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CREDITLINK (UK) LIMITED
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 1999



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FOR THE YEAR ENDED 31 DECEMBER 1999

CONTENTS	Page
CONTENTS	1
DIRECTORS	2
REPORT OF THE DIRECTORS	3
STATEMENT OF DIRECTORS' RESPONSIBILITIES	4
BALANCE SHEET	5
NOTES TO THE FINANCIAL STATEMENTS	6

CREDITLINK (UK) LIMITED

DIRECTORS

FOR THE YEAR ENDED 31 DECEMBER 1999

A MITRI
(Managing Director)

C R CRUTCHFIELD
(Director)

P WALL
(Director)

A JACOBS
(Secretary)

REGISTERED OFFICE
Capital House
25 Chapel Street
London
NW1 5DS

Registered Number 2980033

CREDITLINK (UK) LIMITED
REPORT OF THE DIRECTORS
FOR THE YEAR ENDED 31 DECEMBER 1999

The Directors of Creditlink (UK) Limited present their annual report for the year ended 31 December 1999.

RESULTS / TRADING REVIEW

The company has not traded since incorporation.

SHARE CAPITAL

Full particulars of the authorised and issued share capital of the company are contained in note 2 on page 6.

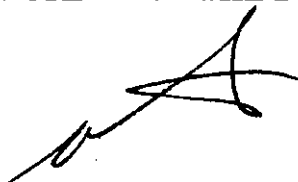
DIRECTORS

Those who have served as Directors during the year are:

M J Cleary	(resigned 20 July 1999)
R G Prime	(resigned 30 July 1999)
N Bevan	(resigned 20 April 1999)
C Metcalfe	(resigned 10 September 1999)
J Mitchell	(resigned 27 September 1999)
A Mitri	(appointed 10 September 1999)
C R Crutchfield	(appointed 10 September 1999)
P Wall	(appointed 10 September 1999)

No Director had any beneficial interest in the shares of the company during the year.

BY ORDER OF THE BOARD



A Mitri
Director

31 March 2000

CREDITLINK (UK) LIMITED

STATEMENT OF DIRECTORS' RESPONSIBILITIES

FOR THE YEAR ENDED 31ST DECEMBER 1999

The following statement describes the responsibilities of the Directors in relation to the financial statements.

The Directors are required by Company Law to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the company and of the profit or loss of the company for the financial period.

In preparing those financial statements, the Directors are required to:

1. select suitable accounting policies and apply them consistently;
2. make judgements and estimates that are reasonable and prudent;
3. state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
4. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Directors are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 1985.

The Directors also have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the company and to prevent and detect fraud and other irregularities.

CREDITLINK (UK) LIMITED

BALANCE SHEET

AS AT 31ST DECEMBER 1999

	Note	1999 £	1998 £
CURRENT ASSETS			
Amounts due from group company		<u>100</u>	<u>100</u>
SHARE CAPITAL			
Called up share capital	2	<u>100</u>	<u>100</u>

The Directors confirm that the company was dormant within the meaning of section 250 of the Companies Act 1985 throughout the year ended 31 December 1999.

The financial statements were approved by the Board on 31 March 2000, and were signed on its behalf by:



A Mitri
Director

The notes on page 6 form an integral part of these financial statements.

CREDITLINK (UK) LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 1999

1 ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards.

2 SHARE CAPITAL

	1999	1998
	£	£
Authorised		
£1 Ordinary Shares	<u>100</u>	<u>100</u>
Allocated, called up and fully paid		
£1 Ordinary Shares	<u>100</u>	<u>100</u>

3 ULTIMATE PARENT COMPANY

The immediate parent company is Equifax Risk Management Services plc, a company registered in England and Wales. The largest group in which the results of the company are consolidated is that headed by the ultimate parent company, Equifax Inc., a company incorporated in the USA. The consolidated accounts of the group are available from Equifax Inc., 1600 Peachtree Street, Atlanta, Georgia, 30309.

The smallest group in which they are consolidated is that headed by Equifax plc, whose accounts are available from Capital House, 25 Chapel Street London, NW1 5DS.