



ticketing mailbox <ticketing@culture.gov.uk>


Resale of concert tickets

1 message

19 November 2015 at 13:03

To: ticketing@culture.gov.uk

I go to many many concerts and am disgusted at the inflated prices of resale tickets. This practice should be banned. If you buy tickets and don't want to or cannot go to the gig, then by all means resell them. But at the original face value ticket price. And no more.

 Direct Line Fax Mobile:

***P** save a tree... please don't print this e-mail unless you really need to*

If you are not the intended recipient of the message, please notify the sender immediately and do not disclose the contents to any other person, use it for any purpose, or store or copy the information in any medium. Internet communications are not secure and therefore does not accept legal responsibility for the contents of this message. Any views or opinions presented are solely those of the author and do not necessarily represent those or unless otherwise specifically stated. If the content of this e-mail is to become contractually binding, it must be made in writing & signed by a Director c



ticketing mailbox <ticketing@culture.gov.uk>

resale of concert tickets1 message

18 November 2015 at 18:13

To: ticketing@culture.gov.uk

I am a regular music concert going and have on countless times found that I have failed to be able to buy tickets for a particular concert, even though I have attempted to buy at the very moment the tickets have gone on sale.

Often I have found that within hours or even minutes the very same tickets are for sale on sites such as getmein.com or ticketstub.com. An example of this recently was for a ticket to see the guitarist Ritchie Blackmore. I tried to buy a ticket at the moment they went on sale, however, within 10 minutes all tickets had sold out without me purchasing one. Two hours later I looked to see if any tickets were available and I was rather angry to find that tickets which had been on sale for £55 (the most expensive tickets available) that morning were now on sale for £350. I have had a look today and getmein.com are offering those £55 tickets for between £209 and £1350.

These sellers are not just people who have bought tickets but unable to make the event, this is organised wholesale purchasing of tickets for resale. It is hard to believe that this legal, it certainly isn't moral. It is just exploitation of music fans by an unscrupulous few. Ticketmaster.com who owns both getmein.com and ticketstub.com claim that this is a safe and reliable way of buying tickets, however, as someone who has failed so many times to see a band it seems more like ticketmaster.com jumping on the ticket tout bandwagon.

Regards

This email has been checked for viruses by Avast antivirus software.
www.avast.com



ticketing mailbox <ticketing@culture.gov.uk>

Resale of tickets for events1 message

19 November 2015 at 00:19

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

Dear ,

Although I am not in the industry, nor in any way connected to ticket selling organisations, I am a regular event goer and the resale of tickets is something that I and many of my friends have had long angry and disappointed discussions about.

The concept of a resale site to sell tickets is a good one, I have this week had to sell tickets for an Alan Carr gig on Saturday that I am no longer able to attend (we sold them on at a £8 per ticket loss just to recoup some of our money) a fair and reasonable resale site would have been perfect but they do not seem to exist without the element of gouging which seems prevalent.

I have seen tickets appear on the resale site within hours of being on general sale for hugely inflated prices, even for events that are far in the future. I cannot believe that this is a genuine need for resale, it's purely profiteering off the backs of the fans of the artists involved. There is a business model where it is profitable enough to employ teams of people to buy up the tickets when first sold JUST to put them on the resale site. It makes it very hard to get tickets when they are first released for ordinary fans like myself.

My thoughts have always been that resale tickets cannot be uploaded to these resale sites until closer to the date of the event itself, maybe three months? And further a restriction on the 'additional' premium on the sale - Goldsmith's suggestion of 10% seems a reasonable figure! maybe 15% at most? But it would make it unprofitable to mass-buy tickets for resale and so it would give back the concerts to the fans. After all when we buy a ticket for a gig we really want to be supporting the artists in the first place and not buying Ferraris for shady double dealers.

I hope that you don't mind my adding my comments to the mix on this debate, If you wish to contact me regarding this please feel free to do so.

Kind regards



ticketing mailbox <ticketing@culture.gov.uk>

Resale of Tickets

1 message

18 November 2015 at 21:05

To: ticketing@culture.gov.uk

Are you aware of the cheating methods used by probably one of the largest ticket agencies in the UK; Ticketmaster.

My only interest in this is as a consumer and regular purchaser of tickets and how disgusting it is, that an organisation such as this, deliberately manipulates the marketplace for their own profit.

The experience that hurt me was:-

Last year it was announced that tickets for a unique event would go on sale on a specific date and time on-line.

For personal reasons I was probably 15 minutes late in applying for the tickets and Ticketmaster informed me that the event was sold out Fair enough. However, it was suggested on the screen that I should try to obtain tickets through an associate company (owned by Ticketmaster) called Get-Me-In. Lo and behold tickets are now available for the event in question except at approximately 8 times the original ticket price.

All they are doing is taking batches of tickets for events that they know will sell out and holding them back to sell at inflated prices to latecomers through their subsidiary company. I am sure the massive profit simply goes into their pockets.

I would be more than willing to elaborate on the circumstances of this event if it would be of benefit in bringing this market under control.



ticketing mailbox <ticketing@culture.gov.uk>

Resale of tickets1 message

19 November 2015 at 21:02

To: ticketing@culture.gov.uk

To whom it may concern.

I'm writing this email so I may have my say as to concerning the secondary sale of tickets for music event as I'm a regular concert goer. I totally agree that the cost of a ticket on secondary ticket sites should not be more than 5% to 10% of the face value of the ticket. I do feel that the processing fees and delivery fees that the primary and secondary sites give are extortionate especially when you are receiving an email link for an e-ticket, there is no cost involved in sending you an email with a link to download the e-ticket but they charge you the same amount as if you are having a paper ticket sent to you by post. My other major concern which I utterly despise is ticket touts at music venues trying to sell tickets at a profit or buying tickets from people who have spare tickets at way below the face value of the ticket. I would rather miss a concert I really wanted to go to instead of paying extortionate prices to the touts. I want the government to pass a law that makes ticket toutting an arrestable offence and prosecution by courts, the government did so for the Olympics in 2012 and should pass the law prohibiting toutting and there should be plain clothes police officers at venues trying to buy tickets from touts and arresting them and then off to court to be tried and prosecuted. It is the touts that buy on mass tickets from the primary ticket sites and dedicated fans of the bands can't get tickets for their favourite artists.

Yours sincerely



ticketing mailbox <ticketing@culture.gov.uk>

Resale of tickets1 message

19 November 2015 at 12:44

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

I attend sporting events and regularly enter ballots or queue up online to buy tickets. I think there should be a way for people to sell their ticket if they can't go. I am concerned that re-sale websites are used mainly by people looking to make a profit and not people who can't go. The maximum price people can sell tickets for should be limited to a reasonable mark up on face value, say 10%, to cover costs to stop profiteering.

This e-mail may contain confidential and/or privileged information. If you are not the intended recipient (or have received this e-mail in error) please notify the sender immediately and delete this e-mail. Any unauthorized copying, disclosure or distribution of the material in this e-mail is strictly forbidden.

Please refer to http://www.db.com/en/content/eu_disclosures.htm for additional EU corporate and regulatory disclosures and to <http://www.db.com/unitedkingdom/content/privacy.htm> for information about privacy.



ticketing mailbox <ticketing@culture.gov.uk>

Resale of tickets

1 message

19 November 2015 at 07:27

To: ticketing@culture.gov.uk

I feel anyone who wishes to has the option to buy tickets for the original show or event from the actual source and if the don't organise themselves to do so at the time then that is their problem.

People can't moan that tickets on a secondary site are too expensive as 1. They should have bought them and have every opportunity to buy them when the first go on sale and 2. No one is making them buy them from the secondary market that is their choice.

The secondary market is a business and it is the choice of the individual if they wish to use this option or not.

Sent from my iPad



ticketing mailbox <ticketing@culture.gov.uk>

Resale of tickets

1 message

20 November 2015 at 10:00

To: ticketing@culture.gov.uk

I understand why the consultation's targeted audience is the industry, however the negative effect of ticket resale is only felt by event attendees.

I set out below the negative effects:

It makes tickets more difficult to get hold of when they go on sale. Why? Because touts buy multiple tickets.

It makes tickets more expensive. Why? Tickets are posted immediately post their launch on resale sites at an inflated price.

Events aren't as full with fans. Why? As not all tickets are sold due to the expense. Unfortunately the event organiser doesn't feel this as they have sold the tickets to touts.

Clubs, event organisers, acts etc. Are cheated out of the premium being paid to the middleman. Why? As it is the tout that gains the surplus profit.

Benefits:

Allows resale when you cannot make an event.

Allows purchase of tickets when you have missed the initial sale.

Solutions:

Extreme control - the likes of Glastonbury. Tickets have name and face on them. Control over ticket resale is completed by ticket seller at face value.

Face value plus - Impose a recharge fee made on top of the ticket price for the resale service provider, plus any admin costs like posting. This eliminates super profits, whilst maintaining the benefits. Competition remains in the industry as resale margin is competitive.

Simple - 10% above face value. Seems arbitrary may not cover all costs. However it is simple.

Kind regards

Sent from my iPhone



ticketing mailbox <ticketing@culture.gov.uk>

Resale sites1 message

19 November 2015 at 06:33

To: ticketing@culture.gov.uk

I appreciate you are particularly interested in views from sellers and secondary sellers but I thought, as a regular purchaser of gig tickets (and regular gig attendee) I would give my views.

I started attending gigs in 1997, which was very much pre internet purchasing. You had to call seetickets or attend the venue. Gigs did sell out but even the week before an event you could get a ticket. However this changed. Gradually the ability to purchase a ticket for a gig or festival ticket. This is not solely due to the availability of the internet. I believe gigs have become More popular and fashionable. Over recent years I have become more and more frustrated when trying to purchase tickets for popular gigs. I have regularly taken time off work to sit there at 930am when ticket sales start. I have no always been successful on a purchase. This has left me with 2 choices. Either use a web site like seatwave and pay a ridiculous price for a ticket to do something i have a right to do or turn up on the night and try my luck with a ticket tout.

Sites like seatwave and getmein have presented people with an opportunity to make vast amounts of money from other peoples misfortune in trying to buy tickets. They have also affected gig attendance figures. I have been to sold out gigs where the venue is only 3/4 full. This is a ridiculous situation. You have hundreds of fans who refuse to pay over face value for a ticket, who would love to see their favorite band, and you have a glut of purchased tickets unused because greedy people tried to Make a profit. Look at it another way. Would the government sit back and let a few people buy all the available housing in order to vastly inflate the prices of the houses and control the market. No. Another issue is tax. There are professional ticket sellers. What I mean by this is there are people who make their living off selling tickets. They buy the tickets, sell on secondary sales sites or tout outside the venue. They make vast profits but pay no tax on their earnings. I have spoken to such people who seem to laugh at the system.

At the end of the day I just want to be able to buy a ticket to a gig at face value. I appreciate we live in a capitalist society where we are encouraged to make money. But this is being done at the expense of genuine fans desire to see a band. The management of a band don't care what happens after the tickets sell. Ticket agents don't care. They have all had their cut. The only people affected are the band and the fans. Bands don't want to play a sold out gig to a half full venue. Fans don't want to be excluded from a gig because they can not afford a ticket, due to a secondary site inflating their price. It's like creating a two tier society. People are excluded because they don't earn enough money and only the more wealthy get to enjoy certain gigs. This is not right.

I believe there will always be touts and those who will turn vast profits from ticket sales. One way to try to tackle this is to regulate the sell on of tickets. Make a law to prevent the resale. This comes with obvious problems. What if i am ill the week of the gig and I can't attend. I should be able to sell my ticket to a genuine fan. The government needs to act. I'm not sure how but I deserve to see my favorite bands without worrying how much a ticket will cost.

~



ticketing mailbox <ticketing@culture.gov.uk>

Resale Tickets.....

1 message

19 November 2015 at 08:56

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

I would like to know why it seems to be 'acceptable' these days that the likes of Ticketmaster (Get me In) Via Go Go etc show sold out for lots of shows and also advertise vastly inflated prices

on the very same web site through companies they also own.

This to me is very, very unfair and it seems to be happening more and more frequently.

The whole ticketing resale situation has got totally out of hand and I'm very glad you are looking into as as I'm sure clear evidence in connection with my above comments will be frequently found.

Yours,

ΣΣ9



ticketing mailbox <ticketing@culture.gov.uk>

Resale tickets

1 message

19 November 2015 at 11:25

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

Resale ticket sites should be banned from increasing the price above face value or at max 5% extra.

Sent from Mail for Windows 10



ticketing mailbox <ticketing@culture.gov.uk>

Resale websites

1 message

18 November 2015 at 20:23

To: ticketing@culture.gov.uk

I am totally against the websites selling at inflated mark-ups. The majority of sellers may be individuals but the majority of tickets are sold by touts.

There are examples of good behaviour. Arsenal only allow resale of tickets at face value through their website to other club members. Glastonbury also have an excellent system to control touts.

I have yet to see the culture secretary condone Harry Lime for selling antibiotics at a large markup in the a Third Man.

Sent from my iPad



ticketing mailbox <ticketing@culture.gov.uk>

Resale1 message

19 November 2015 at 08:50

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

In my experience, most times that I search for a ticket to a gig that I want to see on a Primary reseller site, I can also look at their 'partner' reseller site to see that tickets are already on sale, sometimes only minutes after they are released. In some cases, there was no pre-sale, so literally someone is selling tickets under 5 minutes after buying them.

There are 2 simple solutions in my view

Resale sites should only be able to sell concert tickets at a maximum of face value plus perhaps a 5% listing/handling fee.

Limit the amount of tickets that can be purchased online to 4 per transaction. Perhaps, trusted/verified accounts, where you know the person buying is genuine could be allowed to buy more.

Introduce that simple method and online touting stops immediately, if monitored and enforced correctly.

This e-mail and any files transmitted with it are confidential and are intended only for the use of the individual or group named above. If you receive this e-mail in error, please notify your system manager immediately and erase the mail from your system. Any copyright material included with the e-mail should be solely used by its intended recipient and only for the purpose intended. The information contained within the message and any associated files are not necessarily the view of [redacted] and do not bind [redacted] in any legal agreement.

WARNING: [redacted] takes steps to prevent computer viruses from being transmitted via electronic mail attachments, we cannot guarantee that attachments do not contain computer virus code.

You are therefore strongly advised to undertake anti-virus checks prior to accessing the attachment to this electronic mail. [redacted] makes no warranties regarding performance use or quality of any attachment and undertakes no liability for loss or damage howsoever caused. [redacted] may monitor the content of e-mails sent and received via its network for the purpose of ensuring compliance with its policies and procedures.

The original of this email was scanned for viruses by the Government Secure Intranet virus scanning service supplied by Vodafone in partnership with Symantec.
This email has been certified virus free.
Communications via the GSI may be automatically logged, monitored and/or recorded for legal purposes.



ticketing mailbox <ticketing@culture.gov.uk>

resales1 message

18 November 2015 at 17:22

To: ticketing@culture.gov.uk

It is a disgrace. As soon as the tickets are on sale (if not before) the secondary sales companies are advertising at highly inflated ticket prices and can guarantee you a ticket.

By the time you actually get on the official sites all the tickets are sold out and most have links sending you to these other companies where you can buy numerous amounts of tickets for any venue that were all meant to be "sold out"

Absolute disgrace !!!



ticketing mailbox <ticketing@culture.gov.uk>

RESELLING OF CONCERT TICKETS

1 message

19 November 2015 at 15:48

Repl. ..
To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

I am writing to express my anger and frustration at the amount of concert tickets that are quickly bought up by agents and then resold at double/triple + the cost. It is rampant practice and if you are a fan of a particular band/singer/songwriter it becomes very frustrating that you cannot go and see them live. I cannot afford to pay £50+ for a gig ticket, as I live in West Sussex and the majority of gigs are in London, so have to factor in the cost of the travel etc. I have now given up buying tickets for anywhere in London, whether it is for the theatre, concerts etc, as the excessive cost is not worth the hassle as the cost of the travel is also extortionate. And the trains stop so early in the evening, that you inevitably have to leave before the end of gigs/live shows. I now rely on regional local theatres as they are cheaper, less hassle to get to and audiences are predominantly better behaved, ie not looking at mobile phones, talking etc.

I do wish this government would have the courage to stop this practice, like so much in the UK we have to pay way over the odds for so much, that it is becoming a country for the wealthy only.

Yours sincerely



ticketing mailbox <ticketing@culture.gov.uk>

Review of consumer protection measures applying to ticket resale: call for evidence1 message

20 November 2015 at 09:43

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

Hi,

As someone who has needed to occasionally sell tickets for events that I can no longer make, I do feel that I have been exploited.

The business costs for online ticket reselling companies like Stubhub, Seatwave, get me in, etc are minimal as they are automated websites. Yet sellers are charged a percentage fee, buyers are also usually charged a percentage fee and invariably the reseller will not make payment to the seller until well after the event, which means they are benefitting from holding the cash. In my opinion this is exploitative and profiteering. I would be very keen to hear why the online reseller companies charge so much when they deliver such little value.

When tickets go on sale for the first time, agents are limited with respect to handling/booking fees. I believe that a similar policy needs to be applied to resellers as well. Resellers should also only be able to levy charges against one party and make payment to the seller in a timely manner. Seatwave keeps your credit card details for its buyer protection scheme so there is actually no justification for withholding payment. Perhaps professional ticket touts/agents using these online reseller websites could be charged differently to normally private sellers?

Kind regards

)

Information transmitted in this email is intended only for the person or entity to which it is addressed. Any use or reliance upon this information by anyone other than the intended recipient is prohibited. If you received this in error, please contact the sender and delete the material.

This email has been scanned by the Symantec Email Security.cloud service.



ticketing mailbox <ticketing@culture.gov.uk>

Reselling sites1 message

18 November 2015 at 19:16

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

We attended the U2 O2 concert recently.

We bought tickets that were released by the venue at face value three days before the event at £55. The equivalent tickets at the same time were advertised on Viagogo and Getmein at £200 and £225 respectively.

We suspect that this is a scam sale generated by the primary agents. Completely unethical. It's underworld touting legitimately introduced to a shady corporate world.

Sent from my iPhone
Download FREE whitepaper
<http://www.exclaimer.com/support/documentation.aspx>



ticketing mailbox <ticketing@culture.gov.uk>

Reselling tickets via sites

1 message

18 November 2015 at 19:52

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

Good evening,

I have seen that you are collating opinions about the reselling of tickets and I really do think something needs to be done about the current situation.

I attend a lot of concerts and an often one of the people trying to buy tickets at the release time. I find it insulting that these "secondary" sites are listing tickets at release time at an extortionate amount when true fans have not even been given the chance to buy first, causing concerts to sell out in minutes and fans left with the options of not going or being ripped off big time.

The fact that the ticket sellers in the initial sites have a strict no refund policies, yet their affiliated resell sites are just set up to rip off people and work the system, it just seems the genuine people will never win. Today, I have had to give some comedy tickets away as I could face the prospect of using the resell websites and entering into that dark place and lining their pockets even more.

I believe that the whole system should have an overhaul. I attended a concert not so long back where you needed proof of ID that matched the booking details to discourage touts and it was like a breath of fresh air that it seemed that this function was at last on the fans side. I think the resell sites should be capped at 10% (to be honest, I think it should remain at face value, but I willing to give a little) but if there is a way that more can be done to look into this so fairness can win, then please do.

This events are people's release from daily life, they are an extravagance that people often have to save for and are a one off, and it feels like these people are being targeted.

Many thanks for taking our views into consideration and I really hope you do the right thing.

Warm regards

A loyal and fanatic concert goer
Sent from my iPhone



ticketing mailbox <ticketing@culture.gov.uk>

Reselling tickets

1 message

19 November 2015 at 19:56

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

Dear Sir/Madam,

I feel the frustration of people buying Harry Potter tickets that have been snapped up by bots within minutes of going on sale. I believe this kind of mass scooping of tickets should be looked at. However, after this I don't feel it fair to crack down further on re-sellers. The reason being that most are just trying to resell tickets they couldn't use (I have been in this situation a few times myself and lost money as I didn't know where to resell and they were non refundable). I think websites like Viagogo are good as they offer protection if a ticket isn't valid. The seller gets charged and the buyer gets a refund. So personally I'd much rather buy off of them than Ebay or some other dodgy website with no idea of if I have a real ticket in hand.

Also we live in a capitalist society. No-one is asking Starbucks to divulge how much they spend on coffee beans, or Mcdonalds on potatoes for fries. Their mark up is their own affair and what people will pay for it is their choice. In a sense this therefore tells us the true value of a ticket. If someone will pay £100 instead of £60 then the ticket has this value. Like a Prada bag. If people want to spend £800 on a bag then that is their choice. Or airlines upping their price as they are the sole runner of that flight route. If people want to travel there and will pay then this is how it works. As long as we have competition then this is the only way to be fairer and thus prices will become balanced.

Some software to prevent mass uptake by bots however I feel can only benefit all.

Best Regards



ticketing mailbox <ticketing@culture.gov.uk>

Response to call1 message

19 November 2015 at 12:12

To: ticketing@culture.gov.uk

If secondary selling is to be made impossible then there has to be something in place to allow those who genuinely can't go anymore to be able to sell their tickets back to the venue and walk ins on the day to buy them.

Recently I went to a gig and saw a man offering to give the ticket for his ill friend back to the ticket office incase someone were to turn up wanting a ticket and the office refused to accept the ticket back...even though the man was not asking for his money back, just that the ticket could be used by a fan.

It would be helpful to stop those who make a living from buying out tickets and selling them on at a premium. But wouldn't be good for those buying tickets who then genuinely can't go anymore. For example people who get hospitalised, pregnant, or otherwise incapable of getting to the gig. Those people need to know that they can sell back the tickets and give another fan the chance to go.



ticketing mailbox <ticketing@culture.gov.uk>

Response to Investigation into Ticketing

1 message

20 November 2015 at 09:29

To: "ticketing@culture.gov.uk" <ticketing@culture.gov.uk>

Hi,

Normally I perform this correspondence from my personal email, rather than work based, but only just learned of this consultation a few hours before close, and as a frequent attendee to live music, I felt compelled to respond before I can access my personal mail account.

I wholly support the regulation of ticket resale, including capping of resale mark up prices, and linking tickets with named accounts and photos.

Too often tickets for live events sell out within minutes, and then the ticket resale sites re-populate within the same minutes with tickets usually at least double priced. The bigger the name, the bigger the mark up. Recent examples include the likes of Slipknot and Muse, both bands which have incredible draw, and yet performances are limited to those who can afford, rather than those that want to enjoy.

The touts and re-sale sites contribute nothing to the performance, performing minimal transactional service, which grossly inflated profits, and allowing effective extortion of true fans who want nothing more than to see their favourite bands live.

These (individual) people are cynically manipulating the system to generate profit which they have done nothing to earn, and their ability to do so should be stopped, as it makes the music and the event suffer, because only the rich can afford, and any remaining unsold tickets are not used, despite there being plenty of people wanting to go who can only afford "face value"

I am not against the principle of ticket re-sale, it provides a valuable service for those unable to attend are purchasing a ticket, and as such, deserves to generate enough money to cover costs with a suitable profit to make this service appealing to offer.

However, blatant touts and price gouging needs to be stopped, as live music and true fans suffer.

Regards

Lloyds Banking Group plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC95000. Telephone: 0131 225 4555. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone 0207626 1500. Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000. Telephone: 03457 801 801. Cheltenham & Gloucester plc. Registered Office: Barnett Way, Gloucester GL4 3RL. Registered in England and Wales 2299428. Telephone: 0345 603 1637

Lloyds Bank plc, Bank of Scotland plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Cheltenham & Gloucester plc is authorised and regulated by the Financial Conduct Authority.

Halifax is a division of Bank of Scotland plc. Cheltenham & Gloucester Savings is a division of Lloyds Bank plc.

HBOS plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC218813.

This e-mail (including any attachments) is private and confidential and may contain privileged material. If you have received this e-mail in error, please notify the sender and delete it (including any attachments) immediately. You must not copy, distribute, disclose or use any of the information in it or any attachments. Telephone calls may be monitored or recorded.