

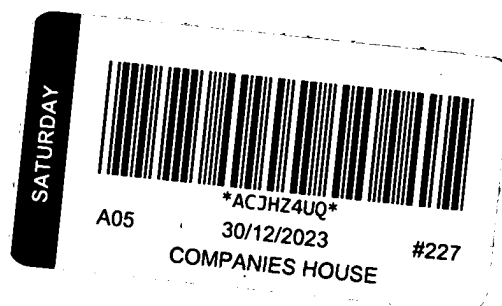
EUROTUNNEL FINANCIAL SERVICES LIMITED

Registered number: 2982116

ANNUAL REPORTS AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

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STRATEGIC REPORT

The directors present their Strategic Report for the year ended 31 December 2022.

Review and analysis of the business during the year

During the year, Eurotunnel Financial Services Limited (hereafter referred to as "EFSL", or the "Company") recorded an increase in revenue following the easing of the international travel restrictions related to the Covid 19 pandemic.

The Eurotunnel Passenger Shuttle business, on which the Company's activity of the sale of insurance is based, recorded an increase in its car traffic of 121% in 2022 compared to 2021 as a result of the full lifting of Covid-19 border crossing and quarantine restrictions during the first half of 2022.

Financial performance during the year

The Company recorded an increase in revenue of 206% to £872,581 (2021: £285,414).

The Company's operating costs increased by 478% during the year primarily due to increased support cost charges from The Channel Tunnel Group Limited in recognition of the higher levels of staff and other support activity required compared to the periods more affected by the public health crisis.

The Company does not have any significant financing cost as clients pay in advance for their insurance cover.

The Company made a profit after taxation for the year of £372,688 (2021: profit of £198,867).

Strategy

The Getlink Group does not limit its view of success to economic performance; it is also committed to the environmental, social and societal dimension of its activity, in particular in terms of security, upholding ethical principles, dialogue with stakeholders, environmental added value, social integration and contribution to local development.

In terms of business performance, the Company expects to benefit from an increase in the number and spending profile of passengers in respect of insurance products the below improvements to the Eurotunnel Passenger shuttle service by an increase in the number and spending profile of passengers in respect of insurance products.

The customer experience

As a service business, Eurotunnel Le Shuttle puts the customer at the heart of its strategy and its Delight project and uses every means to enhance customers' satisfaction and loyalty:

- adjusting services to the specific needs of each customer segment, such as owners of electric vehicles or motorbikes, people travelling with their pets or people with reduced mobility;
- the premium service provided to Flexiplus customers, who enjoy priority boarding, as well as access to two modern private lounges with a range of services (snacks, newspapers, Wi-Fi);
- the actions and developments carried out to strengthen safety, in the context of Brexit, while making the passage of travellers at borders more fluid, both on boarding and on arrival, are helping to increase passenger satisfaction;
- real-time information (to all customers at every stage of their Eurotunnel experience) is being strengthened as part of the roll-out of the digital transformation plan, including new information panels;
- check-in zones are equipped with automatic kiosks and vehicle number plate recognition for all pre-booked customers, which has reduced the length of this part of the process to approximately a minute; and
- the Group is accelerating the business's digital transformation with the main objectives of improving the customer experience, increasing the fluidity of service and optimising the maintenance of the Tunnel and Shuttles.

Main risks and uncertainties

In general, the main risks related to the Company's activity are that revenues are dependent on the evolution of the cross-Channel passenger market, which itself is dependent on factors over which the Company in most cases has no control. It also faces strong competition and must face the risks inherent in the utilisation of the Channel Tunnel infrastructure, such as the risk of terrorism.

The Company has not noted any significant specific impact of Brexit on its long term business prospects but continues to monitor potential risks such as those that may arise from changes to border controls with the introduction of the EU's Entry Exit System.

All, or any one of these risks or other risks not yet identified or currently considered significant, could have an adverse effect on the activities, financial situation or results of the Company.

By order of the Board,



J. Gounon
Director

11 December 2023

UK Terminal,
Folkestone,
Kent,
CT18 8XX

DIRECTORS' REPORT

The directors have pleasure in submitting their report together with the financial statements for the year ended 31 December 2022.

Principal activities and business review

The Company is authorised and regulated by the Financial Conduct Authority to sell third parties' insurance products, mainly to persons making on-line or telephone bookings for trips on Eurotunnel Passenger Shuttles. The Company acts through its parent company and appointed representative, The Channel Tunnel Group Limited (CTG).

During the year, the Company recorded an increase in revenue of 206% (2021: decrease of 28%), in both years due to the evolution of the Covid-19 pandemic.

Results and dividend

The Company made a profit after taxation for the year of £372,688 (2021: profit of £198,867).

The results for the year are set out on page 7. The payment of dividends during the year is £nil (2021: £nil).

Directors

The director who served during the year was J. Gounon.

The director did not have any material interest in any contract in relation to the business of the Company.

Charitable/political donations

Charitable donations of £nil were made during the year (2021: £nil). No political donations were made (2021: £nil).

Directors' third-party indemnity provision

All of the directors who held office during the year were covered by a directors and officers liability insurance policy paid for by fellow Group undertakings. There were no other directors' indemnities in place during the year.

Small company regime

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Financial risks

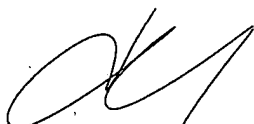
Exchange rate exposure, liquidity risk and credit risk

The Company does not have any exchange rate exposure as substantially all of its income and costs are denominated in UK sterling. The Company does not have any liquidity risk by virtue of its arrangement with its agent and parent company CTG, a fellow Group undertaking, to provide all necessary finance as and when required. The Company does not have any significant credit risks. Credit risk represents the risk of financial loss to the Company in the event that a customer or other counterparty to a financial transaction fails to honour their contractual obligations. The customers of the Company pay almost exclusively in advance of receiving the insurance services.

Disclosure of information to auditors

The directors who held office at the date of approval of this directors' report confirm that, so far as they are each aware, there is no relevant audit information of which the auditors are unaware; and each director has taken all the steps that they ought to have taken as a director to make themselves aware of any relevant audit information and to establish that the Company's auditors are aware of that information.

By order of the Board,



J. Gounon
Director

11 December 2023

UK Terminal,
Ashford Road,
Folkestone,
Kent, CT18 8XX

STATEMENT OF DIRECTORS' RESPONSIBILITIES

The directors are responsible for preparing the Strategic Report, Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) including FRS 101 "Reduced Disclosure Framework" ("FRS 101") and applicable law. Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBER OF EUROTUNNEL FINANCIAL SERVICES LIMITED

We have audited the financial statements of Eurotunnel Financial Services Limited (the "Company") for the year ended 31 December 2022 which comprise the Statement of Comprehensive Income, Statement of Financial Position, Statement of Changes in Equity and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including FRS 101 "Reduced Disclosure Framework" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Company's affairs as at 31 December 2022 and of its profit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The directors are responsible for the other information. The other information comprises the information included in Annual Report and Accounts, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and the Directors' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report or the Directors' Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specific by law are not made; or we have not received all the information and explanations we require for our audit.

Responsibilities of Directors

As explained more fully in the directors' responsibilities statement set out on page 3, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

Based on our understanding of the company and its industry, we considered that non-compliance with the following laws and regulations might have a material effect on the financial statements: anti-money laundering regulation.

To help us identify instances of non-compliance with these laws and regulations, and in identifying and assessing the risks of material misstatement in respect to non-compliance, our procedures included, but were not limited to:

- inquiring of management and, where appropriate, those charged with governance, as to whether the company is in compliance with laws and regulations, and discussing their policies and procedures regarding compliance with laws and regulations;
- inspecting correspondence, if any, with relevant licensing or regulatory authorities;
- communicating identified laws and regulations to the engagement team and remaining alert to any indications of non-compliance throughout our audit; and
- considering the risk of acts by the company which were contrary to applicable laws and regulations, including fraud.

We also considered those laws and regulations that have a direct effect on the preparation of the financial statements, such as tax legislation and the Companies Act 2006.

In addition, we evaluated the directors' and management's incentives and opportunities for fraudulent manipulation of the financial statements, including the risk of management override of controls, and determined that the principal risks related to posting manual journal entries to manipulate financial performance, management bias through judgements and assumptions in significant accounting estimates and revenue recognition.

Our audit procedures in relation to fraud included but were not limited to:

- making enquiries of the directors and management on whether they had knowledge of any actual, suspected or alleged fraud;
- gaining an understanding of the internal controls established to mitigate risks related to fraud;
- discussing amongst the engagement team the risks of fraud; and
- addressing the risks of fraud through management override of controls by performing journal entry testing.

There are inherent limitations in the audit procedures described above and the primary responsibility for the prevention and detection of irregularities including fraud rests with management. As with any audit, there remained a risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of the audit report

This report is made solely to the Company's member as a body in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's member those matters we are required to state to it in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's member as a body for our audit work, for this report, or for the opinions we have formed.

Gavin Barclay (Senior Statutory Auditor)

for and on behalf of Mazars LLP

Chartered Accountants and Statutory Auditor

30 Old Bailey

London

EC4M 7AU

Date: 29 December 2023

STATEMENT OF COMPREHENSIVE INCOME

£	Notes	31 December 2022	31 December 2021
Revenue	2	872,581	285,414
Staff and support services from fellow Group undertakings	3	(494,496)	(82,416)
External operating expenses		(5,397)	(4,131)
Operating profit	5	372,688	198,867
Interest payable to CTG		–	–
Profit before tax for the year		372,688	198,867
Tax charge	7	–	–
Profit after tax for the year		372,688	198,867

The results in the statement of comprehensive income relate to continuing operations. There are no items of other comprehensive income for either the current or the previous year.


The notes on pages 8 to 10 form an integral part of these financial statements.

STATEMENT OF FINANCIAL POSITION

£	Notes	31 December 2022	31 December 2021
ASSETS			
Current assets			
Cash and cash equivalents	6	1,122,298	310,690
Amounts due from parent company		–	–
Total current assets		1,122,298	310,690
Total assets		1,122,298	310,690
EQUITY AND LIABILITIES			
Called up share capital	8	10,000	10,000
Retained earnings		641,903	269,215
Total equity		651,903	279,215
Current liabilities			
Other payables		470,395	31,475
Total current liabilities		470,395	31,475
Total equity and liabilities		1,122,298	310,690

The notes on pages 8 to 10 form an integral part of these financial statements.

These financial statements, which have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 accounts, were approved and authorised for issue by the Board of Directors on 11 December 2023 and signed on its behalf by:



J. Gounon, Director
Company registration number: 2982116

STATEMENT OF CHANGES IN EQUITY

£	2022			2021		
	Share capital	Retained earnings	Total	Share capital	Retained earnings	Total
At 1 January	10,000	269,215	279,215	10,000	70,348	80,348
Result for the year: profit	–	372,688	372,688	–	198,867	198,867
At 31 December	10,000	641,903	651,903	10,000	269,215	279,215

The Company is subject to a minimum eligible capital requirement set by the Financial Conduct Authority.

Eligible capital items include share capital, subordinated loans and retained earnings. The minimum capital amount for the Company is set at 2.5% of annual sales value, which amounts currently to approximately £7,000.

The Company has at all times satisfied these requirements.

The notes on pages 8 to 10 form an integral part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS

The Company is a private company limited by shares registered in England and Wales and its registered office is UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX. The Company is a subsidiary of The Channel Tunnel Group Limited (CTG).

CTG, jointly with France Manche SA (FM), is the operator of a fixed link under the Channel between England and France under a Concession from the UK and French governments currently expiring in 2086. CTG and FM are both subsidiaries of Getlink SE, a company incorporated in France.

The Company has been authorised and regulated by the Financial Conduct Authority since 2009 and sells a range of third parties' insurance products principally to persons making online or telephone bookings for trips on Eurotunnel Passenger Shuttles. The Company acts through its appointed representative CTG.

1. Important events

There were no significant important events in respect of the Company in 2022.

2. Basis of preparation and significant accounting policies

2.1 Statement of compliance

The financial statements have been prepared in accordance with Financial Reporting Standard 101 "Reduced Disclosure Framework" ("FRS 101") and in accordance with the applicable provisions of the Companies Act 2006. Except for certain disclosure exemptions detailed below, the recognition, measurement and disclosure requirements of International Financial Reporting Standards as adopted by the EU (EU-adopted IFRSs) have been applied to these financial statements and, where necessary, amendments have been made in order to comply with the Companies Act 2006 and The Large and Medium-sized Companies and Groups Regulations 2008/410 ("Regulations").

The Company has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 101 paragraph 8:

- i. the requirements of IFRS 2 "Share-based Payments" paragraphs 45(b) and 46 to 52 relating to certain disclosure requirements on share-based payments;
- ii. the requirement of IFRS 7 "Financial Instruments: Disclosures" relating to the disclosure of financial instruments and the nature and extent of risks arising from such instruments;
- iii. the requirement of IFRS 13 "Fair Value Measurement" paragraphs 91 to 99 relating to the fair value measurement disclosures of financial assets and financial liabilities that are measured at fair value;
- iv. the applicable requirements of IAS 1 "Presentation of Financial Statements" relating to the disclosure of comparative information in respect of the number of shares outstanding at the beginning and end of the year (IAS 1.79(a)(iv)) and the reconciliation of the carrying amount of property, plant and equipment (IAS 16.73(e));
- v. the requirement of IAS 1 "Presentation of Financial Statements" paragraphs 134 to 136 relating to the disclosure of capital management policies and objectives;
- vi. the requirements of IAS 7 "Statement of Cash Flows" and IAS 1 "Presentation of Financial Statements" paragraphs 10(d) and 111 relating to the presentation of a Statement of Cash Flows;

- vii. the requirements of IAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors" paragraphs 30 and 31 relating to the disclosure of standards, amendments and interpretations in issue but not yet effective; and
- viii. the requirements of IAS 24 "Related Party Disclosures" relating to the disclosure of key management personnel compensation and relating to the disclosure of related party transactions entered into between the Company and other wholly-owned subsidiaries of the Group.

For the disclosure exemptions listed in points i to iii, the equivalent disclosures are included in the consolidated financial statements of Getlink SE, into which the Company is consolidated.

2.2 Basis of preparation and accounting

The financial statements are presented in sterling. They are prepared under the historical cost convention except certain assets and liabilities that are measured at fair value.

The financial statements have been prepared under the assumption that the Company will continue as a going concern. In assessing whether the going concern assumption is appropriate, management has taken into account all available information, including actual results as at the date of these accounts, and forecast figures in respect of all cash flow, income statement and balance sheet elements for the foreseeable future, in particular for the 12 months from the date of approval of the financial statements.

2.3 Critical accounting judgements and key sources of estimation uncertainty

There are no judgements or estimates made by management in their application of IFRS that could have significant effects on these financial statements.

2.4 Significant accounting policies

i. Revenue

Revenue represents the Company's commission from UK sales of third-party insurance products and is recognised when received from the client. Commission is earned at the inception of the policy, as the insurance has been arranged and placed.

However, if material, provision will be made where commission is refundable in the event of policy cancellation in line with estimated cancellations.

ii. Taxation

Tax on the profit or loss for the year comprises current and deferred tax. Tax is recognised in the income statement except to the extent that it relates to items recognised directly in equity, in which case it is recognised in equity.

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantively enacted at the statement of financial position date, and any adjustment to tax payable in respect of previous years.

Deferred tax is provided using the balance sheet liability method, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. The amount of deferred tax provided is based on the expected manner of realisation or settlement of the carrying amount of assets and liabilities, using tax rates enacted or substantively enacted at the date of the statement of financial position. A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the unused tax losses can be utilised.

The income tax charged to the Company arises from a group relief charge, which is the estimated amount relating to the Company arising within the Eurotunnel UK tax group arrangements. An adjustment will be made in future periods if actual agreed tax return amounts are different from this estimate.

3. Staff and support services from fellow Group undertakings

No staff were employed by the Company during the period (2021: nil).

Costs of time spent by employees, related computer and other administrative support facilities are charged on a pro-rata basis by fellow Group undertakings, including a reasonable mark-up.

4. Directors' remuneration

Directors are remunerated by fellow Group undertakings for their duties to the Group as a whole. The directors received no specific emoluments for the services to the Company during the year (2021: £nil).

The Board is not aware of any contract of significance (other than the service contracts) in relation to the Company or its fellow Getlink Group undertakings in which any director has any material interest.

5. Operating profit

Operating profit is stated excluding audit fees of the current auditors Mazars LLP of £6,701 (2021: £6,701) which were borne by another Group company. Fees during the year for non-audit services provided by the current auditors, Mazars LLP, and their associates, were £nil (2021: £nil).

6. Cash and cash equivalents

£	31 December 2022	31 December 2021
Cash at bank and cash equivalents at start of year	310,690	91,014
Increase in cash in the year	811,608	219,676
Total cash and cash equivalents at end of year	1,122,298	310,690

7. Taxation

7.1 Income tax expense

£	31 December 2022	31 December 2021
Current tax expense	-	-
Deferred tax	-	-
Income tax expense for the year	-	-

The income tax expense for the year is detailed as below:

£	31 December 2022	31 December 2021
Profit before tax	372,688	198,867
Result multiplied by the standard rate of corporation tax in the UK of 19% (2021: 19%)	70,811	37,785
Group relief arrangements	(70,811)	(37,785)
Tax expense for the year	-	-

The UK standard rate of corporation tax in 2022 was 19% (2021: 19%). There is no income tax charge for the year as no amount has been required to be paid by the Company in 2022 within the Group's UK tax group arrangements.

7.2 Factors affecting future tax charges

The UK standard rate of corporation tax will remain at 19% until it increases to 25% from 1 April 2023.

The directors of the Company are not aware of any other significant factors likely to affect future tax charges.

8. Share capital

£	31 December 2022	31 December 2021
Allotted, called-up and fully paid: 10,000 ordinary shares of £1 each	10,000	10,000

9. Events after the date of the statement of financial position

Nothing to report.

10. Ultimate parent undertaking

The results of the Company are consolidated in Getlink SE's consolidated accounts, the Company's ultimate parent company and controlling party and a company registered in France. A copy of Getlink SE's consolidated accounts is available in the Getlink SE Universal Registration Document available on the Getlink Group's website www.getlinkgroup.com.