

Chris Sullivan Transcript

We want to lend more money and we'd like to lend more to our customers to underpin the success. We're already the biggest lender in the UK but if there is a possibility of lending more in a safe way, we'd like to explore what that is and I think having an independent review of what we do from top to bottom will likely uncover some areas that we can improve and that form of constructive criticism is helpful to the organisation moving forward.

We think we've been very pro-active in finding new ways of lending money but obviously we're very open to finding even more and we've announced this independent review today because we want to make sure there's nothing we are missing.