



**BLUEPRINT**  
Company Secretary

COMPANIES HOUSE  
FEE PAID £15  
EDINBURGH

# 363a

## Annual Return

**Company Number** 173199

**Company Name in full** Tesco Personal Finance Limited

**Date of this return** (See note 1)

The information in this return is made up to

Day Month Year

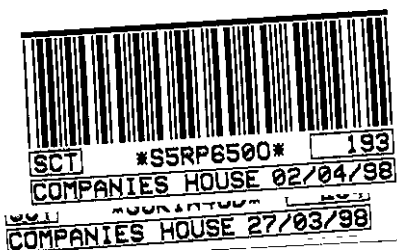
05 03 98

**Date of next return** (See note 2)

If you wish to make your next return to a date earlier than the anniversary of this return please show the date here. Companies House will then send a form at the appropriate time.

Day Month Year

05 03 99



**Registered Office** (See note 3)

Show here the address **at the date of this return.**

42 St Andrew Square

Any change of  
registered office  
**must** be notified  
on form 287.

Post town

Edinburgh

County / Region

Postcode

EH2 2YE

**Principal business activities**

(See note 4)

Show trade classification code number(s) for the principal activity or activities.

6713

If the code number cannot be determined, give a brief description of principal activity.

Companies House receipt date barcode

When you have completed and signed the form please send it to  
**Companies House, Crown Way, Cardiff, CF4 3UZ DX 33050 Cardiff**  
for companies registered in England and Wales or  
**Companies House, 37 Castle Terrace, Edinburgh, EH1 2EB**  
for companies registered in Scotland **DX 235 Edinburgh**

**Register of members** (See note 5)

If the register of members is not kept at the registered office, state here where it is kept.

Post town  
County / Region

42 St Andrew Square

Edinburgh

Postcode EH2 2YE

**Register of Debenture holders**

(See note 6)

If the register of members is not kept at the registered office, state here where it is kept.

Post town  
County / Region

Postcode

**Company type** (See note 7)

Public limited company

Private company limited by shares

Private company limited by guarantee without share capital

Private company limited by shares exempt under section 30

Private company limited by guarantee exempt under section 30

Private unlimited company with share capital

Private unlimited company without share capital

Please mark the appropriate box

**Company Secretary** (See notes 1-5)

(Please photocopy this area to provide details of joint secretaries).

Name

\* Style / Title

Forename(s)

Surname

\* Voluntary details.

Previous forename(s)

Previous surname(s)

Address

**Usual residential address** must be given. In the case of a corporation, give the registered or principal office address.

Post town  
County / Region  
Country

**Details of a new company secretary must be notified on form 288a.**

\* Honours etc

Alan Ewing

Mills

87 Sheriff's Park

Linlithgow

West Lothian

Postcode EH49 7SR

Scotland

**Directors** (See notes 1-5)

Please list directors in alphabetical order.

Details of a new directors must be notified on form 288a.

<b>Name</b>	<b>* Style / Title</b>	<b>Mr</b>			<b>Day</b>	<b>Month</b>	<b>Year</b>
	<b>* Honours etc</b>				<b>Date of birth</b>	<b>01</b>	<b>07</b>
	<b>Forename(s)</b>	<b>Rowley Stuart</b>					
	<b>Surname</b>	<b>Ager</b>					
	<b>Previous forename(s)</b>						
	<b>Previous surname(s)</b>						
<b>Address</b>	<b>Cirrus Building</b>						
	<b>Shire Park</b>						
<b>Usual residential address</b> must be given. In the case of a corporation, give the registered or principal office address.	<b>Post town</b>	<b>Welyn Garden City</b>					
	<b>County / Region</b>	<b>Hertfordshire</b>	<b>Postcode</b>	<b>AL7 1TW</b>			
	<b>Country</b>	<b>England</b>	<b>Nationality</b>	<b>British</b>			
<b>Business occupation</b>	<b>Company Director</b>						
<b>Other directorships</b>	<b>(See continuation sheet).</b>						

\* Voluntary details.

<b>Directors</b>	<b>Name</b>	<b>* Style / Title</b>				<b>Day</b>	<b>Month</b>	<b>Year</b>
	<b>* Honours etc</b>				<b>Date of birth</b>	<b>08</b>	<b>03</b>	<b>48</b>
	<b>Forename(s)</b>	<b>William Scott</b>						
	<b>Surname</b>	<b>Black</b>						
	<b>Previous forename(s)</b>							
	<b>Previous surname(s)</b>							
<b>Address</b>	<b>11 Larchfield</b>							
	<b>Balerno</b>							
<b>Usual residential address</b> must be given. In the case of a corporation, give the registered or principal office address.	<b>Post town</b>	<b>Edinburgh</b>						
	<b>County / Region</b>		<b>Postcode</b>	<b>EH14 7NN</b>				
	<b>Country</b>	<b>Scotland</b>	<b>Nationality</b>	<b>British</b>				
<b>Business occupation</b>	<b>Bank Official</b>							
<b>Other directorships</b>	<b>None</b>							

**Issued share capital** (See notes 9)

Enter details of all the shares in issue at the date of this return.

**Class**  
(e.g. Ordinary/Preference)

**Number of  
shares issued**

**Aggregate  
Nominal Value**

(i.e. Number of shares issued multiplied by nominal value per share)

Ordinary Shares of 10p	40,000,000	£4,000,000.00
<b>Totals</b>	<b>40,000,000</b>	<b>£4,000,000.00</b>

**List of past and present members**

(Use attached schedule where appropriate)

A full list is required if one was not included with either of the last two returns.

(see note 10)

There were no changes in the period

☐

on paper in another format

A list of changes is enclosed

☐
☐

A full list of members is enclosed

☒
☐
**Elective resolutions**

(Private companies only)

(see note 11)

If at the date of this return an election is in force to dispense with annual general meetings, mark this box

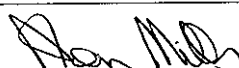
☐

If at the date of this return an election is in force to dispense with laying accounts in general meetings, mark this box

☐
**Certificate**

I certify that the information given in this return is true to the best of my knowledge and belief.

**Signed**



**Date**

13/3/98

† Please delete as appropriate.

† a director / secretary

When you have signed the return send it with the fee to the Registrar of Companies. Cheques should be made payable to **Companies House**.

This return includes

9

continuation sheets.

(enter number)

Please give the name, address, telephone number, and if available, a DX number and Exchange, for the person Companies House should contact if there is any query.

Secretarys Department  
The Royal Bank of Scotland plc  
42 St Andrew Square  
Edinburgh  
EH2 2YE

**Directors** (Continued)

Details of a new directors must be notified on form 288a.

Please list directors in alphabetical order.

<b>Name</b>	* Style / Title				Day	Month	Year	
	* Honours etc				Date of birth	14	01	49
	Forename(s)	Ian Hugh						
	Surname	Chippendale						
	Previous forename(s)							
	Previous surname(s)							
<b>Address</b>	Jenny Croft							
	The Balk							
	Walton							
<b>Usual residential address</b> must be given. In the case of a corporation, give the registered or principal office address.	Post town	Wakefield						
	County / Region	Yorkshire	Postcode	WF2 6JU				
	Country	England	Nationality	British				
	<b>Business occupation</b>	Chief Executive						
	<b>Other directorships</b>	(See continuation sheet).						

\* Voluntary details.

<b>Directors</b>	<b>Name</b>	* Style / Title				Day	Month	Year	
		* Honours etc	BSc. (Hons) FFA			Date of birth	12	12	60
		Forename(s)	Bernard						
		Surname	Higgins						
		Previous forename(s)							
		Previous surname(s)							
	<b>Address</b>	63 Cluny Gardens							
<b>Usual residential address</b> must be given. In the case of a corporation, give the registered or principal office address.	Post town	Edinburgh							
	County / Region		Postcode	EH10 6BW					
	Country	Scotland	Nationality						
	<b>Business occupation</b>	Director Retail Banking							
	<b>Other directorships</b>	None							

**Directors** (Continued)

Please list directors in alphabetical order.

Details of a new directors must be notified on form 288a.

<b>Name</b>	* Style / Title	Mr		Day	Month	Year
	* Honours etc			Date of birth	10	07 57
	Forename(s)	Andrew Thomas				
	Surname	Higginson				
	Previous forename(s)					
	Previous surname(s)					
<b>Address</b>	Heldrew House					
	Delamare Road					
	Post town	Cheshunt				
	County / Region	Herts	Postcode	EN8 9SL		
	Country	England	Nationality	British		
<b>Business occupation</b>	Finance Director					
<b>Other directorships</b>	(See continuation sheet).					

\* Voluntary details.

<b>Directors</b>	<b>Name</b>	* Style / Title	Mr		Day	Month	Year
		* Honours etc			Date of birth	23	07 57
		Forename(s)	Tim				
		Surname	Mason				
		Previous forename(s)					
		Previous surname(s)					
<b>Address</b>	Valley House						
	102/104 Crossbrook street						
	Post town	Cheshunt					
	County / Region	Herts	Postcode	EN8 8JR			
	Country	England	Nationality	British			
<b>Business occupation</b>	Director						
<b>Other directorships</b>	(See continuation sheet).						

**Directors** (Continued)

Please list directors in alphabetical order.

Details of a new directors must be notified on form 288a.

<b>Name</b>	* Style / Title				Day	Month	Year	
	* Honours etc				Date of birth	23	08	44
	Forename(s)	Norman Cardie						
	Surname	McLuskie						
	Previous forename(s)							
	Previous surname(s)							
<b>Address</b>	98 Ravelston Dykes							
	Post town	Edinburgh						
	County / Region		Postcode	EH12 6HB				
	Country		Nationality	British				
<b>Usual residential address</b> must be given. In the case of a corporation, give the registered or principal office address.								
<b>Business occupation</b>	Bank Official							
<b>Other directorships</b>	(See continuation sheet).							

\* Voluntary details.

<b>Directors</b>	<b>Name</b>	* Style / Title	Mr			Day	Month	Year	
		* Honours etc				Date of birth	08	02	40
		Forename(s)	John Michael						
		Surname	Wemms						
		Previous forename(s)							
		Previous surname(s)							
<b>Address</b>	Shire Park								
	Post town	Welwyn Garden City							
	County / Region	Hertfordshire	Postcode	AL7 1SQ					
	Country	England	Nationality	British					
<b>Usual residential address</b> must be given. In the case of a corporation, give the registered or principal office address.									
<b>Business occupation</b>	Director								
<b>Other directorships</b>	(See continuation sheet).								

Company Number 173199

Company Name in full Tesco Personal Finance Limited

Current directorships for Mr Rowley Stuart Ager

3 Guys Limited

Adsega Ltd

Angel Warehouse Co Ltd

Anthony Jackson's Foodfare Limited

Bargain Centres (London) Ltd

Bathmare Ltd

Billjive Limited

Bishops Bridge Investments Ltd

Brace Pinhorne Construction Company Limited

Bride Developments (Borehamwood) Limited

Bride Developments (Colchester) Limited

Bride Developments (Ely) Limited

Bride Developments (Middlewich) Limited

Bride Developments (Twickenham) Limited

Bride Developments Limited

Bride Investments (Borehamwood) Limited

Bride Investments (Colchester) Limited

Bride Investments (Cowley) Limited

Bride Investments (Ely) Limited

Bride Investments (Middlewich) Limited

Bride Investments (Twickenham) Limited

Budgen (Supermarkets) Ltd

Buyright (London) Ltd

Cadena Cafes Ltd

Charles Phillips &amp; Co Ltd

Colleagues Group PLC



Company Number 173199

Company Name in full Tesco Personal Finance Limited

Cowbell Estates Limited

Dairyglen Travel Ltd

Daylin Stores Limited

Decoroval Limited

Discount Supermarkets Ltd

Dubpark Ltd

East Herts Research Limited

Ely Trading Estate Ltd

Faraday Properties Limited

Fieldcastle Investments Limited

Flitwick Pharmacies Limited

G H Langley (Pharmacy) Limited

Glennie Motors Ltd

Goodworths Ltd

Harrow Stores ( Watford) Ltd

Hillards Pension Trustees Ltd

J W Hillard Ltd

J.E. Cohen &amp; Co Ltd

Jivebill Limited

Laws Stores Limited

London Grocers Ltd

Lowfoods Limited

Moody &amp; Midgley Ltd

Oasis Stores Limited

Ready Pharmacy Limited

Reynolds (Kent) Ltd

Riverway Finance Co Ltd

Company Number 173199

Company Name in full Tesco Personal Finance Limited

S Bottomley &amp; Bros Ltd

Sheraz Limited

Shopping Centres Ltd

Spenn Hill Investments Limited

Spenn Hill Properties (Holdings) plc

Spenn Hill Properties (Southend) Limited

Spenn Hill Properties Limited

Tesco (Cheshunt) Ltd

Tesco (London) Limited

Tesco (Overseas) Ltd

Tesco (Wholesale) Ltd

Tesco (Yorkshire) Ltd

Tesco Capital Limited

Tesco Dispensing Ltd

Tesco Distribution Limited

Tesco Employees' Share Scheme Trustees Limited

Tesco Estates Ltd

Tesco Fuel Limited

Tesco Holdings Limited

Tesco Hungary (Holdings) Limited

Tesco Insurance Limited

Tesco International Services Limited

Tesco Management Ltd

Tesco Overseas (Holdings) Limited

Tesco Pension Trustees Ltd

Tesco Personal Finance Life Limited

Tesco PLC

Company Number 173199

Company Name in full Tesco Personal Finance Limited

Tesco Property Holdings Ltd

Tesco Savings Ltd

Tesco Self Service Ltd

Tesco Services Limited

Tesco Stores Ltd

Titus Ward & Co Ltd

Ventcourt Limited

W S Chapman & Co Ltd

W.H. Richards Limited

Waltham Properties Ltd

Williamsons Ltd

Wm Low & Company PLC (Liqiudated)

Wm Low Investments Limited

Wm Low Supermarkets Limited

Yesterdirect Limited

Past directorships for Mr Rowley Stuart Ager

Tesco Insurance Limited (30-May-1997)

Current directorships for Ian Hugh Chippendale

Direct Line Accident Management Limited

Direct Line Financial Services Limited

Direct Line Group Limited

Direct Line Group Services Limited

Direct Line Insurance plc

Direct Line Life Holdings Limited

Direct Line Life Insurance Company Limited

Direct Line Unit Trusts Limited

Company Number 173199

Company Name in full Tesco Personal Finance Limited

Linea Directa Aseguradora SA

Privelege Assistance Limited

Privelege Finance Limited

Privelege Financial Services Limited

Privelege Home and Contents Limited

Privelege Insurance Company Limited

Privelege Insurance Holdings Limited

Privelege Investment Limited

Privelege Legal Protection Limited

Privelege Limited

Privelege Loans Limited

Privelege Mortgages Limited

Privelege Motor Legal Protection Limited

Privelege Pensions Limited

Privelege Shares Limited

Privelege Travel Services Limited

Privelege Underwriting Limited

Privelege Vehicle Breakdown Recovery Services LTD

Current directorships for Mr Andrew Thomas Higginson

Tesco PLC

Tesco Stores Ltd

Current directorships for Mr Tim Mason

Tesco Distribution Limited

Tesco PLC

Tesco Stores Ltd

Company Number 173199

Company Name in full Tesco Personal Finance Limited

Current directorships for Norman Cardie McLuskie

APACS (Administration) Limited

BACS Limited

IBOS Limited

Interbank On-Line System Limited

RBS Advanta

RBS Cards Limited

RoboScot (12) Limited

RoyScot Financial Services Limited

The Royal Bank of Scotland Group plc

The Royal Bank of Scotland plc

Past directorships for Norman Cardie McLuskie

Direct Line Insurance plc (07-Feb-1996)

Current directorships for Mr John Michael Wemms

House of Fraser PLC

Tesco Pension Trustees Ltd

Tesco PLC

Tesco Stores Ltd

**List of past and present members  
Schedule to form 363a and 363b**

**Company Number** 173199

**Company Name in full** Tesco Personal Finance Limited

Number of shares  
or amount of  
stock held by  
existing members  
at date of this  
return.

Particulars of shares or stock transferred since  
the date of the last return (or in the case of the  
first return, since the incorporation of the  
company) by  
(a) persons who are still members, and  
(b) persons who have ceased to be members.

Name and address	Number or amount currently held	Number or amount Transferred	Date of registration of transfer	Remarks
N.C. Head Office Nominees Limited				
42 St Andrew Square, Edinburgh, EH2 2YE, Scotland				
Ordinary shares	0			
Ordinary Shares of 10p	10			
Tesco Personal Finance Group Limited				
42 St Andrew Square, Edinburgh, EH2 2YE, Scotland				
Ordinary shares	0			
Ordinary Shares of 10p	39,999,990			
The Royal Bank of Scotland plc				
36 St Andrew Square, Edinburgh, EH2 2YB, Scotland				
Ordinary shares	0			
		1	12-Aug-1997	