonable steps to ensure that such a report can be completed, and that they will be liable for any additional costs arising as a result of the Tenant's actions. Those are including but not limited to call-out fees from missed appointments, or any other losses or costs.

9.40. Not to smoke inside the Premises, or permit others to smoke inside the Premises, without the Landlord's written consent. Such consent, if granted, to be revocable at will by the Landlord upon giving reasonable written notice.

Furniture

If the letting includes the use of furniture and effects:

10.1 Where requested by the Landlord, the furniture and effects shall be as specified in an inventory signed by the Tenant.

10.2 The Tenant will:

- Not damage or remove from the Premises any furniture or effects.
- Make good all damage (except fair wear and tear) and breakages to the furniture and effects which may occur during the Term.
- Leave the furniture and effects at the end of the tenancy in the same position as they were at the commencement of the Term.
- Clean or pay for the cleaning of all carpets, curtains and any other parts of the Premises or contents included in the letting which may have been soiled during the tenancy.

Obligations of the Landlord

The following clauses set out what can be expected from the Landlord during the tenancy. If any of these terms are broken, the Tenant may be entitled to claim damages from the Landlord, or ask a court to make the Landlord fulfil their obligations.

The Landlord agrees:

Quiet Enjoyment

11.1. To allow the Tenant to quietly hold and enjoy the Premises during the tenancy without any unlawful interruption by the Landlord or any person rightfully claiming on behalf of the Landlord.

Consents

11.2. To confirm that all necessary consents have been obtained to enable the Landlord to enter this agreement (whether from superior landlords, lenders, mortgagees, insurers, or others).

Statutory Repairing Obligations

11.3. To comply with the obligations to repair the Premises as set out in sections 11 to 16 of the Landlord and Tenant Act 1985 (as amended by the Housing Act 1988). These sections impose on the Landlord obligations to repair and keep in good order:

- the structure of the Premises and exterior (including drains, gutters and pipes);
- certain installations for the supply of water, electricity and gas;
- sanitary appliances including basins, sinks, baths and sanitary conveniences;
- space heating and water heating;

but not other fixtures, fittings, and appliances for making use of the supply of water and electricity. This obligation arises only after notice has been given to the Landlord by the Tenant as set out in clause 9.31.

11.4. To repay to the Tenant any reasonable costs incurred by the Tenant to remedy the failure of the Landlord to comply with his statutory obligations as stated in clause 11.3 above.

Insurance

11.5. To insure the building of the Premises under a general household policy with a reputable insurer.

11.6. To provide a copy of the relevant insurance certificate and policy to the Tenant at the start of the tenancy or as soon as possible thereafter.

Other Repairs

11.7. To keep in repair and proper working order all mechanical and electrical items belonging to the Landlord and forming part of the fixtures and fittings, unless the lack of repair is due to the negligence or misuse of the Tenant, his family, or visitors.

Safety Regulations

11.8. To ensure that all the furniture and equipment within the Premises complies with the Furniture and Furnishings (Fire) (Safety) Regulations 1988 (as amended in 1993).

11.9. To ensure that all gas appliances comply with the Gas Safety (Installation and Use) Regulations 1998 and that a copy of the safety check record is given to the Tenant at the start of the tenancy. The current safety

certificate (as of signing date) expires on 23 August 2019. The landlord is responsible for renewing the certificate annually.

11.10. To ensure that all electrical appliances comply with the Electrical Equipment (Safety) Regulations 1994, and the Plugs and Sockets, etc. (Safety) Regulations 1994.

11.11. To ensure that any electrician carrying out electrical work at the Premises is a competent person registered with a scheme approved by The Department for Communities and Local Government (DCLG).

Possessions and Refuse

11.12. To remove or pay for the removal of all the possessions of the Landlord and any rubbish prior to the start of the tenancy.

Interrupting or Ending this Agreement

The following clauses set out the ways in which this agreement may be brought to an end by either party. In addition, these clauses set out the procedures which the Tenant or Landlord shall use when the tenancy is brought to an end.

12.1 If the tenancy is within the fixed Term, the Landlord may serve on the Tenant the appropriate notice under Section 21(1)(b) of the Housing Act 1988 (as amended) given during the fixed Term to expire on any day after the last day of the Term.

12.2 If the tenancy has lapsed into a periodic tenancy it may be terminated by:

- the Landlord serving the Tenant at least two months notice in writing under Section 21(4)(a) of the Housing Act 1988 (as amended).
- the Tenant giving written notice of at least one month and expiring on the last day of a period of the tenancy.

12.3 If there is a breach of any of the terms of this agreement by the Tenant then the Landlord may serve notice in accordance with any relevant Grounds under Section 8 of the Housing Act 1988 (as amended).

12.4 If the Rent or any part thereof shall be in arrears for at least 14 days after the same shall have become due (whether legally demanded or not) or if there shall be a breach of any of the obligations on the part of the Tenant, the Landlord may re-enter the Property (subject to the Landlord obtaining a Court Order for Possession) and immediately thereon the tenancy shall terminate without prejudice to any other rights and remedies of the Landlord.

Mutual Break Clause

12.5. Any time after 4 months from the start of the Tenancy Agreement either party can exercise the break clause by giving two months notice in writing to the other party. This means that the earliest time that the tenancy can be ended by this clause is after the expiry of 6 months from the commencement of the Term.

Notices & Miscellaneous

Notices

13.1 The Landlord gives notice to the Tenant that pursuant to Section 48(1) of the Landlord and Tenant Act 1987 that notices (including notices in proceedings) may be served on the Landlord at the address specified at the beginning of this agreement.

13.2 Any notice served upon the Tenant by the Landlord pursuant to this agreement or any statute or regulation then the same may be served properly addressed to the Tenant either at the Premises or by sending the same by either recorded delivery post, or prepaid first class post to the Premises or at the Tenant's last known address and the same shall be deemed to have been properly served and received by the Tenant 24 hours after posting the same.

13.3 The Landlord and the Tenant agree that notice may be served on the other party by email. The email addresses for notice are:

Landlord: fionafraser_allen@hotmail.com

Tenants: alexanderjcox5@gmail.com, francescalamacchi@gmail.com

13.4 The Landlord gives the Tenant notice under the Housing Act 1988 that possession may be recovered on the following grounds:

- Ground 2: The Premises is subject to a mortgage granted before the beginning of the tenancy, and the mortgagee is entitled to exercise a power of sale conferred on them by the mortgage or by section 101 of the Law of Property Act 1925 and the mortgagee requires possession of the Premises for the purpose of disposing of it with vacant possession.

Miscellaneous

14.1 If the Premises comprises part only of a building the letting shall include the use (in common with others) of access ways to and from the Premises inside the building.

14.2 Where two or more persons are named on the tenancy agreement, their obligations shall be joint and several.

14.3 References to masculine gender include the feminine; to the singular include the plural; and to the 'month' mean calendar month.

14.4 Tenant is responsible for insuring their own belongings, furniture and furnishings in the Premises, and the Landlord will not accept liability for any loss or damage that may occur as a result of use within the Premises.

14.5 The Landlord and the Tenant confirm their agreement with the OpenRent Terms & Conditions and Privacy Policy which they made when creating their account.

14.6 Where the Landlord's own title to the Premises is leasehold and not freehold, the Landlord may themselves be a tenant under a superior lease. The Tenant agrees to perform and observe at all times during the Term the conditions and stipulations contained in the superior lease that were notified to the Tenant prior to the commencement of the tenancy.

Contract Digitally Signed By

Here is a list of people set out to sign the contract, and signatures where they have been collected.

Where signatures have been collected dates and times are displayed in Coordinated Universal Time (UTC).

The Tenants

Signature	Printed Name	Date Signed	Email (verified)	IP Address
	Alexander Cox	17/07/2019 09:41:54	alexanderjcox5@gmail.com	79.173.136.26
	Francesca Lamacchi	17/07/2019 09:37:33	francescalamacchi@gmail.com	89.197.24.66

The Landlord

Signature	Printed Name	Date Signed	Email (verified)	IP Address
	Fiona Fraser-Allen	17/07/2019 10:46:02	fionafraser_allen@hotmail.com	86.130.96.73

THIS IS THE EXHIBIT "FL4"

referred to in the Statutory Declaration of

FRANCESCA LAMACCHI

made before me on this: 19th day of July 2023


Commissioner for Oaths/Solicitor empowered to administer Oaths

**NORMAN SAVILLE
SOLICITOR
1 CROUCH END HILL
LONDON N8 8DH**



Fifth Floor
Lombard House
145 Great Charles Street
Birmingham
B3 3LP
tonikenergy.com
@tonikenergy

Ms Francesca Lamacchi
3 Aubrey Road
London
N8 9HH

Account number 301312751
Statement Ref 00962579
Statement Date 25 May 2020

Your Energy Bill

Balance at your last bill 22 April 2020	£50.29	
Charges		
Energy Charges up to 22 May 2020	£21.75	
Standing Charges up to 22 May 2020	£16.99	
Subtotal	£38.74	
VAT at 5%	£1.94	
Total charges for this period	£40.68	
Payments & Credits		
Payment on 14 May 2020 - thank you	- £50.29	Credit
Total Payments & Credits for this period	- £50.29	Credit
New Account Balance	£40.68	

Please pay your account balance at a PayPoint store; taking your bill and your personalised barcode with you. Scan your barcode to bring up your account details and how much is owed and then use your bill to validate this amount. You will then be prompted to make your payment.

You need to make your payment by **08 Jun 2020**.

Do you have a question about your bill? Visit www.tonikenergy.com/help or email Help@tonikenergy.com. You can also call on 0333 344 2686.

Personal Projection

Your personal projection for electricity over the next 12 months is **£273.29** and **908kWh**.
Your personal projection for gas over the next 12 months is **£301.71** and **5,200kWh**.

Could you pay less?

Remember - it might be worth thinking about switching your tariff or supplier.

Relevant cheapest tariff

Our Relevant cheapest electricity tariff currently available for your meter is **Life Energy** still paying by Direct Debit which would cost an estimated **£248.42** over the next year (a saving of **£24.87**). Our Relevant cheapest gas tariff currently available for your meter is **Life Energy** still paying by Direct Debit which would cost an estimated **£275.76** over the next year (a saving of **£25.95**).

Alternative cheapest tariff

Our Alternative cheapest electricity tariff currently available for your meter is **Green SuperPower (1 Year) v4 + Free Boiler Service** still paying by Cash/Cheque which would cost an estimated **£180.40** over the next year (a saving of **£92.89**). Our Alternative cheapest gas tariff currently available for your meter is **Green SuperPower (1 Year) v4 + Free Boiler Service** still paying by Cash/Cheque which would cost an estimated **£155.49** over the next year (a saving of **£146.22**).

Please note that switching tariffs may involve different terms and conditions so you should check these first. Prices are subject to change and are inclusive of VAT



6337645300013127514



Energy for the switched on

Your Electricity Charges

3 AUBREY ROAD, LONDON N8 9HH

Meter Serial Number: Z02E022974

Register	Period of usage	Energy Usage	Amount
Electricity (01)	22 April 2020 to 21 May 2020	65.5 kWh at 17.85 p/kWh	£11.69
	Previous	Current	kWh
Readings used	28100.2 (Estimate)	28165.7 (Estimate)	65.5
Standing charge from 22 April 2020 to 21 May 2020: 30 days at 26.91 p/day			£8.07
Total			£19.76

Supply point number: 1023543122924

About your electricity tariff

Supplier: Tonik Energy

Tariff name: Life Energy

Tariff type: Variable Rate

Payment method: Cash/Cheque

Unit rate: 18.74 p/kWh

Standing charge: 28.26p/day

Price guaranteed until: N/A

Exit fees (if you cancel this tariff before the end date): N/A

Discounts and additional charges: N/A

Additional products or services included: N/A

Frequently asked questions

What is a kWh (kilowatt-hour)?

A kilowatt-hour is one kilowatt of power being used for one hour. It is the same as a 40 watt lightbulb being left on for 25 hours.



Energy for the switched on

Your Gas Charges

3 AUBREY ROAD, LONDON N8 9HH

Meter Serial Number: G4A05434710001

Register	Period of usage	Energy Usage	Amount	
Gas (G)	22 April 2020 to 21 May 2020	292.5 kWh at 3.44 p/kWh	£10.06	
	Previous	Current	m3	Calorific Value
Readings used	13081.8 (Estimate)	13108.0 (Estimate)	26.2	39.3
Standing charge from 22 April 2020 to 21 May 2020: 30 days at 29.72 p/day				£8.92
Total				£18.98

Supply point number: 9108204800

About your gas tariff

Supplier: Tonik Energy

Tariff name: Life Energy

Tariff type: Variable Rate

Payment method: Cash/Cheque

Unit rate: 3.61 p/kWh

Standing charge: 31.21 p/day

Price guaranteed until: N/A

Exit fees (if you cancel this tariff before the end date): N/A

Discounts and additional charges: N/A

Additional products or services included: N/A

Frequently asked questions

Your energy usage is calculated from your gas consumption using a standard industry formula:

Units consumed	(cubic metres)
x 1.02264	(m ³ volume correction for temperature and pressure)
x calorific value	(energy content for each m ³ of gas)
/ 3.6	(convert from joules)
= energy usage	(in kWh)



Energy for the switched on

Paying for your energy

Please continue to pay your monthly bills at a PayPoint store using your personalised barcode. Remember, we pay 3% interest if and when your account is in credit.



Your energy QR (Quick Response) code.

There's no information included within this code that isn't already on your bill. It's there to give you a quick way to look at your annual energy use and current tariff on your smartphone, and share this with your chosen third parties, such as an advice centre or comparison services.

Independent Advice

There are many sources of information that you can access to help you understand your rights as an energy customer. Whether you need help with comparing the market, managing your bills or knowing how to make a complaint, the Citizens Advice energy consumer service is there to help and give you impartial advice. You can call them on 03454 04 05 06 or visit www.citizensadvice.org.uk/consumer/energy/energy-supply/

A useful guide from Citizens Advice is also available at www.citizensadvice.org.uk/about-us/howcitizens-advice-works/citizens-advice-consumerwork/know-yourrights-in-the-energy-market/

If you're not satisfied with an outstanding complaint you've made with us and eight weeks have passed since you originally made this or we have told you that there is nothing further that we can do to resolve the complaint, you can contact the Energy Ombudsman who will give you advice and investigate any complaints. You can call them on 0330 440 1624 or visit www.ombudsmanservices.org/energy/complaint.html

In an emergency

Your Electricity Network Operator is:

UK Power Networks (0845 601 4516)

You can call them on 0800 783 8838

In a gas emergency, please call the 24-hour National Gas Emergency line on 0800 111 999

2

v5.6_ZINV_NORL_0932_07072021

FRANCESCA LAMACCHI
LOWER GROUND FLOOR
3 AUBREY ROAD
LONDON
N8 9HH



Bill date: 14 July 2021

Supply address: LOWER GROUND FLOOR, 3, AUBREY ROAD, LONDON, N8 9HH

Account number:

1610 4693 650



Estimated meter reading used



Action required

Here to help

[scottishpower.co.uk/
getintouch](https://scottishpower.co.uk/getintouch)

0800 027 0072

Monday to Friday: 8.30am - 7pm
Saturday: 8.30am - 1.30pm

Smell gas? 0800 111 999 (24hrs)

Lost power? Call free: 105 (24hrs)

Your gas and electricity bill for: 13 April 2021 - 12 July 2021

Your current tariff: Standard Online - Quarterly Cash

Your amount to pay

£113.11 in debit

Please pay by

28 July 2021

Your last meter readings

Electricity	12 Jul 21	30079 (E)
Gas	12 Jul 21	13405 (E)

Your last bill (debit)	£117.13
You've paid	£117.13
Your new costs	£113.11

You can pay via
scottishpower.co.uk/myaccount,
ScottishPower App, our 24hr automated
payment line on **0800 001 5115** or by **Bank
Giro**.

Keep your meter readings up to date via
scottishpower.co.uk/myaccount,
ScottishPower App or our free 24hr
automated service on **0800 027 8000**.

(A) = Actual | (E) = Estimated | (S) = Smart



Please make your payment by the date shown above and update your meter readings. Avoid estimated readings - register for a smart meter at scottishpower.co.uk/smartbook

1 Could you pay less on a different ScottishPower tariff?

Your estimated annual costs (Personal Projection) on your current tariff are £250.53 for gas and £352.36 for electricity.

We've looked at your current tariff to see if there's a cheaper one available with similar features.

	Features	Gas	Electricity	
Our cheapest similar tariff	- Online - Variable - Monthly Direct Debit	Save £23.77 per year with Standard Online	Save £29.06 per year with Standard Online	You could save a total of £52.83 per year

You may also be able to save more with our cheapest overall tariff.

	Features	Gas	Electricity	
Our cheapest overall tariff	- Online - Fixed - Monthly Direct Debit	Save £35.08 per year with Fixed Price August 2022 FM2	Save £37.28 per year with Fixed Price August 2022 FM2	You could save a total of £72.36 per year

Remember, you can move between our tariffs at any time without paying exit fees - simply visit scottishpower.co.uk or call 0800 027 0072. Subject to availability. Different terms & conditions may apply. *See section 2 for more details.

Your estimated annual cost is based on your annual consumption, current tariff prices, discounts and VAT (excluding your current balance). This will vary if our Standard tariff prices change. See overleaf for more information about your current tariff. **Remember, it might be worth thinking about switching your tariff or supplier.** No meter changes/costs will apply.

Thank you for being a ScottishPower customer

This is not a tax invoice

2 Other important information

About your tariff

Gas	
Tariff name	Standard Online
Payment method	Quarterly Cash
Tariff end date	Not applicable
Exit fee (if you switch supplier more than 49 days before the tariff end date)	Not applicable
Your estimated usage in the last 12 months	3,892 kWh

Electricity	
Tariff name	Standard Online
Payment method	Quarterly Cash
Tariff end date	Not applicable
Exit fee (if you switch supplier more than 49 days before the tariff end date)	Not applicable
Your estimated usage in the last 12 months	1,240 kWh

Compare your tariff

Scan this image to download your energy account details - you can use it to check you are on the best tariff for you.



Ready to enjoy the benefits of paperless billing?

- ✓ **It's quick:** we'll notify you by email or via the app when your bill is ready
 - ✓ **Convenient:** access your bill from your smartphone, tablet or PC
 - ✓ **Eco-friendly:** you'll be doing your bit for the environment
- scottishpower.co.uk/paperless



Scan me to register

3 How your energy adds up

Here's a breakdown of your payments and costs for this billing period.

	Credit	Debit
Your last bill		£117.13
27 Apr 2021 Payment	£117.13	
Total paid	£117.13	

Your balance carried forward	£0.00
-------------------------------------	--------------

Electricity costs	Credit	Debit
Meter number: Z02E022974		
Basic Energy V2 Online		
12 Apr 2021 Customer read: 29800		
30 Jun 2021 Estimated read: 30047.8		
Electricity units used 247.8 = 247.8 kWh		
Unit rate 247.8 kWh x 16.362p		£40.55
Standing Charge 79 days x 20.720p		£16.37
Standard Online - Quarterly Cash		
30 Jun 2021 Estimated read: 30047.8		
12 Jul 2021 Estimated read: 30079		
Electricity units used 31.2 = 31.2 kWh		
Unit rate 31.2 kWh x 19.062p		£5.95
Standing Charge 12 days x 27.180p		£3.26
Total electricity costs		£66.13

Gas costs	Credit	Debit
Meter number: G4A05434710001		
Basic Energy V2 Online		
12 Apr 2021 Customer read: 13343		
30 Jun 2021 Estimated read: 13398		
Gas units used 55 = 609.32 kWh		
Unit rate 609.32 kWh x 2.934p		£17.88
Standing Charge 79 days x 22.220p		£17.55
Standard Online - Quarterly Cash		
30 Jun 2021 Estimated read: 13398		
12 Jul 2021 Estimated read: 13405		
Gas units used 7 = 77.55 kWh		
Unit rate 77.55 kWh x 3.338p		£2.59
Standing Charge 12 days x 29.730p		£3.57
Total gas costs		£41.59

Meter type: Standard
Your electricity supply number:

S	01	801	003
	10	2354	3122 924

Your gas meter point reference number:

9108204800

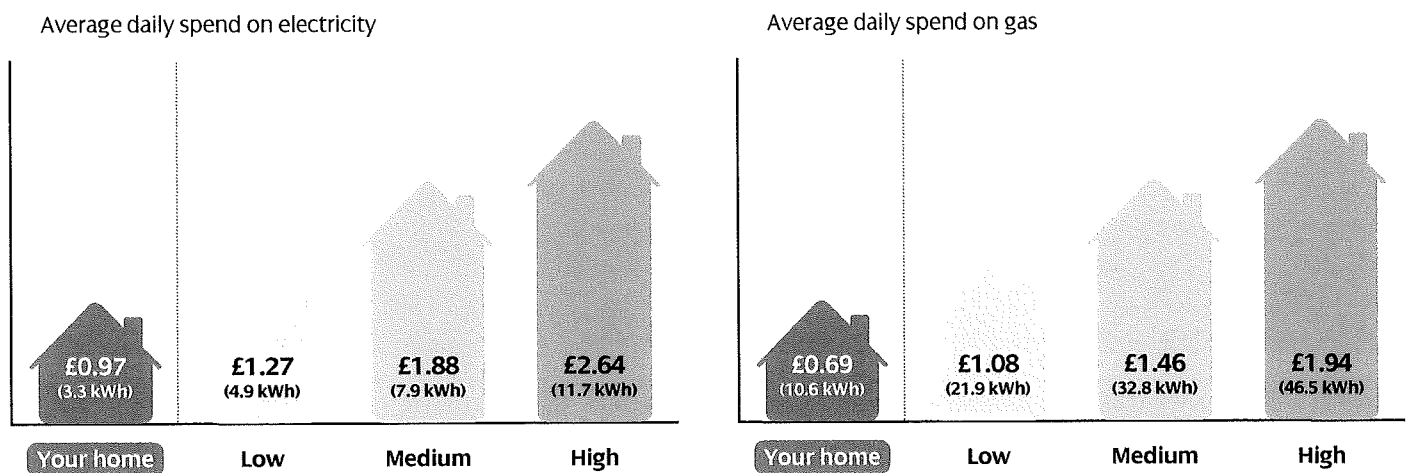
Summary	Credit	Debit
Total gas and electricity costs		£107.72
VAT 5.00% on £107.72		£5.39
Total costs for this period		£113.11
Your balance carried forward		£0.00

Your amount to pay	£113.11
---------------------------	----------------

4 Helping you take more control of your energy

How much energy do you use in a day?

Your average daily spend, based on your energy use and tariff, is shown below. To help you understand what type of energy user you are, we've also shown the equivalent daily spend for Ofgem's typical low, medium and high energy users. Figures include VAT at 5%.



Here's some typical examples of how energy is used each day:

1. Tumble Dryer
One hour cycle:
30p (1.5kWh)



2. Washing Machine
One wash:
14p (0.7kWh)
(40° cycle)



3. Dishwasher
One load:
25p (1.25kWh)
(65° cycle)



4. Mobile devices
12 hour overnight charge:
1p (0.06kWh)



5. Laptop
Two hours use:
2p (0.09kWh)



6. Games Console
Two hours play:
6p (0.28kWh)



Note: Costs shown are based on an **average of our Standard tariff quarterly cash/cheque** unit rates for Single Rate electricity and include VAT at 5%. Energy use figures were provided by ONZO who undertook appliance research in May 2016 (onzo.com).

Energy Efficiency Advice line

For energy saving advice, please visit scottishpower.co.uk or call 0800 332233. Lines open Monday to Friday 8.30am - 4.45pm.

5 Making life easier for you

Download the free YourEnergy App

Manage your account and more with our
YourEnergy App.



6 More ways to pay

Credit or Debit card

You can pay your bill easily via scottishpower.co.uk/myaccount, the ScottishPower App or by calling our free 24hr automated payment line on **0800 001 5115**. We accept Visa Debit, Maestro, Solo, Visa Credit and Electron payments.

At a bank

Bank Giro Transfer

Please fill in the barcoded payment slip below and take it to the bank along with your payment details.

Cheque

You can fill in the barcoded payment slip below and take it to the bank along with your cheque made payable to 'ScottishPower'. Please note that you may have to pay a charge. Don't forget to provide us with the following information on the back of the cheque:

Account number: 16104693650

Name: FRANCESCA LAMACCHI

Address: LOWER GROUND FLOOR, 3 AUBREY ROAD, LONDON N8 9HH

Banking direct

You'll need the following details to hand:

Bank Sort Code: 83-07-06

Bank Account Number: 00674713

Your customer account number: 16104693650

Please enter your customer account number correctly as a payment reference to ensure your payment is applied to your account.

By Post

Please fill in the barcoded payment slip along with your cheque payable to 'ScottishPower' and send it to ScottishPower Group, Payment Collection Centre, PO Box 4740, Worthing BN11 9LT. Please DO NOT send cash in the post. Don't forget to provide us with the following information on the back of the cheque:

Account number: 16104693650

Name: FRANCESCA LAMACCHI

Address: LOWER GROUND FLOOR, 3 AUBREY ROAD, LONDON N8 9HH

Post Office



You can pay by cash or card at any Post Office. Don't forget to take your bill and the barcoded payment slip below. Please note that Post Offices no longer accept cheques.

PayPoint



You can pay easily by cash or card at any PayPoint outlet. Don't forget to take your bill and the barcoded payment slip below.

Payment support options

If you're struggling to pay right now, we may have other payment options to suit you. For example, you could set up a Direct Debit plan or get a Pay As You Go meter to spread your payments over a longer period. You could also choose a weekly or monthly repayment plan. To find out more, please call us on **0800 027 0072**.



The Royal Bank of Scotland plc

Collection Account

Reference (Account number)

PUPOSUXRUTO

Credit account number

TWS?OUTP

Energy Account

Amount due
No fee payable at PO counter

±PPRMPP

Bank Giro Credit



158
208
24

Signature

Date

Cashier's stamp
and initials

FRANCESCA LAMACCHI
LOWER GROUND FLOOR
3 AUBREY ROAD
LONDON
N8 9HH

WSLOULTP



URRQQUTPUPOSUXRUTOV

CASH

CHEQUES

±

Please do not write or mark below this line or fold this counterfoil

PUPOSUXRUTOV?uSQSTWSOUTP?000PPRPPT?VS???w

IMPORTANT

Coronavirus (COVID-19) information for ScottishPower Domestic & Small Business customers

We're here to help.

To find out how we can support you during this challenging time, please visit scottishpower.co.uk/coronavirus. You'll find the latest information relating to COVID-19 and how we can help you manage your energy bills.

Register online

If you register online, we can keep you updated via email and SMS. Available 24/7, online services give you the ability to manage your bill, make and amend regular payments and provide meter readings. Domestic customers can also renew or change their tariff. Both domestic and small business customers can register for online services at scottishpower.co.uk/register

Collecting your meter readings

Rest assured, we're doing everything we can to ensure your safety if we call to get a meter reading from you. We're following government guidance and have introduced precautions when we visit your property such as wearing face masks and sanitising on entering and leaving your home or business. Gloves will be used whenever necessary.

Boiler Breakdown | Plumbing Drains & Electric | Appliance Care | EV Charging | Smart Thermostat

If you have a plumbing, drains or electrics emergency or a problem with your boiler, heating or hot water that is covered by your policy or plan, or any other enquiry relating to these products; then you can continue to phone the contact numbers provided, where we continue to provide a full service to our customers. Installations of Electric Vehicle chargers and Smart Thermostats will continue in line with the government directions for each region.

Account number:
1610 4693 650

v6.6_ZINV_NORL_0920_30032022

FRANCESCA LAMACCHI
LOWER GROUND FLOOR
3 AUBREY ROAD
LONDON
N8 9HH



Bill date: 31 March 2022

Supply address: LOWER GROUND FLOOR, 3, AUBREY ROAD, LONDON, N8 9HH

Your adjusted gas and electricity bill

Bill period: 13 Apr 2021 - 31 Mar 2022
Your tariff: Standard Online - Quarterly Cash
Electricity reading: 31 Mar 22 - 31223 (actual)
Gas reading: 31 Mar 22 - 13633 (actual)

How we've worked it out (full details on page 3)

Summary	Credit	Debit
Starting balance - your last bill		£186.89
You've paid - thank you	£200.00	
Total cancelled charges	£425.00	
Your new costs		£621.38
Totals	£625.00	£808.27
Your amount to pay		£183.27

We've adjusted your bill using your latest actual readings.

Action required

Your energy bill of
£183.27
is now due for payment

Please pay by: **14 April 2022**

Your meter readings are up to date -
thank you

Please make your payment



**scottishpower.co.uk/
myaccount**



Download the
ScottishPower App



Call free
0800 001 5115 (24hrs)



Bank Giro
(see attached slip)

Ready for a smart meter?

Say goodbye to estimated bills with a smart meter. Set energy saving goals and monitor your success using the In-Home Display. By doing so, you can reduce your energy use, cut costs and become more energy efficient at home. Register at **scottishpower.co.uk/smartbook**

Here to help



**scottishpower.co.uk/
getintouch**



0800 027 0072
Monday to Friday: 8.30am - 7pm
Saturday: 8.30am - 1.30pm

Need advice? Go to our help page

Our cheapest tariffs

Turn over to find out more and discover if we have a cheaper tariff for you.



Tell me more about my tariff

Below are the details for your current tariff, so you can compare it with other available options.

	 Gas	 Electricity
Tariff name	Standard Online	Standard Online
Tariff type	Variable Price	Variable Price
Payment method	Quarterly Cash	Quarterly Cash
Early exit fee	Your tariff does not have any exit fees	
Tariff end date	Your tariff does not have an end date	

Your tariff costs

	 Gas	 Electricity
Unit rate per kWh	4.068p	20.938p
Standing Charge per day	29.310p	27.220p
Estimated energy used in the last 12 months	3,349 kWh	1,459 kWh
Estimated annual costs	Currently unavailable	Currently unavailable

Let's see if you could pay less

Our cheapest tariff	Good news! You're already on our cheapest overall tariff		Good news! You're already on our cheapest overall tariff
Cheapest tariff features	 Manage Account Online	 Variable Price	 Quarterly Cash

Move between ScottishPower tariffs anytime, at no extra cost

Don't forget - if you don't find a tariff to suit your needs, you can always switch supplier. Visit scottishpower.co.uk/myaccount to view our range of tariffs.



Compare your tariff

Scan this image to download your energy data - use it to check if you are on the best tariff.



How do you work out my bill?

Here's a breakdown of your payments and costs for this billing period. View a simple explanation of your bill at scottishpower.co.uk/simplebill or register at scottishpower.co.uk/register

		Credit	Debit
Starting balance - your last bill			£186.89
12 Jan 2022	Payment	£200.00	
Total paid		£200.00	
Cancelled charges		Credit	Debit
13 Apr 2021 - 10 Jan 2022	Cancelled electricity charge	£240.07	
13 Apr 2021 - 10 Jan 2022	Cancelled gas charge	£164.69	
	Cancelled VAT	£20.24	
Total cancelled charges		£425.00	
Your balance carried forward		£438.11	
Electricity costs		Credit	Debit
Meter number: Z02E022974			
Basic Energy V2 Online			
12 Apr 2021	Customer read: 29800		
30 Jun 2021	Estimated read: 30062.9		
Electricity units used		262.9 = 262.9 kWh	
Unit rate	262.9 kWh x 16.362p		£43.02
Standing Charge	79 days x 20.720p		£16.37
Standard Online - Quarterly Cash			
30 Jun 2021	Estimated read: 30062.9		
12 Jul 2021	Estimated read: 30096		
Electricity units used		33.1 = 33.1 kWh	
Unit rate	33.1 kWh x 19.062p		£6.31
Standing Charge	12 days x 27.180p		£3.26
Standard Online - Quarterly Cash			
12 Jul 2021	Estimated read: 30096		
30 Sep 2021	Estimated read: 30327.6		
Electricity units used		231.6 = 231.6 kWh	
Unit rate	231.6 kWh x 19.062p		£44.15
Standing Charge	80 days x 27.180p		£21.74
Standard Online - Quarterly Cash			
30 Sep 2021	Estimated read: 30327.6		
11 Oct 2021	Estimated read: 30371.3		
Electricity units used		43.7 = 43.7 kWh	
Unit rate	43.7 kWh x 20.938p		£9.15
Standing Charge	11 days x 27.220p		£2.99
Standard Online - Quarterly Cash			
11 Oct 2021	Estimated read: 30371.3		
10 Jan 2022	Estimated read: 30810.5		
Electricity units used		439.2 = 439.2 kWh	
Unit rate	439.2 kWh x 20.938p		£91.96
Standing Charge	91 days x 27.220p		£24.77
Standard Online - Quarterly Cash			
10 Jan 2022	Estimated read: 30810.5		
31 Mar 2022	Customer read: 31223		
Electricity units used		412.5 = 412.5 kWh	
Unit rate	412.5 kWh x 20.938p		£86.37
Standing Charge	80 days x 27.220p		£21.78
Total electricity costs		£371.87	
Gas costs		Credit	Debit

Meter type: Standard
Your electricity supply number:

S	01	801	003
	10	2354	3122 924

Your gas meter point reference number:

9108204800

Gas costs		Credit	Debit
Meter number: G4A05434710001			
Basic Energy V2 Online			
12 Apr 2021	Customer read: 13343		
30 Jun 2021	Estimated read: 13389		
Gas units used	46 = 509.62 kWh		
Calorific Value	39.0		
Volume Correction	1.02264		
Unit rate	509.62 kWh x 2.934p		£14.95
Standing Charge	79 days x 22.220p		£17.55
Standard Online - Quarterly Cash			
30 Jun 2021	Estimated read: 13389		
12 Jul 2021	Estimated read: 13394		
Gas units used	5 = 55.39 kWh		
Calorific Value	39.0		
Volume Correction	1.02264		
Unit rate	55.39 kWh x 3.338p		£1.85
Standing Charge	12 days x 29.730p		£3.57
Standard Online - Quarterly Cash			
12 Jul 2021	Estimated read: 13394		
30 Sep 2021	Estimated read: 13435		
Gas units used	41 = 455.38 kWh		
Calorific Value	39.1		
Volume Correction	1.02264		
Unit rate	455.38 kWh x 3.338p		£15.20
Standing Charge	80 days x 29.730p		£23.78
Standard Online - Quarterly Cash			
30 Sep 2021	Estimated read: 13435		
11 Oct 2021	Estimated read: 13443		
Gas units used	8 = 88.86 kWh		
Calorific Value	39.1		
Volume Correction	1.02264		
Unit rate	88.86 kWh x 4.068p		£3.61
Standing Charge	11 days x 29.310p		£3.22
Standard Online - Quarterly Cash			
11 Oct 2021	Estimated read: 13443		
10 Jan 2022	Estimated read: 13520		
Gas units used	77 = 857.43 kWh		
Calorific Value	39.2		
Volume Correction	1.02264		
Unit rate	857.43 kWh x 4.068p		£34.88
Standing Charge	91 days x 29.310p		£26.67
Standard Online - Quarterly Cash			
10 Jan 2022	Estimated read: 13520		
17 Jan 2022	Actual read: 13527		
Gas units used	7 = 77.95 kWh		
Calorific Value	39.2		
Volume Correction	1.02264		
Standard Online - Quarterly Cash			
17 Jan 2022	Actual read: 13527		
31 Mar 2022	Customer read: 13633		
Gas units used	106 = 1180.35 kWh		
Calorific Value	39.2		
Volume Correction	1.02264		
Unit rate	1258.3 kWh x 4.068p		£51.19
Standing Charge	80 days x 29.310p		£23.45
Total gas costs			£219.92

Summary	Credit	Debit
Total gas and electricity costs		£591.79
VAT 5.00% on £591.79		£29.59
Total costs for this period		£621.38
Your balance carried forward	£438.11	

Your amount to pay		£183.27
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Calculating your gas charge

We charge gas in kWh (kilowatt-hrs). To convert gas units to kWh we use the following calculation:

gas units used

x

calorific value

x

volume correction

÷

3.6

=

gas units expressed in kWh

Where can I find help?

If you're moving home:

Complete your home move online in a few simple steps at scottishpower.co.uk/moving-home. Don't have an online account yet? Register at scottishpower.co.uk/register or call us free on 0800 027 0072. You'll need your moving dates and meter readings. Use our change of address check list to make sure you don't forget anything.

If something's wrong:

If you have a complaint about our products or service, please call us on **0800 027 0072** so we can resolve your issue as quickly as possible. See our complaint handling procedure at scottishpower.co.uk/complaints

If your complaint is not resolved within 8 weeks, or you receive our Final Offer letter, you can go to the Energy Ombudsman. It's a free, independent service. Contact them on 0330 440 1624 or enquiry@ombudsman-services.org or at ombudsman-services.org/energy

If you need help with an energy problem:

You can get help with issues with your bills or meters, or if you're struggling to pay for your energy. For free, independent energy advice and support call Citizens Advice (England and Wales) free on 0808 223 1133 or visit citizensadvice.org.uk/energy or call Advice Direct Scotland free on 0808 196 8660 or visit energyadvice.scot

If you need a little extra support:

Our Priority Services provides a range of free services to help you manage your energy account. If you need additional help – such as receiving letters in large print or Braille, help with hearing or speech difficulties or nominating someone to manage your account for you, we can help set things up. For more information on any of the services available, please visit scottishpower.co.uk/psr or call us free.

Where does my energy come from?

Fuel Mix 2020-2021

Our fuel mix opposite shows you how the energy we supply has been generated. We've compared it with the total fuel mix for the rest of the UK, and also show how our green tariffs compare to our other tariffs. For more information on the environmental impact of your electricity supply, visit scottishpower.co.uk/fuelmix

Energy Source	ScottishPower Tariffs		ScottishPower Total Fuel Mix	UK Fuel Mix
	Green Tariffs	All other Tariffs		
Coal	0%	6%	4%	3%
Gas	0%	71%	46%	38%
Nuclear	0%	9%	6%	16%
Renewable	100%	8%	40%	40%
Other Fuels	0%	6%	4%	3%
Total	100%	100%	100%	100%

Can I choose a greener energy tariff?

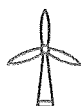
Yes, all our domestic green tariffs provide 100% green electricity, generated by our UK windfarms. By choosing any of our green tariffs, you'll be doing your bit to help tackle climate change. Simply visit scottishpower.co.uk/changemytariff

Can I save some money?

Yes, by making small changes to how you use your energy at home. For tips and tools visit scottishpower.co.uk/energy-efficiency or call 0800 332233, Monday to Friday 8.30am – 4.45pm.

We're here to help

See page 1 for all our contact details. If you'd prefer to write to us, please send your letter to **ScottishPower, Customer Services, 320 St Vincent Street, Glasgow, G2 5AD.**



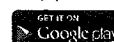
All our domestic green tariffs are backed by 100% green electricity generated by our UK windfarms



We've raised over £30m for Cancer Research UK since 2012



Download the free ScottishPower App



More ways you can pay

Credit or Debit card

You can pay your bill easily via **scottishpower.co.uk/myaccount**, the ScottishPower App or by calling our free 24hr automated payment line on **0800 001 5115**. We accept Visa Debit, Maestro, Solo, Visa Credit and Electron payments.

Banking direct

You'll need the following details to hand:

Bank Sort Code: 83-07-06

Bank Account Number: 00674713

Your customer account number: 16104693650

Please enter your customer account number correctly as a payment reference to ensure your payment is applied to your account.

By post



Please fill in the barcoded payment slip along with your cheque payable to 'ScottishPower' and send it to ScottishPower Group, Payment Collection Centre, PO Box 4740, Worthing BN11 9LT. Please DO NOT send cash in the post. Don't forget to provide us with the following information on the back of the cheque:

Name: FRANCESCA LAMACCHI

Address: LOWER GROUND FLOOR, 3 AUBREY ROAD, LONDON N8 9HH

Account number: 16104693650

Post Office



You can pay by cash or card at any Post Office. Don't forget to take your bill and the barcoded payment slip below. Please note that Post Offices no longer accept cheques.

At a bank



Bank Giro Transfer

Please fill in the barcoded payment slip below and take it to the bank along with your payment details.

Cheque

You can fill in the barcoded payment slip below and take it to the bank along with your cheque made payable to 'ScottishPower'. Please note that you may have to pay a charge. Don't forget to provide us with the following information on the back of the cheque:

Name: FRANCESCA LAMACCHI

Address: LOWER GROUND FLOOR, 3 AUBREY ROAD, LONDON N8 9HH

Account number: 16104693650

PayPoint



You can pay easily by cash or card at any PayPoint outlet. Don't forget to take your bill and the barcoded payment slip below.

Payment support options

If you're struggling to pay right now, we may have other payment options to suit you. For example, you could set up a Direct Debit plan or get a Pay As You Go meter to spread your payments over a longer period. You could also choose a weekly or monthly repayment plan. To find out more, please call us on **0800 027 0072**.

		Energy Account		Bank Giro Credit			
Reference (Account number)		Credit account number		Amount due		No fee payable at PO counter	
16104693650		584 0651		£183.27			
Signature _____							
Date _____							
Cashier's stamp and initials FRANCESCA LAMACCHI LOWER GROUND FLOOR 3 AUBREY ROAD LONDON N8 9HH		RBS Collection Account 84-06-51		6332265161046936507		CASH	
						CHEQUES	
				£			

Smell gas? 0800 111 999 (24hrs) **Lost power?** Call free: 105 (24hrs)

Smell gas? 0800 111 999 (24hrs) **Lost power?** Call free: 105 (24hrs)

IMPORTANT

We're here to help

We know that it is a challenging time for many households due to the COVID-19 pandemic and the unprecedented rise in wholesale energy costs over the past year. However, we'd like to reassure you that ScottishPower is a safe and stable energy supplier and if you need more support, we're here to help.

While there may be currently limited deals available on the market, we continue to offer tariff options.

We also have a range of payment options available including Direct Debit, which is our cheapest way to pay. And we can help set up a payment plan quickly and easily. We can also provide energy saving advice to help you reduce your bill and can direct you to organisations who can give you free, specialist debt advice.

We can add you to our Priority Services Register. You may be eligible for a number of reasons ranging from a chronic illness or disability to a change in your personal circumstances. There are different options available, all free of charge, to help you manage your account with us more easily - from bills and other communications that are easier to read, to letting your local electricity distribution company know if you require a continuous supply of electricity, find out more at scottishpower.co.uk/psr

Find out more about the help and support available at scottishpower.co.uk/extrahelp



We're founding members of Energy UK's Vulnerability Commitment and have been awarded gold status in recognition of our outstanding practices in supporting vulnerable customers.

THIS IS THE EXHIBIT "FL5"

referred to in the Statutory Declaration of

FRANCESCA LAMACCHI

made before me on this: 19th day of July 2023

Norman Saville

Commissioner for Oaths/Solicitor empowered to administer Oaths

**NORMAN SAVILLE
SOLICITOR
1 CROUCH END HILL
LONDON N8 8DH**



Your Virgin Media Contract

Your Virgin Media services

Key financial information

You bought: Big bundle

Virgin TV



- ✓ Mixit TV
- ✓ TiVo Monthly Fee

Fibre Broadband (see page 3 for broadband speed information)



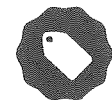
- ✓ M100 Fibre Broadband

Virgin Phone



- ✓ Telephone Line Rental
- ✓ Free Voicemail
- ✓ Talk Weekends

Promotional Offer(s)



- ✓ Welcome Offer 12 Months Discount (until 20th August 2020)

Your monthly service charge

£29.00

Then £59.00 from Friday 21st August 2020

Other items & charges (these charges will only appear on your next bill)

£35.00

- ✓ Virgin Media Hub 3.0 Manned Install*

The charges stated above are for your core Virgin Media services only. If you choose to add subscription charges such as Netflix to your bill, these will also be chargeable and added to your monthly bill in addition to the above charges.
* indicated items included on your package price.

Your service bundle:

✓	✓	✓	✗

Minimum period: 12 Months

If you end your service(s) before **20th August 2020** you may have to pay an Early Disconnection Fee, please click here for details.

Account details:

Customer account number: Area reference:

116661201 **15**

Contract number:
15/011257593/01

Contract date:
Wednesday 21st August 2019

About you:

Main account holder's name:
Miss Francesca Lamacchi

Address:
**3 Aubrey Road
London N8 9Hh
N8 9HH**

Your monthly service charges: This section shows the monthly price for your package. If you are enjoying a discount, the end date for this is shown, and the price once your discount has expired shown at the bottom.

Other items and charges: This section includes one-off charges or credits that are applied to your account.

Non-Direct Debit and paper bill charges: All prices shown require eBilling. You may choose to receive a paper bill instead & we may charge you additionally for this, which we'll tell you about when you request the change. Standard charges apply please check with your network operator for rates. To get free online billing simply sign in to **My Virgin Media** or register here.

The legal stuff - Key information

The full Virgin Media Terms and Conditions and the Legal Stuff form part of your contract and can be found here. Please read them carefully, together with the additional terms set out in this document. When referring to "agreement" we mean all of these things. This agreement is legally binding, which means we are making promises to each other about the services we provide and how you are permitted to use them. This agreement is for the minimum period set out in this contract. If you cancel during the minimum period you may need to pay an Early Disconnection Fee and this includes if you move to a property outside of the Virgin Media Network area, as set out in Sections N and O of the Terms and Conditions. Remember, our network does not cover all of the UK – please use our post code checker by clicking here to check availability. If you think that you may move to a property outside of the Virgin Media network area before the end of your minimum period, one of our 30 day rolling contracts may be more suitable.

All services are provided to you by Virgin Media Ltd or Virgin Media Payments Ltd. You must be a UK resident and be aged 18 or over. Virgin Media services are subject to survey, regional variations, a credit check, and services are supplied subject to status. All prices include VAT.

Our Privacy Policy, whilst not forming part of the agreement, tells you about the purposes for which we use your personal information, to whom it may be disclosed and what to do if you change your mind about us keeping you in the loop with special offers and exclusive rewards, please click here for more details.

Got a query with your contract or wish to cancel?

You can speak to our team on **0345 234 0754*** anytime Monday to Friday; 8am to 8pm on Saturdays; and 9am to 5pm on Sundays and Bank Holidays. Please have your account number (which you can find at the top of this contract) to hand.

To cancel you have **FOURTEEN** days from the later of: (i) the day after the delivery of the equipment; (ii) the service start date; or (iii) the day you received this contract (that provides a link to the Terms and Conditions).

Alternatively, please print this contract form and write CANCEL across the front and send it to: Virgin Media, Winnall Down, Alresford Road, Winchester, Hampshire SO21 1FP

Returning our equipment

If you have any of our equipment, please don't use it and keep it safe. You're responsible getting it back to us safely, so please use the packaging we'll send you. If we don't receive our equipment back from you (and in the condition it should be) we may have to charge you up to the full value of the equipment.

* For details about how much it costs to call our team from a Virgin Media home phone, visit virginmedia.com/callcosts. Call costs from other networks and mobiles vary.

In special circumstances we may provide a service to collect our equipment from you. If you fail to return our equipment for collection, you will normally be charged for the replacement cost and reasonable recovery costs for that. If you do return the equipment to us within 80 days of your services being ended, you will be refunded via a bill credit on your next available bill. If this means your account is left in credit we will send you a cheque for the amount you are owed, which you need to put into your bank / building society within 6 months. Our equipment does not become your property and you must not sell it.

Late or Missing payments

If, 31 days after your bill date, you have failed to pay your bill, you will normally be charged a late payment fee. If any cheque or direct debit is cancelled or not cleared by your bank or building society you may also face a failed payment fee to cover the cost to us levied by your bank or building society. Please see our pricing guide here at for details on our charges. Please be aware that missing payments could have severe consequences and may make obtaining credit more difficult.

Important Information - Hub power requirement

A power supply is needed to your router to make and receive phone calls, including to 999: always keep your router plugged in and switched on. If there is a power or network outage, you won't be able to make or receive calls; so we recommend you keep a charged mobile phone to hand. If you have devices connected to your phone line (e.g. security / personal alarms / health monitors), these will not work during an outage. Please check with your alarm provider whether it uses your phone line and whether it is compatible with our network. We have measures in place to support accessibility customers; please keep us updated of any accessibility needs.

Service numbers - if you call 084, 087, 118 or 09 numbers which are outside of your bundle, your access charge will be 9.37 pence per minute (plus the service charge for that number).

Signed for and on behalf of Virgin Media Ltd
and Virgin Media Payments Ltd:

Our Signature:

Virgin Media

Your Signature:

DocuSigned by:

Francesca

CCB6896820394A8...

Date Signed:

11 August 2019

⁴ We estimate that at peak times your normally available download and upload speeds from our Network to your Virgin Media Hub will be as follows:

Your broadband speeds:	Download speeds:	Upload speeds:
Advertised broadband speed	108 Mbps	6 Mbps
Normally available speed	between 105 - 109 Mbps	between 6 - 6 Mbps
Minimum speed	54 Mbps	3 Mbps
Maximum speed	110 Mbps	6 Mbps
Minimum guaranteed download speed	54 Mbps	N/A

Broadband speeds

Actual speeds may vary from the advertised speed of your service, particularly at peak times and the actual speed you experience may be lower than estimated. This is due to a number of factors that may not be within our control and include your use of WiFi, the device you are using, your internal wiring and the number of users online and accessing a particular website. At peak times, high usage e.g. due to major sporting events, may cause congestion. For more info on estimated speeds, how speeds for some packages may be affected by policies such as fair usage and traffic management, and other reasons why broadband speeds may vary, or for help, visit Our Speed Page here where you can also find out about our membership of Ofcom’s Broadband Speeds Code of Practice. You can find a copy of Ofcom’s customer guide to the Residential and Business Codes on the Ofcom website here.

Guaranteed Download Speed and Cancellation

Minimum Guaranteed Download Speed: The guarantee applies to new customers that buy new broadband services, or existing customers that change their broadband service or re contract their existing broadband service on or after 28th February 2019. The guaranteed download speed is 50% of the advertised speed of our service on the date that you placed the order and is set out in the speeds table. You need to keep your Virgin Media Hub plugged in, switched on and set to enable us to obtain speed information from it, which will help us to diagnose any problems. The minimum download speed guarantee does not apply to outages. If you experience an outage which affects your broadband services please contact us.

What does the Minimum Guaranteed Download Speed mean? If the actual download speed provided from our network to your Virgin Media Hub falls below the Minimum Guaranteed Download Speed, and this happens for 3 consecutive days or more (whether continuously or intermittently during each day), and we are unable to fix the problem within 30 days of you reporting the problem to us, **you may have the right to end your agreement without paying an Early Disconnection Fee.** You need to contact us if you have a speed problem via the contact us page here.

How do I end my agreement? Section N of the Terms and Conditions here explains generally how you can end your agreement. If we do not provide the **Minimum Guaranteed Download Speed** as set out above (i.e. we have not remedied the speed problem within 30 days of your notifying us or we cannot address the problem) then we will offer you the opportunity to end your agreement immediately, without the payment of an Early Disconnection Fee. In exceptional circumstances (for example where you cancel engineer visits or miss appointments) we may extend the 30 days but we will always discuss this with you beforehand.

Your Virgin Media contract



Your Virgin Media services

Key financial information

You bought: Big bundle

Virgin TV



✓ Mixit TV

✓ Virgin TV V6 Box, powered by TiVo

Fibre Broadband (see page 3 for broadband speed information)



✓ M100 Fibre Broadband

Virgin Phone



✓ Telephone Line Rental

✓ Talk Weekends

✓ Free Voicemail

Promotional Offer(s)



✓ Discount (until 16th February 2022)

Your monthly service charge

£32.00

Then £59.00 from Thursday 17th February 2022

The charges stated above are for your core Virgin Media services only. If you choose to add subscription charges such as Netflix to your bill, these will also be chargeable and added to your monthly bill in addition to the above charges.

Your service bundle:



Minimum period: 18 Months

If you end your service(s) before **16th February 2022** you may have to pay an Early Disconnection Fee, please click [here](#) for details.

Account details:

Customer account number:

116661201

Area reference:

15

Contract number:

15/011911490/01

Contract date:

Monday 17th August 2020

About you:

Main account holder's name:

Miss Francesca Lamacchi

Address:

**3 Aubrey Road
London N8 9Hh
N8 9HH**

Your monthly service charges: This section shows the monthly price for your package. If you are enjoying a discount, the end date for this is shown, and the price once your discount has expired shown at the bottom.

Other items and charges: This section includes one-off charges or credits that are applied to your account.

Non-Direct Debit and paper bill charges: All prices shown require eBilling. You may choose to receive a paper bill instead & we may charge you additionally for this, which we'll tell you about when you request the change. Standard charges apply please check with your network operator for rates. To get free online billing simply sign in to **My Virgin Media** or register here.

The legal stuff - Key information

The full Virgin Media Terms and Conditions and the Legal Stuff form part of your contract and can be found here. Please read them carefully, together with the additional terms set out in this document. When referring to "agreement" we mean all of these things. This agreement is legally binding, which means we are making promises to each other about the services we provide and how you are permitted to use them. This agreement is for the minimum period set out in this contract. If you cancel during the minimum period you may need to pay an Early Disconnection Fee and this includes if you move to a property outside of the Virgin Media Network area, as set out in Sections N and O of the Terms and Conditions. Remember, our network does not cover all of the UK – please use our post code checker by clicking here to check availability. If you think that you may move to a property outside of the Virgin Media network area before the end of your minimum period, one of our 30 day rolling contracts may be more suitable.

All services are provided to you by Virgin Media Ltd or Virgin Media Payments Ltd. You must be a UK resident and be aged 18 or over. Virgin Media services are subject to survey, regional variations, a credit check, and services are supplied subject to status. All prices include VAT.

Our Privacy Policy, whilst not forming part of the agreement, tells you about the purposes for which we use your personal information, to whom it may be disclosed and what to do if you change your mind about us keeping you in the loop with special offers and exclusive rewards, please click here for more details.

Got a query with your contract or wish to cancel?

You can speak to our team on **0345 454 1111*** anytime Monday to Friday; 8am to 8pm on Saturdays; and 9am to 5pm on Sundays and Bank Holidays. Please have your account number (which you can find at the top of this contract) to hand.

To cancel you have **FOURTEEN** days from the later of: (i) the day after the delivery of the equipment; (ii) the service start date; or (iii) the day you received this contract (that provides a link to the Terms and Conditions).

Alternatively, please print this contract form and write CANCEL across the front and send it to: Virgin Media, Winnall Down, Alresford Road, Winchester, Hampshire SO21 1FP

Returning our equipment

If you have any of our equipment, please don't use it and keep it safe. You're responsible getting it back to us safely, so please use the packaging we'll send you. If we don't receive our equipment back from you (and in the condition it should be) we may have to charge you up to the full value of the equipment.

In special circumstances we may provide a service to collect our equipment from you. If you fail to return our equipment for collection, you will normally be charged for the replacement cost and reasonable recovery costs for that. If you do return the equipment to us within 80 days of your services being ended, you will be refunded via a bill credit on your next available bill. If this means your account is left in credit we will send you a cheque for the amount you are owed, which you need to put into your bank / building society within 6 months. Our equipment does not become your property and you must not sell it.

Late or Missing payments

If, 31 days after your bill date, you have failed to pay your bill, you will normally be charged a late payment fee. If any cheque or direct debit is cancelled or not cleared by your bank or building society you may also face a failed payment fee to cover the cost to us levied by your bank or building society. Please see our pricing guide here at for details on our charges. Please be aware that missing payments could have severe consequences and may make obtaining credit more difficult.

Important Information - Hub power requirement

A power supply is needed to your router to make and receive phone calls, including to 999: always keep your router plugged in and switched on. If there is a power or network outage, you won't be able to make or receive calls; so we recommend you keep a charged mobile phone to hand. If you have devices connected to your phone line (e.g. security / personal alarms / health monitors), these will not work during an outage. Please check with your alarm provider whether it uses your phone line and whether it is compatible with our network. We have measures in place to support accessibility customers; please keep us updated of any accessibility needs.

Service numbers - if you call 084, 087, 118 or 09 numbers which are outside of your bundle, your access charge will be 14.16 pence per minute (plus the service charge for that number).

Your Broadband Speeds Explained

* We estimate that at peak times your normally available download and upload speeds from our Network to your Virgin Media Hub will be as follows:

Your broadband speeds:	Download speeds:	Upload speeds:
Advertised broadband speed	108 Mbps	10 Mbps
Normally available speed	between 108 - 111 Mbps	between 10 - 10 Mbps
Minimum speed	54 Mbps	5 Mbps
Maximum speed	112 Mbps	10 Mbps
Minimum guaranteed download speed	54 Mbps	N/A

Broadband speeds

Actual speeds may vary from the advertised speed of your service, particularly at peak times and the actual speed you experience may be lower than estimated. This is due to a number of factors that may not be within our control and include your use of WiFi, the device you are using, your internal wiring and the number of users online and accessing a particular website. At peak times, high usage e.g. due to major sporting events, may cause congestion. For more info on estimated speeds, how speeds for some packages may be affected by policies such as fair usage and traffic management, and other reasons why broadband speeds may vary, or for help, visit Our Speed Page here where you can also find out about our membership of Ofcom's Broadband Speeds Code of Practice. You can find a copy of Ofcom's customer guide to the Residential and Business Codes on the Ofcom website here.

Guaranteed Download Speed and Cancellation

Minimum Guaranteed Download Speed: The guarantee applies to new customers that buy new broadband services, or existing customers that change their broadband service or re contract their existing broadband service on or after 28th February 2019. The guaranteed download speed is 50% of the advertised speed of our service on the date that you placed the order and is set out in the speeds table. You need to keep your Virgin Media Hub plugged in, switched on and set to enable us to obtain speed information from it, which will help us to diagnose any problems. The minimum download speed guarantee does not apply to outages. If you experience an outage which affects your broadband services please contact us.

What does the Minimum Guaranteed Download Speed mean? If the actual download speed provided from our network to your Virgin Media Hub falls below the Minimum Guaranteed Download Speed, and this happens for 3 consecutive days or more (whether continuously or intermittently during each day), and we are unable to fix the problem within 30 days of you reporting the problem to us, **you may have the right to end your agreement without paying an Early Disconnection Fee.** You need to contact us if you have a speed problem via the contact us page here.

How do I end my agreement? Section N of the Terms and Conditions here explains generally how you can end your agreement. If we do not provide the **Minimum Guaranteed Download Speed** as set out above (i.e. we have not remedied the speed problem within 30 days of your notifying us or we cannot address the problem) then we will offer you the opportunity to end your agreement immediately, without the payment of an Early Disconnection Fee. In exceptional circumstances (for example where you cancel engineer visits or miss appointments) we may extend the 30 days but we will always discuss this with you beforehand.

Your Virgin Media contract



Your Virgin Media services

Key financial information

You bought: Big bundle

Virgin TV



✓ Mixit TV

✓ Virgin TV V6 Box, powered by TiVo

Fibre Broadband (see page 3 for broadband speed information)



✓ M100 Fibre Broadband

Virgin Phone



✓ Telephone Line Rental

✓ Talk Weekends

✓ Voicemail Free

Promotional Offer(s)



✓ £5 Discount for 18 months (until 9th August 2023)

✓ Discount (until 9th August 2023)

Your monthly service charge

£32.00

Then £59.00 from Thursday 10th August 2023

The charges stated above are for your core Virgin Media services only. If you choose to add subscription charges such as Netflix to your bill, these will also be chargeable and added to your monthly bill in addition to the above charges.

Your service bundle:



Minimum period: 18 Months

If you end your service(s) before **9th August 2023** you may have to pay an Early Disconnection Fee, please click [here](#) for details.

Account details:

Customer account number: Area reference:

116661201

15

Contract number:

15/012836686/01

Contract date:

Thursday 10th February 2022

About you:

Main account holder's name:

Miss Francesca Lamacchi

Address:

**3 Aubrey Road
London N8 9Hh
N8 9HH**

Your monthly service charges: This section shows the monthly price for your package. If you are enjoying a discount, the end date for this is shown, and the price once your discount has expired shown at the bottom.

Other items and charges: This section includes one-off charges or credits that are applied to your account.

Non-Direct Debit and paper bill charges: All prices shown require eBilling. You may choose to receive a paper bill instead & we may charge you additionally for this, which we'll tell you about when you request the change. Standard charges apply please check with your network operator for rates. To get free online billing simply sign in to **My Virgin Media** or register here.

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Alternatively, please print this contract form and write CANCEL across the front and send it to: Virgin Media, Winnall Down, Alresford Road, Winchester, Hampshire SO21 1FP

Returning our equipment

If you have any of our equipment, please don't use it and keep it safe. You're responsible getting it back to us safely, so please use the packaging we'll send you. If we don't receive our equipment back from you (and in the condition it should be) we may have to charge you up to the full value of the equipment.

In special circumstances we may provide a service to collect our equipment from you. If you fail to return our equipment for collection, you will normally be charged for the replacement cost and reasonable recovery costs for that. If you do return the equipment to us within 80 days of your services being ended, you will be refunded via a bill credit on your next available bill. If this means your account is left in credit we will send you a cheque for the amount you are owed, which you need to put into your bank / building society within 6 months. Our equipment does not become your property and you must not sell it.

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If, 31 days after your bill date, you have failed to pay your bill, you will normally be charged a late payment fee. If any cheque or direct debit is cancelled or not cleared by your bank or building society you may also face a failed payment fee to cover the cost to us levied by your bank or building society. Please see our pricing guide here for details on our charges. Please be aware that missing payments could have severe consequences and may make obtaining credit more difficult.

Important Information - Hub power requirement

A power supply is needed to your router to make and receive phone calls, including to 999: always keep your router plugged in and switched on. If there is a power or network outage, you won't be able to make or receive calls; so we recommend you keep a charged mobile phone to hand. If you have devices connected to your phone line (e.g. security / personal alarms / health monitors), these will not work during an outage. Please check with your alarm provider whether it uses your phone line and whether it is compatible with our network. We have measures in place to support accessibility customers; please keep us updated of any accessibility needs.

Talk Plan and service numbers

If you've taken Virgin Phone, your chosen Talk Plan is as stated in your contract. For full details of what's included and the charges that apply for calls made outside your allowances, please refer to our website and read our Tariff Guide at **virginmedia.com/callcosts**. If you call 084, 087, 118 or 09 numbers which are outside of your bundle, your access charge will be 14.16 pence per minute (plus the service charge for that number).

Virgin Media's automatic compensation scheme

For everything you need to know about Virgin Media's automatic compensation scheme and other Codes of Practice including our Complaints Code of Practice, head over to our handy pages at **virginmedia.com/ofcom**

Fancy pocketing up to £50 cash?

Just register at **virginmedia.com/RAF** to start referring your friends and family to Virgin Media and earn up to £50 cash for both of you, depending on what they buy.

* For details about how much it costs to call our team from a Virgin Media home phone, visit virginmedia.com/callcosts. Call costs from other networks and mobiles vary.

Your Broadband Speeds Explained

We estimate that at peak times your normally available download and upload speeds from our Network to your Virgin Media Hub will be as follows:

Your broadband speeds:	Download speeds:	Upload speeds:
Advertised broadband speed	108 Mbps	10 Mbps
Normally available speed	between 108 - 111 Mbps	between 10 - 10 Mbps
Minimum speed	54 Mbps	5 Mbps
Maximum speed	112 Mbps	10 Mbps
Minimum guaranteed download speed	54 Mbps	N/A

Broadband speeds

Actual speeds may vary from the advertised speed of your service, particularly at peak times and the actual speed you experience may be lower than estimated. This is due to a number of factors that may not be within our control and include your use of WiFi, the device you are using, your internal wiring and the number of users online and accessing a particular website. At peak times, high usage e.g. due to major sporting events, may cause congestion. For more info on estimated speeds, how speeds for some packages may be affected by policies such as fair usage and traffic management, and other reasons why broadband speeds may vary, or for help, visit Our Speed Page here where you can also find out about our membership of Ofcom's Broadband Speeds Code of Practice. You can find a copy of Ofcom's customer guide to the Residential and Business Codes on the Ofcom website here.

Guaranteed Download Speed and Cancellation

Minimum Guaranteed Download Speed: The guarantee applies to new customers that buy new broadband services, or existing customers that change their broadband service or re contract their existing broadband service on or after 28th February 2019. The guaranteed download speed is 50% of the advertised speed of our service on the date that you placed the order and is set out in the speeds table. You need to keep your Virgin Media Hub plugged in, switched on and set to enable us to obtain speed information from it, which will help us to diagnose any problems. The minimum download speed guarantee does not apply to outages. If you experience an outage which affects your broadband services please contact us.

What does the Minimum Guaranteed Download Speed mean? If the actual download speed provided from our network to your Virgin Media Hub falls below the Minimum Guaranteed Download Speed, and this happens for 3 consecutive days or more (whether continuously or intermittently during each day), and we are unable to fix the problem within 30 days of you reporting the problem to us, **you may have the right to end your agreement without paying an Early Disconnection Fee.** You need to contact us if you have a speed problem via the contact us page here.

How do I end my agreement? Section N of the Terms and Conditions here explains generally how you can end your agreement. If we do not provide the **Minimum Guaranteed Download Speed** as set out above (i.e. we have not remedied the speed problem within 30 days of your notifying us or we cannot address the problem) then we will offer you the opportunity to end your agreement immediately, without the payment of an Early Disconnection Fee. In exceptional circumstances (for example where you cancel engineer visits or miss appointments) we may extend the 30 days but we will always discuss this with you beforehand.

THIS IS THE EXHIBIT “FL5”

referred to in the Statutory Declaration of

FRANCESCA LAMACCHI

made before me on this: day of 2023

Commissioner for Oaths/Solicitor empowered to administer Oaths



Your Virgin Media Contract

Your Virgin Media services

Key financial information

You bought: Big bundle

Virgin TV



- ✔ Mixit TV
- ✔ TiVo Monthly Fee

Fibre Broadband (see page 3 for broadband speed information)



- ✔ M100 Fibre Broadband

Virgin Phone



- ✔ Telephone Line Rental
- ✔ Talk Weekends
- ✔ Free Voicemail

Promotional Offer(s)



- ✔ Welcome Offer 12 Months Discount (until 20th August 2020)

Your monthly service charge

£29.00

Then £59.00 from Friday 21st August 2020

Other items & charges (these charges will only appear on your next bill)

£35.00

- ✔ Virgin Media Hub 3.0 Manned Install*

The charges stated above are for your core Virgin Media services only. If you choose to add subscription charges such as Netflix to your bill, these will also be chargeable and added to your monthly bill in addition to the above charges.

* indicated items included on your package price.

Your service bundle:

✔	✔	✔	✗

Minimum period: 12 Months

If you end your service(s) before **20th August 2020** you may have to pay an Early Disconnection Fee, please click here for details.

Account details:

Customer account number: Area reference:

116661201

15

Contract number:

15/011257593/01

Contract date:

Wednesday 21st August 2019

About you:

Main account holder's name:

Miss Francesca Lamacchi

Address:

**3 Aubrey Road
London N8 9Hh
N8 9HH**

Your monthly service charges: This section shows the monthly price for your package. If you are enjoying a discount, the end date for this is shown, and the price once your discount has expired shown at the bottom.

Other items and charges: This section includes one-off charges or credits that are applied to your account.

Non-Direct Debit and paper bill charges: All prices shown require eBilling. You may choose to receive a paper bill instead & we may charge you additionally for this, which we'll tell you about when you request the change. Standard charges apply please check with your network operator for rates. To get free online billing simply sign in to **My Virgin Media** or register here.

The legal stuff - Key information

The full Virgin Media Terms and Conditions and the Legal Stuff form part of your contract and can be found here. Please read them carefully, together with the additional terms set out in this document. When referring to "agreement" we mean all of these things. This agreement is legally binding, which means we are making promises to each other about the services we provide and how you are permitted to use them. This agreement is for the minimum period set out in this contract. If you cancel during the minimum period you may need to pay an Early Disconnection Fee and this includes if you move to a property outside of the Virgin Media Network area, as set out in Sections N and O of the Terms and Conditions. Remember, our network does not cover all of the UK – please use our post code checker by clicking here to check availability. If you think that you may move to a property outside of the Virgin Media network area before the end of your minimum period, one of our 30 day rolling contracts may be more suitable.

All services are provided to you by Virgin Media Ltd or Virgin Media Payments Ltd. You must be a UK resident and be aged 18 or over. Virgin Media services are subject to survey, regional variations, a credit check, and services are supplied subject to status. All prices include VAT.

Our Privacy Policy, whilst not forming part of the agreement, tells you about the purposes for which we use your personal information, to whom it may be disclosed and what to do if you change your mind about us keeping you in the loop with special offers and exclusive rewards, please click here for more details.

Got a query with your contract or wish to cancel?

You can speak to our team on **0345 234 0754*** anytime Monday to Friday; 8am to 8pm on Saturdays; and 9am to 5pm on Sundays and Bank Holidays. Please have your account number (which you can find at the top of this contract) to hand.

To cancel you have **FOURTEEN** days from the later of: (i) the day after the delivery of the equipment; (ii) the service start date; or (iii) the day you received this contract (that provides a link to the Terms and Conditions).

Alternatively, please print this contract form and write CANCEL across the front and send it to: Virgin Media, Winnall Down, Alresford Road, Winchester, Hampshire SO21 1FP

Returning our equipment

If you have any of our equipment, please don't use it and keep it safe. You're responsible getting it back to us safely, so please use the packaging we'll send you. If we don't receive our equipment back from you (and in the condition it should be) we may have to charge you up to the full value of the equipment.

* For details about how much it costs to call our team from a Virgin Media home phone, visit virginmedia.com/callcosts. Call costs from other networks and mobiles vary.

In special circumstances we may provide a service to collect our equipment from you. If you fail to return our equipment for collection, you will normally be charged for the replacement cost and reasonable recovery costs for that. If you do return the equipment to us within 80 days of your services being ended, you will be refunded via a bill credit on your next available bill. If this means your account is left in credit we will send you a cheque for the amount you are owed, which you need to put into your bank / building society within 6 months. Our equipment does not become your property and you must not sell it.

Late or Missing payments

If, 31 days after your bill date, you have failed to pay your bill, you will normally be charged a late payment fee. If any cheque or direct debit is cancelled or not cleared by your bank or building society you may also face a failed payment fee to cover the cost to us levied by your bank or building society. Please see our pricing guide here at for details on our charges. Please be aware that missing payments could have severe consequences and may make obtaining credit more difficult.

Important Information - Hub power requirement

A power supply is needed to your router to make and receive phone calls, including to 999: always keep your router plugged in and switched on. If there is a power or network outage, you won't be able to make or receive calls; so we recommend you keep a charged mobile phone to hand. If you have devices connected to your phone line (e.g. security / personal alarms / health monitors), these will not work during an outage. Please check with your alarm provider whether it uses your phone line and whether it is compatible with our network. We have measures in place to support accessibility customers; please keep us updated of any accessibility needs.

Service numbers - if you call 084, 087, 118 or 09 numbers which are outside of your bundle, your access charge will be 9.37 pence per minute (plus the service charge for that number).

Signed for and on behalf of Virgin Media Ltd
and Virgin Media Payments Ltd:

Our Signature:

Virgin Media

Your Signature:

DocuSigned by:

Francesca

CCB6896820394A8...

Date Signed:

11 August 2019

Your Broadband Speeds Explained

We estimate that at peak times your normally available download and upload speeds from our Network to your Virgin Media Hub will be as follows:

Your broadband speeds:	Download speeds:	Upload speeds:
Advertised broadband speed	108 Mbps	6 Mbps
Normally available speed	between 105 - 109 Mbps	between 6 - 6 Mbps
Minimum speed	54 Mbps	3 Mbps
Maximum speed	110 Mbps	6 Mbps
Minimum guaranteed download speed	54 Mbps	N/A

Broadband speeds

Actual speeds may vary from the advertised speed of your service, particularly at peak times and the actual speed you experience may be lower than estimated. This is due to a number of factors that may not be within our control and include your use of WiFi, the device you are using, your internal wiring and the number of users online and accessing a particular website. At peak times, high usage e.g. due to major sporting events, may cause congestion. For more info on estimated speeds, how speeds for some packages may be affected by policies such as fair usage and traffic management, and other reasons why broadband speeds may vary, or for help, visit Our Speed Page here where you can also find out about our membership of Ofcom's Broadband Speeds Code of Practice. You can find a copy of Ofcom's customer guide to the Residential and Business Codes on the Ofcom website here.

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Minimum Guaranteed Download Speed: The guarantee applies to new customers that buy new broadband services, or existing customers that change their broadband service or re contract their existing broadband service on or after 28th February 2019. The guaranteed download speed is 50% of the advertised speed of our service on the date that you placed the order and is set out in the speeds table. You need to keep your Virgin Media Hub plugged in, switched on and set to enable us to obtain speed information from it, which will help us to diagnose any problems. The minimum download speed guarantee does not apply to outages. If you experience an outage which affects your broadband services please contact us.

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Your Virgin Media contract



Your Virgin Media services

Key financial information

You bought: Big bundle

Virgin TV



✓ Mixit TV

✓ Virgin TV V6 Box, powered by TiVo

Fibre Broadband (see page 3 for broadband speed information)



✓ M100 Fibre Broadband

Virgin Phone



✓ Telephone Line Rental

✓ Free Voicemail

✓ Talk Weekends

Promotional Offer(s)



✓ Discount (until 16th February 2022)

Your monthly service charge

£32.00

Then £59.00 from Thursday 17th February 2022

The charges stated above are for your core Virgin Media services only. If you choose to add subscription charges such as Netflix to your bill, these will also be chargeable and added to your monthly bill in addition to the above charges.

Your service bundle:



Minimum period: 18 Months

If you end your service(s) before **16th February 2022** you may have to pay an Early Disconnection Fee, please click [here](#) for details.

Account details:

Customer account number:

116661201

Area reference:

15

Contract number:

15/011911490/01

Contract date:

Monday 17th August 2020

About you:

Main account holder's name:

Miss Francesca Lamacchi

Address:

**3 Aubrey Road
London N8 9HH
N8 9HH**

Your monthly service charges: This section shows the monthly price for your package. If you are enjoying a discount, the end date for this is shown, and the price once your discount has expired shown at the bottom.

Other items and charges: This section includes one-off charges or credits that are applied to your account.

Non-Direct Debit and paper bill charges: All prices shown require eBilling. You may choose to receive a paper bill instead & we may charge you additionally for this, which we'll tell you about when you request the change. Standard charges apply please check with your network operator for rates. To get free online billing simply sign in to **My Virgin Media** or register here.

The legal stuff - Key information

The full Virgin Media Terms and Conditions and the Legal Stuff form part of your contract and can be found here. Please read them carefully, together with the additional terms set out in this document. When referring to "agreement" we mean all of these things. This agreement is legally binding, which means we are making promises to each other about the services we provide and how you are permitted to use them. This agreement is for the minimum period set out in this contract. If you cancel during the minimum period you may need to pay an Early Disconnection Fee and this includes if you move to a property outside of the Virgin Media Network area, as set out in Sections N and O of the Terms and Conditions. Remember, our network does not cover all of the UK – please use our post code checker by clicking here to check availability. If you think that you may move to a property outside of the Virgin Media network area before the end of your minimum period, one of our 30 day rolling contracts may be more suitable.

All services are provided to you by Virgin Media Ltd or Virgin Media Payments Ltd. You must be a UK resident and be aged 18 or over. Virgin Media services are subject to survey, regional variations, a credit check, and services are supplied subject to status. All prices include VAT.

Our Privacy Policy, whilst not forming part of the agreement, tells you about the purposes for which we use your personal information, to whom it may be disclosed and what to do if you change your mind about us keeping you in the loop with special offers and exclusive rewards, please click here for more details.

Got a query with your contract or wish to cancel?

You can speak to our team on **0345 454 1111*** anytime Monday to Friday; 8am to 8pm on Saturdays; and 9am to 5pm on Sundays and Bank Holidays. Please have your account number (which you can find at the top of this contract) to hand.

To cancel you have **FOURTEEN** days from the later of: (i) the day after the delivery of the equipment; (ii) the service start date; or (iii) the day you received this contract (that provides a link to the Terms and Conditions).

Alternatively, please print this contract form and write CANCEL across the front and send it to: Virgin Media, Winnall Down, Alresford Road, Winchester, Hampshire SO21 1FP

Returning our equipment

If you have any of our equipment, please don't use it and keep it safe. You're responsible getting it back to us safely, so please use the packaging we'll send you. If we don't receive our equipment back from you (and in the condition it should be) we may have to charge you up to the full value of the equipment.

In special circumstances we may provide a service to collect our equipment from you. If you fail to return our equipment for collection, you will normally be charged for the replacement cost and reasonable recovery costs for that. If you do return the equipment to us within 80 days of your services being ended, you will be refunded via a bill credit on your next available bill. If this means your account is left in credit we will send you a cheque for the amount you are owed, which you need to put into your bank / building society within 6 months. Our equipment does not become your property and you must not sell it.

Late or Missing payments

If, 31 days after your bill date, you have failed to pay your bill, you will normally be charged a late payment fee. If any cheque or direct debit is cancelled or not cleared by your bank or building society you may also face a failed payment fee to cover the cost to us levied by your bank or building society. Please see our pricing guide here at for details on our charges. Please be aware that missing payments could have severe consequences and may make obtaining credit more difficult.

Important Information - Hub power requirement

A power supply is needed to your router to make and receive phone calls, including to 999: always keep your router plugged in and switched on. If there is a power or network outage, you won't be able to make or receive calls; so we recommend you keep a charged mobile phone to hand. If you have devices connected to your phone line (e.g. security / personal alarms / health monitors), these will not work during an outage. Please check with your alarm provider whether it uses your phone line and whether it is compatible with our network. We have measures in place to support accessibility customers; please keep us updated of any accessibility needs.

Service numbers - if you call 084, 087, 118 or 09 numbers which are outside of your bundle, your access charge will be 14.16 pence per minute (plus the service charge for that number).

* For details about how much it costs to call our team from a Virgin Media home phone, visit virginmedia.com/callcosts. Call costs from other networks and mobiles vary.

Your Broadband Speeds Explained

We estimate that at peak times your normally available download and upload speeds from our Network to your Virgin Media Hub will be as follows:

Your broadband speeds:	Download speeds:	Upload speeds:
Advertised broadband speed	108 Mbps	10 Mbps
Normally available speed	between 108 - 111 Mbps	between 10 - 10 Mbps
Minimum speed	54 Mbps	5 Mbps
Maximum speed	112 Mbps	10 Mbps
Minimum guaranteed download speed	54 Mbps	N/A

Broadband speeds

Actual speeds may vary from the advertised speed of your service, particularly at peak times and the actual speed you experience may be lower than estimated. This is due to a number of factors that may not be within our control and include your use of WiFi, the device you are using, your internal wiring and the number of users online and accessing a particular website. At peak times, high usage e.g. due to major sporting events, may cause congestion. For more info on estimated speeds, how speeds for some packages may be affected by policies such as fair usage and traffic management, and other reasons why broadband speeds may vary, or for help, visit Our Speed Page here where you can also find out about our membership of Ofcom's Broadband Speeds Code of Practice. You can find a copy of Ofcom's customer guide to the Residential and Business Codes on the Ofcom website here.

Guaranteed Download Speed and Cancellation

Minimum Guaranteed Download Speed: The guarantee applies to new customers that buy new broadband services, or existing customers that change their broadband service or re contract their existing broadband service on or after 28th February 2019. The guaranteed download speed is 50% of the advertised speed of our service on the date that you placed the order and is set out in the speeds table. You need to keep your Virgin Media Hub plugged in, switched on and set to enable us to obtain speed information from it, which will help us to diagnose any problems. The minimum download speed guarantee does not apply to outages. If you experience an outage which affects your broadband services please contact us.

What does the Minimum Guaranteed Download Speed mean? If the actual download speed provided from our network to your Virgin Media Hub falls below the Minimum Guaranteed Download Speed, and this happens for 3 consecutive days or more (whether continuously or intermittently during each day), and we are unable to fix the problem within 30 days of you reporting the problem to us, **you may have the right to end your agreement without paying an Early Disconnection Fee.** You need to contact us if you have a speed problem via the contact us page here.

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Your Virgin Media contract



Your Virgin Media services

Key financial information

You bought: Big bundle

Virgin TV



✓ Mixit TV

✓ Virgin TV V6 Box, powered by TiVo

Fibre Broadband (see page 3 for broadband speed information)



✓ M100 Fibre Broadband

Virgin Phone



✓ Telephone Line Rental

✓ Talk Weekends

✓ Voicemail Free

Promotional Offer(s)



✓ £5 Discount for 18 months (until 9th August 2023)

✓ Discount (until 9th August 2023)

Your monthly service charge

£32.00

Then £59.00 from Thursday 10th August 2023

The charges stated above are for your core Virgin Media services only. If you choose to add subscription charges such as Netflix to your bill, these will also be chargeable and added to your monthly bill in addition to the above charges.

Your service bundle:



Minimum period: 18 Months

If you end your service(s) before **9th August 2023** you may have to pay an Early Disconnection Fee, please click [here](#) for details.

Account details:

Customer account number: Area reference:

116661201

15

Contract number:

15/012836686/01

Contract date:

Thursday 10th February 2022

About you:

Main account holder's name:

Miss Francesca Lamacchi

Address:

**3 Aubrey Road
London N8 9Hh
N8 9HH**

Your monthly service charges: This section shows the monthly price for your package. If you are enjoying a discount, the end date for this is shown, and the price once your discount has expired shown at the bottom.

Other items and charges: This section includes one-off charges or credits that are applied to your account.

Non-Direct Debit and paper bill charges: All prices shown require eBilling. You may choose to receive a paper bill instead & we may charge you additionally for this, which we'll tell you about when you request the change. Standard charges apply please check with your network operator for rates. To get free online billing simply sign in to **My Virgin Media** or register here.

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Alternatively, please print this contract form and write CANCEL across the front and send it to: Virgin Media, Winnall Down, Alresford Road, Winchester, Hampshire SO21 1FP

Returning our equipment

If you have any of our equipment, please don't use it and keep it safe. You're responsible getting it back to us safely, so please use the packaging we'll send you. If we don't receive our equipment back from you (and in the condition it should be) we may have to charge you up to the full value of the equipment.

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Talk Plan and service numbers

If you've taken Virgin Phone, your chosen Talk Plan is as stated in your contract. For full details of what's included and the charges that apply for calls made outside your allowances, please refer to our website and read our Tariff Guide at **virginmedia.com/callcosts**. If you call 084, 087, 118 or 09 numbers which are outside of your bundle, your access charge will be 14.16 pence per minute (plus the service charge for that number).

Virgin Media's automatic compensation scheme

For everything you need to know about Virgin Media's automatic compensation scheme and other Codes of Practice including our Complaints Code of Practice, head over to our handy pages at **virginmedia.com/ofcom**

Fancy pocketing up to £50 cash?

Just register at **virginmedia.com/RAF** to start referring your friends and family to Virgin Media and earn up to £50 cash for both of you, depending on what they buy.

* For details about how much it costs to call our team from a Virgin Media home phone, visit [virginmedia.com/callcosts](https://www.virginmedia.com/callcosts). Call costs from other networks and mobiles vary.

Your Broadband Speeds Explained

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Minimum speed	54 Mbps	5 Mbps
Maximum speed	112 Mbps	10 Mbps
Minimum guaranteed download speed	54 Mbps	N/A

Broadband speeds

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