

**Edward Davey MP**

Minister for Employment Relations,  
Consumer and Postal Affairs

Laura Chisholm  
Director  
Hanover Communications International Ltd  
100 Gray's Inn Road  
London  
WC1X 8AL

Our Ref: 279919

2 February 2012

*Dear Ms Chisholm,*

Thank you for your letter of 19 January, inviting me to speak at Hanover's private event on responsible lending.

Unfortunately, due to heavy diary commitments, I regret that I am unable to accept your kind invitation. As I am sure you will appreciate, I receive a great many invitations and I am sadly unable to accept as many as I would like.

Please accept my best wishes for a successful event.



**Aurore Dupin**  
Private Secretary  
Signed on behalf of Edward Davey

