

Healthcare sector - document checklist

In order that we may analyse your case, please kindly send us as much as possible of the following information:

- 1. Simple chronology of events surrounding the sales process**
 - Please include dates of key events, including relevant meetings and presentations, loan drawdowns and IRHP transactions.
- 2. Loan agreements**
 - The documentation of the underlying loan(s) relevant to the hedging product(s)
- 3. 'Pitch book' presentations**
 - Please include all presentations made by the bank illustrating different hedging products and their features (often, but not always, PowerPoint documents or PDFs). Please specify the dates on which you received these presentations and their method of transmission (e.g. face-to-face meeting or email attachment).
- 4. Trade confirmations**
 - Please include the trade confirmation(s) of the relevant interest rate hedging product(s). These are normally sent to you by the bank on or shortly after the trade date.
- 5. Does the hedging product have an amortising structure?**
 - If yes, please send the amortisation schedule in Excel format.
- 6. Was the purchase of a hedging product a condition of your loan?**
 - If so, please send full information regarding this condition. This information may be found in email correspondence, meeting reports, 'Pitch Book' presentations or loan documents.
 - In particular, please identify precisely how and when the condition that you purchase a hedging product was communicated to you.
- 7. Were any third-party advisers involved in the sales process?**
 - For example, RBS frequently worked with accounting firms such as EC Harris to promote swaps. Some clients employed independent advisers.

8. Submissions made in support of your complaint

- Please provide details of any submissions to the Bank, FCA, the Financial Ombudsman Service (FOS) or other body, whether made by yourself or by an advisor acting on your behalf.

9. Transcripts of meetings

- Please send transcripts of any fact-find meetings and/or post redress meetings with the bank

10. Redress Offer Letters

- Please send copies of all of the Bank's decision letters regarding your challenge(s).
- Please send copies of any FOS decisions

Please kindly send the documents by email to info@warwickriskmanagement.com, by DropBox, WeTransfer.com (or similar platform), or by post to:

Warwick Risk Management,
42a Gunter Grove,
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