



Registration of a Charge

Company name: **ONCALL CARE SERVICE LTD**

Company number: **SC490956**



X8W58EWS

Received for Electronic Filing: **07/01/2020**

Details of Charge

Date of creation: **17/12/2019**

Charge code: **SC49 0956 0002**

Persons entitled: **LENDFLO LTD**

Brief description: **A DEBENTURE OVER ALL OF THE BORROWER'S PRESENT AND FUTURE ASSETS INCLUDING BUT NOT LIMITED TO PLANT, MACHINERY, TOOLS, APPARATUS, COMPUTERS, VEHICLES, OFFICE EQUIPMENT, OTHER EQUIPMENT, MOVEABLE ASSETS, STOCKS, SHARES, BONDS, COUPONS, CERTIFICATES OF DEPOSIT, WARRANTS, NEGOTIABLE INSTRUMENTS AND OTHER SECURITIES, TRADE-MARKS, SERVICE MARKS, PATENTS, DESIGNS, UTILITY MODELS, TRADE NAMES, COPYRIGHTS, DESIGN RIGHTS, UNREGISTERED DESIGNS, CONFIDENTIAL INFORMATION, KNOW-HOW, DATABASE RIGHTS AND DOMAIN NAMES, GOODWILL, UNCALLED CAPITAL, DEBTS, RIGHT TITLE AND INTEREST IN ALL INSURANCE POLICIES AND ALL CLAIMS UNDER THEM, ALL MONIES STANDING TO THE BORROWER'S CREDIT ON ANY ACCOUNT AND ALL RIGHTS TO REPAYMENT OF ANY OF THEM AND ALL OF THE BORROWER'S UNDERTAKING AND OTHER PROPERTY AND ASSETS PRESENT AND FUTURE.**

Contains fixed charge(s).

Contains floating charge(s) .

Contains negative pledge.

Authentication of Form

This form was authorised by: **a person with an interest in the registration of the charge.**

Authentication of Instrument

Certification statement: **I CERTIFY THAT THE ELECTRONIC COPY INSTRUMENT
DELIVERED AS PART OF THIS APPLICATION FOR REGISTRATION
IS A CORRECT COPY OF THE ORIGINAL INSTRUMENT.**

Certified by: **RÉMI TUYAERTS**



CERTIFICATE OF THE REGISTRATION OF A CHARGE

Company number: 490956

Charge code: SC49 0956 0002

The Registrar of Companies for Scotland hereby certifies that a charge dated 17th December 2019 and created by ONCALL CARE SERVICE LTD was delivered pursuant to Chapter A1 Part 25 of the Companies Act 2006 on 7th January 2020 .

Given at Companies House, Edinburgh on 8th January 2020

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006



Companies House



**THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES**

DATED 17/12/2019

(1) Oncall Care Service Ltd

(2) LENDFLO LIMITED

DEBENTURE

I certify that this is a true and complete
copy of the original document

E. Haberfield on behalf of Greenaway Scott Ltd

ELIZABETH HABERFIELD.

SRA NO. 419207.

THIS DEED is made on the 17/12/2019

BETWEEN:-

1. Oncall Care Service Ltd

(Registered No: SC490956

) whose registered office is

117 Old Rutherglen Road, Glasgow, Scotland, G5 0RE

("You" and "Your" as appropriate).

2. **LENDFLO LIMITED** (Registered No: 10861934) whose registered office is at Motive Labs Motive Labs, 7 Westferry Circus, Canary Wharf, London, United Kingdom, E14 4HB ("**We**", "**Us**" and "**Our**" as appropriate).

BACKGROUND

Now or in future We may provide a Facility to You or to another person for whose obligations You have accepted responsibility. You have agreed to sign this Deed to secure Your obligations to Us.

IT IS AGREED AS FOLLOWS:-

1. INTERPRETATION

1.1 DEFINITIONS

Words which are to have a specific meaning in this Deed are shown with their first letter in capitals. This clause gives the following words the following meanings:

"Administrator" An administrator within the meaning of Schedule B1 to the Insolvency Act 1986;

"Charged Assets" The whole or any part of Your assets, income and undertaking from time to time mortgaged and/or charged by this Deed;

"Debt Purchase Agreement" Any invoice finance agreement present and future between You and Us;

"Default" Any situation, however described, which entitles Us to end a Finance Document (including a situation which would allow this after a grace period, notice or any other condition has been satisfied);

"Facility" Factoring, invoice discounting, trade finance, asset finance, term, on demand, credit and other facilities (or any of these); and "Facilities" will be construed accordingly;

"Finance Documents" The Security Document and each document (including this Deed) containing any provisions relating to the payment of any of the Secured Liabilities or pursuant to which any Facility is made available;

"Guarantee" A guarantee, indemnity or surety for any Secured Liabilities;

"Non-Vesting Debts" All Debts the ownership of which You intend to transfer to Us but where this fails for any reason including:-

- (i) present and future Debts which are the subject of a Debt Purchase Agreement entered into on or before the date of this Deed;

- (ii) Debts which are the subject of a Debt Purchase Agreement entered into after the date of this Deed which:-

- (a) exist before such Debt Purchase Agreement is entered into; or

- (b) come into existence on or after such Debt Purchase Agreement is entered into;

including Debts held on trust by You for Us and together in each case with their Linked Rights and any Other Interest relating to them and the proceeds of any item described in this definition;

"Other Debts" All present and future:-

- (i) book debts;

- (ii) debts (other than book debts);

- (iii) other amounts (including amounts owing to You under a Debt Purchase Agreement but excluding amounts described in (iv) below);

- (iv) amounts or claims relating to any taxes, duties, levies and imposts (or amounts, including penalties, relating thereto);

- (v) insurance premiums or other overpayments;

due, owing or incurred to You or purchased or otherwise acquired by You and together in each case with their Linked Rights and any Other Interest relating to them and the proceeds of any item described in this definition; but not including any Non-Vesting Debts;

"Other Interest" Any present or future mortgage, charge, assignment for the purpose of security, pledge, lien, hypothecation, option, right of set-off, combination or consolidation of accounts, preferential interest, trust, title retention, tracing right, "hold back" or "flawed asset", guarantee, indemnity or other security interest of any type or similar arrangement of any kind or any agreement, conditional or otherwise, to create or grant any of the same;

"Permitted Interest" The Security and any Other Interest to which Our prior written consent is given (by letter sent to You);

"Receiver" A receiver or receiver and manager (including an administrative receiver as defined in Section 29(2) of the Insolvency Act 1986) appointed under this Deed;

"Secured Liabilities" means

- (i) all present and future liabilities of any kind and in any currency (actual or contingent, incurred alone, jointly or severally, or as principal, surety or in any other capacity and whether or not We shall have been an original party to the relevant transaction or document) of You to Us at any time; and
- (ii) all costs, charges and expenses (on a full indemnity basis) incurred by Us or any Receiver relating to the preparation, negotiation, entry into or performance of any Finance Document or protecting or enforcing their respective rights howsoever arising under any Finance Document;

provided that "Secured Liabilities" will not include any liability if and to the extent that it would render this Deed (or any part of it) unlawful financial assistance within the meaning of sections 677 to 683 inclusive of the Companies Act 2006;

"Security" The security created or intended to be created under or pursuant to this Deed;

"Security Documents" Any document creating or intended to create an Other Interest relating to any of the Secured Liabilities at any time and all Guarantees;

"Security Period" The period from the date of this Deed until:-

- (i) all the Secured Liabilities have been unconditionally and permanently discharged; and
- (ii) We do not have any further obligation or liability under or pursuant to any Finance Document;

"Writing" Letter, fax and e-mail.

1.2 INTERPRETATION

(A) In this Deed:-

- (i) references to:-

- (a) a statutory provision includes any amendment, replacement or re-enactment, consolidation or extension of it;
- (b) the singular includes the plural and vice versa;
- (c) any gender will include any other gender;
- (d) a "person" includes an individual, company, LLP, unlimited partnership, association, organisation or trust (whether or not with a separate legal personality) and any other legal person;
- (e) general words introduced by the word "other" will not be limited by any word before it or which indicates a particular class of acts, matters or things;
- (f) "include", "including" and "includes" will be deemed to include the words "without limitation" after them;
- (g) clauses and schedules are to clauses and schedules of this Deed (and their headings will not affect the interpretation of this Deed);
- (h) any agreement or document however described (and including this Deed) is to such agreement or document as varied, supplemented, restated, novated, acceded to and/or replaced from time to time (whatever effect this may have on the rights and/or obligations under such agreement or document);
 - (i) any party or person includes its successors in title, permitted assigns and permitted transferees (whether direct or indirect);
 - (j) a Default being "continuing" means that confirmation in Writing that it has been waived or resolved has not been provided by all persons entitled to take action relating to it;
 - (k) words or phrases which are defined in a Finance Document (but which are not defined in this Deed) will have the same meaning in this Deed; and
- (l) any asset (however described) includes the whole or any part of it and all spare parts, additions, alterations, accessories, replacements and renewals to it.
- (ii) where We or any Receiver have any right or option it may be exercised as such person chooses in their absolute discretion;
- (iii) if You have agreed to do or not do something this requires You to procure that it be done or not done (as the case may be);
- (iv) the expressions "Debt" and "Linked Rights" will have the meanings given to them in any Debt Purchase Agreement but so that in the definition of "Linked Rights" references to a "Debt" and to a "Transaction" will (where the context requires) include respectively references to an Other Debt and a contract giving rise to an Other Debt. If any such expression is not included in such Debt Purchase Agreement it will have the meaning of the defined term most closely comparable to it in that Debt Purchase Agreement;
- (v) where "You" includes two or more persons:-
 - (a) "Your" obligations in this Deed will be joint and several obligations of such persons (and each will be bound by such obligations even if any other is for any reason not so bound);

- (b) We may release any such person or make any arrangement with them without releasing any other person or otherwise prejudicing Our rights in relation to any Finance Document by doing so;
- (c) any communication relating to this Deed served on one such person will be regarded as served on all other such persons; and
- (d) the act or default of any one such person will be regarded as the act or default of all such persons;
- (vi) where in any place outside England and Wales the meaning of a word or expression used in this Deed is to be decided which has no counterpart in that place then, unless the context otherwise requires, it will have the meaning of its closest equivalent in that place.

(B) If any property or asset described in this Deed can be regarded as a separate type of property and if it were would be subject to a security of a different nature to that of any other property or asset with which it is described in this Deed it will be deemed to have been separately described.

2. PROMISE TO PAY

2.1 You promise Us that You will pay and discharge the Secured Liabilities from time to time when they fall due and in the manner provided in the relevant Finance Document.

2.2 On demand You will pay interest on any Secured Liabilities which are not paid when due. This will operate as follows:-

- (A) it will accrue on a daily basis (after as well as before any judgment or demand for payment) from the date on which such Secured Liabilities are due until they are irrevocably paid in cleared funds;
- (B) it will be compounded at intervals considered appropriate by Us; and
- (C) the interest rate will be the rate which would be charged on the unpaid Secured Liability (as interest, discount or otherwise) by Us.

3. GRANT OF SECURITY

Each floating charge created by or pursuant to this Deed is a qualifying floating charge for the purposes of the Insolvency Act 1986 to which Paragraph 14 of Schedule B1 to the Insolvency Act 1986 applies.

4. CHARGES AND FLOATING CHARGE CONVERSION

Creation of Charge

4.1 You charge to Us for the payment and discharge of the Secured Liabilities and with full title guarantee all of Your right, title and interest in and to the following assets:-

(A) by way of first fixed charge:-

(i) the following (including the benefit of all contracts, licences and warranties relating to them):-

- (a) Your assets (if any) specified in Schedule 1;
- (b) Your plant and machinery, tools and apparatus, present and future not charged above under clause 4.1(B)(ii)(a);

- (c) Your computers, vehicles, office equipment and other equipment and moveable assets (other than fixtures) present and future not charged under clauses 4.1(B)(i)(a) or (b);
excluding any item described in this clause 4.1(B)(ii) which forms part of Your stock in trade or work in progress;
- (ii) all stocks, shares, bonds, coupons, certificates of deposit, warrants, negotiable instruments and other securities (and all rights, whether of a capital or income nature, derived from or relating to them) present and future legally or beneficially owned by You or in which You have an interest;
- (iii) (whether or not registered and including the benefit of all licences, applications and other rights relating to the same) all present and future trade marks, service marks, patents, designs, utility models, trade names, copyrights, design rights, unregistered designs, confidential information, know-how, database rights and domain names legally or beneficially owned by You or in which You have an interest;
- (iv) all Your present and future goodwill and uncalled capital;
- (v) all Your Non-Vesting Debts;
- (vi) all Your right, title and interest in and to all present and future insurance policies in respect of the Charged Assets and all claims under and proceeds of such insurance policies;
- (vii) all monies present and future at any time standing to Your credit on any account (including interest from time to time accrued or accruing on such monies), and all rights to repayment of any of them;
- (viii) all Your Other Debts;

(B) by way of first floating charge Your undertaking and all Your property and assets present and future not subject to a fixed charge or mortgage under this Deed or any other Security Document.

Making Floating Charge Fixed

4.2 The general law will convert the floating charges created by this Deed into fixed charges in certain situations. In addition to those situations such charges will become fixed in relation to particular Charged Assets without the need for any further action if:-

- (A) You create or attempt to create or allow to exist an Other Interest (except a Permitted Interest) over them;
- (B) distress, execution, attachment, sequestration, diligence in execution or other process is levied on or threatened in relation to them;
- (C) We give You notice in Writing converting the floating charges into fixed charges over all or any of the Charged Assets (at any time and if We choose on more than one occasion).

4.3 Once any event described in clause 4.2 occurs You will deal with the relevant Charged Assets in all respects as then the subject of a fixed charge.

5. PROMISES

During the Security Period You promise Us as follows (all such matters to be done at Your expense):-

Insurance

5.1 to insure the Charged Assets:-

(A) in such insurance office as each We may approve (by letter sent to You) and either in Our and Your joint names or with Our interest noted on the insurance policies as sole loss payee in such manner as We may require;

(B) for their full replacement or reinstatement value including all other professional fees.

(C) against (1) loss or damage by fire, burglary, theft, civil commotion, explosion, aircraft, flood, storm, tempest, lightning (2) all other risks normally insured against by prudent persons owning similar assets and engaged in the same or a similar business (3) such other risks as We may from time to time require;

(D) under a policy containing a mortgagee clause under which Our rights under or relating to such policy will not be affected by any breaking of any of its terms, misrepresentation, act, neglect or failure to disclose on the part of any person other than Us;

(E) producing to Us on demand the insurance policies and the premium receipts and using all money received under any such policy either to make good the loss or damage it covers or in or towards discharging the Secured Liabilities as We require;

(F) ensuring that all monies which are not paid to Us by the insurers under such policies are held on trust for Us by the recipient;

(G) immediately telling Us of any event which does, or might, create a claim under any such insurance policy and not settle any such claim without Our prior written consent (by letter sent to You); and

(H) on terms acceptable to Us including that in relation to each such insurance policy each insurer will tell Us:-

- (i) of any intention to end or alter (and of the expiry of) such insurance policy at least 30 days before it is due to end, be altered or expire; and
- (ii) at least 30 days before its renewal date of any failure to renew such insurance policy.

Compliance and Repair

5.2 in relation to the Charged Assets:-

(A) to keep them in good condition and repair (replacing them with a similar asset of equal or greater quality and value where it is uneconomic to repair) and to notify Us immediately You become aware of any material loss of or damage to them;

(B) allow Us at all reasonable times to enter upon and/or inspect

(i) the Charged Assets; and

the accounting records and documents and other records relating to the Charged Assets and take extracts from and make photocopies of them and at Your cost to provide Us with such assistance as We request in relation to this;

(C) to comply with:-

(i) all obligations present and future relating to any lease or tenancy under which You hold the Charged Assets or any other document affecting the Charged Assets and not to consent to any assignment of, or sub-letting under, such lease or tenancy or to the assignment of any sub-lease or sub-tenancy of the Charged Assets;

(ii) all laws and regulations present and future and any other obligations in any way related to or affecting the Charged Assets including obtaining all necessary authorisations to use them;

Non-Vesting Debts

5.3 You will only deal with Non-Vesting Debts and their proceeds as if their ownership had been validly and effectively transferred to Us under the Debt Purchase Agreement to which such Non-Vesting Debts relate;

Other Debts

5.4 in relation to all Other Debts You:-

(A) must provide Us with such information as We require from time to time;

(B) will collect and realise them promptly and otherwise in the ordinary course of business as Our agent and must not release, exchange, compound, set-off, grant time or indulgence in respect of or

otherwise deal with them except as set out in this Deed or as We direct in Writing from time to time;

(C) will (for all monies You receive relating to them):-

- (i) immediately pay them into such account(s) as We may from time to time direct and until so paid hold them on trust for Us; and
- (ii) once paid into such account withdraw or deal with them and such account only with Our prior written consent;

(D) agree that We may use their proceeds and all amounts held to the credit of an account specified in clause 4.4(C) to:-

- (i) hold to the order of; and
- (ii) make payments between;

each other to cover and/or discharge amounts payable to such other under a Finance Document;

Notices and Information

5.5 in relation to any notice, order, proposal or similar matter affecting or likely to affect the Charged Assets (together "Matters");-

(A) immediately to notify Us of Your receiving any such Matter and to send Us copy of it;

(B) on demand provide Us with all information relating to the issues mentioned in such Matter and deal with such Matter as We may direct;

5.6 to hand any permission, consent, licence or other document affecting this Deed to Us to be kept with the deeds and documents of title relating to the Charged Assets (if any) then held by Us;

5.7 to provide Us immediately with all information which We or may request in relation to the Charged Assets including their location (and in such Writing or such other form as We may require);

Dealings

5.8 (in relation to any of the Charged Assets or any interest therein) not without Our prior written consent (by letter sent to You):-

(A) sell, transfer, lose possession, grant any interest or create or allow to exist any Other Interest (except a Permitted Interest) or attempt any such thing; except that any asset subject to a charge created by this Deed which is expressed to be floating in this Deed may be sold at full market value in the ordinary course of Your business as now carried on before such charge becomes fixed on any such asset;

(B) except as expressly provided for in this Deed, release, exchange, compound, set off, grant time or indulgence;

(C) enter into any factoring or discounting agreement or any other agreement for the sale and purchase of Non-Vesting Debts or Other Debts except with Us;

(D) exercise any power (statutory or otherwise) of leasing, agreeing to lease or accepting surrenders of leases or otherwise grant or agree to grant any lease, tenancy, licence or right of occupation;

(E) do (or not do) anything which may in any way reduce, put at risk or otherwise adversely affect their value or the ability to sell or otherwise dispose of them;

Title Deeds and Plating

5.9 You will:-

(A) upon request by Us deposit with Us to retain during the Security Period all deeds and other documents which represent or evidence the title to the Charged Assets;

(B) do all things which We may require to evidence their interest in the Charged Assets including immediately when requested by Us affixing a nameplate containing notice of this Deed (in any form and in such position as required by Us);

Future Land

5.10 You will:-

(A) notify Us immediately You acquire any land; and

(B) if We ask give Us a legal mortgage or other security We request (or, for land in Scotland, a standard security) in a form We require over any land (and any assets on it) You acquire after the date of this Deed securing the Secured Liabilities.

6. ENFORCEMENT

6.1 New Accounts

(A) After We receive notice that an Other Interest exists over any of the Charged Assets We may close Your then account with Us and open a new account with You. If no new account is opened this will be deemed to have been done anyway on the date notice of such Other Interest was received. This is unless We give You notice in Writing that this will not be deemed to have been done.

(B) No monies credited to such new account (or which We receive after being deemed to have opened such new account) will discharge any amount owing under the Security Documents at the date of such notice. This clause will not apply if the Other Interest is a Permitted Interest.

6.2 Enforceability

(A) For the purposes of all powers implied by statute the Secured Liabilities will be regarded as due when the security created by this Deed becomes enforceable. This applies whether or not We have appointed a Receiver or Administrator. Without limiting any other powers We have from the date of this Deed We may exercise all powers of a mortgagee under the LPA (as hereby amended) or of a Receiver.

(B) As between Us and You We will not exercise any power of sale until You have failed to discharge any Secured Liabilities when due. This protects You only and will not affect a purchaser.

(C) As far as the law allows, after any power of sale becomes exercisable We may exercise any rights or discretions (express or implied) any Receiver is given by this Deed. This applies whether or not We first appoint a Receiver and despite Us appointing any Receiver.

6.3 Enforcement

(A) If:-

- (i) You ask Us to appoint a Receiver of the Charged Assets or an Administrator in relation to You;
- (ii) any of the Secured Liabilities is not paid or discharged when due; or
- (iii) any termination event, default or event of default (however defined) under any Finance Document occurs;

the Security will become enforceable. At any time after this happens We may appoint a Receiver of the Charged Assets in Writing or appoint or apply for the appointment of an Administrator in relation to You. We can do this in Writing signed by any of Our authorised officers. So far as allowed by law, any restrictions on the right of a mortgagee to appoint a Receiver will not apply to this Deed.

(B) A Receiver appointed under this Deed will have all powers in Your name and on Your behalf set out in Schedule 1 to the Insolvency Act 1986 as well as power to do or omit to do all things which as an absolute owner You could. This applies unless the document appointing them restricts this and whether or not You are in administration or liquidation at such time.

(C) We may at any time remove any Receiver appointed by Us and, if We wish, appoint a new Receiver to replace them.

(D) If We enter into possession of the Charged Assets We may at any time end such possession.

(E) We and any Receiver are entitled to all rights, powers, privileges and immunities conferred on mortgagees and duly appointed receivers under the LPA.

6.4 Remuneration and Agency

We may fix the remuneration of any Receiver. Every Receiver will be deemed Your agent for all purposes and You alone will be responsible for his acts and defaults and for payment of his remuneration, costs, charges and expenses. If at any time there is more than one Receiver each may exercise all rights conferred on Receivers (in this Deed or otherwise) on their own. This is unless their appointment document prevents this.

6.5 Protection of Third Parties

No person (including a purchaser, mortgagor or mortgagee) will be affected (and need not enquire) whether any right which We or any Receiver or Administrator claim to exercise can be so exercised or is being properly exercised.

6.6 Application of Proceeds

After the Security becomes enforceable all monies which (i) We or any Receiver receive under or relating to this Deed or (ii) stands to the credit of any of Your accounts with Us or any account in which You have an interest will (unless We agree otherwise) be used in the following order:-

(A) **first** to pay or provide for all costs, charges and expenses incurred by Us or any Receiver under or in relation to this Deed and all remuneration, costs, charges and expenses due to any Receiver;

(B) **secondly** to pay, fully or partly, the remaining Secured Liabilities; and

(C) **thirdly** to pay any surplus to the person entitled to it (which may be You).

This clause 5.7 is subject to any rights which have priority over the Security.

6.7 Contingencies

It is possible that the Security may be enforced at a time when no Secured Liabilities are due but when Secured Liabilities may become due. If this happens We and any Receiver may pay the proceeds of any recoveries into a blocked suspense and conversions account at a market rate of exchange it chooses to include:-

(i) any credit balance You then have on any account with Us; and

(ii) Your then liabilities to Us (in whatever respect including actual, conditional, several or joint liabilities.)

Such recoveries (or any part of them) need not then be used in or towards the discharge of any Secured Liabilities at any time during the Security Period.

6.8 No Liability

Neither We nor any Receiver or Administrator will be liable:-

(A) in relation to the Charged Assets;

(B) for any loss or damage arising out of the exercise (actual, attempted or purported), or failure to exercise any of their powers (unless such loss or damage is caused by such person's gross negligence or wilful misconduct); or

(C) to account as mortgagee in possession or for any loss, default or omission for which a mortgagee in possession might be liable.

6.9 Pursuit of Others

This Deed can be enforced against You without first making use of any Other Interest, remedy or other right held by or available to Us.

7. CONSOLIDATION OF ACCOUNTS AND SET-OFF

7.1 At any time after a Default has occurred which is continuing We may (both before and after demand and without notice to You):-

(A) take (in whatever currency and with authority to effect any necessary

(B) combine them; and/or

(C) set off or transfer such credit balance in or towards satisfaction of such liabilities.

7.2 If the amount of the relevant liability is uncertain, We may set off the amount which We estimate (in good faith) will be the final amount of such liability once it becomes certain.

8. FURTHER ASSURANCE

If We or any Receiver ask You will at Your cost immediately sign, seal, execute, deliver and perfect all documents and do all other things You are asked to perfect, improve or enforce the Security or to use the

powers given to each of them in this Deed. This includes executing transfers (including stock transfers), assignments, legal mortgages and fixed charges over assets We specify and giving notices.

9. POWER OF ATTORNEY

9.1 So that You fulfil all Your duties under this Deed and as security for all sums due to Us (and until such sums are paid), You irrevocably appoint:-

(A) Us and Our directors, company secretary and other officers at any time; and

(B) any Receiver and any person to whom We transfer this Deed;

both together and each of them individually, as Your attorneys. This means that such persons may in Your name, at Your expense and as Your act and deed as they consider necessary take any action which You are or may become obliged to take under or pursuant to this Deed.

9.2 We may appoint and remove a substitute attorney for any of the matters described in clause 8.1.

9.3 You agree to ratify any act carried out under this clause 8.

10. OTHER AMOUNTS YOU MUST PAY

You will indemnify Us, and any Receiver, attorney, agent or other person We appoint under this Deed and Our officers and employees on demand against all losses, liabilities, costs, charges and expenses (including legal, valuation, accountancy and professional fees, stamp duty, tax and registration fees) and any charges for delay or non-payment of such amounts incurred:-

(A) Negotiation and Amendments

in connection with the preparation, negotiation, entry into or performance of this Deed (and any registration of it) and with any actual or proposed amendment or extension of, or any waiver or consent under, this Deed;

(B) Enforcement

in connection with the enforcement, exercise or preservation (actual, attempted or purported) of any of their respective rights under this Deed or any of the documents referred to in this Deed (including all remuneration, costs, charges and expenses of any Receiver);

(C) Other

in connection with:-

(i) anything done or omitted in the exercise or purported exercise of the powers contained in this Deed;

(ii) the Charged Assets or the use or occupation of them by any person (including any environmental claim);

(iii) any breach by You of any of Your obligations under this Deed; and

(iv) any currency conversion pursuant to clause 11.

11. CURRENCIES Conversion

11.1 Any monies received or held by Us, or any Receiver (whether or not from You) relating to the Secured Liabilities may be converted into such other currency as that recipient thinks desirable to cover the relevant Secured Liabilities in that other currency. Such conversion will be at the exchange rate Our or the Receiver's bankers (as appropriate) require for them to purchase the relevant currency at such time.

Payment

11.2 You will pay Us in the currency in which each of the Secured Liabilities is due (the "Payment Currency"). If You pay in another currency and on conversion into the Payment Currency a shortfall occurs We or the Receiver (as appropriate) will have a further separate cause of action against You and may enforce the Security to recover the amount of the shortfall.

12. MISCELLANEOUS

12.1 Obligations

You must satisfy all obligations You have in relation to the Charged Assets. We have no liability for any such obligations.

12.2 Continuing Security

The Security is continuing and extends to the ultimate balance of the Secured Liabilities regardless of any intermediate payment or discharge in whole or in part.

12.3 Additional Rights

This Deed is in addition to, not prejudiced by and will not prejudice or merge with any Other Interest, remedy or other right now or in future held by Us for the Secured Liabilities. The rights and remedies provided in this Deed are cumulative and do not exclude any rights or remedies provided by law.

12.4 Amount Due

Our certificate or determination of the amount of any Secured Liabilities will in the absence of obvious error be conclusive evidence of such amount.

12.5 Compliance with Constitution

You confirm that granting this Deed does not break any provisions of Your Memorandum and Articles of Association, charter or other governing instrument.

12.6 Waiver/Protection

(A) This Deed and Your obligations under it, any Security Document and any Finance Document will not be affected (even if Your liability to Us is increased) by:-

(i) any failure by Us to take, perfect, hold or enforce any Other Interest, remedy or other right (including under this Deed) from You or any other person in respect of any Secured Liabilities and any defect in (including its execution), variation, release, extension, discharge, compromise, limitation on, dealing with, exchange or renewal of any such Other Interest, remedy or other right (including under this Deed);

(ii) Us entering into, renewing, varying or ending any agreement, arrangement or liability or Other Interest (including under this Deed) with or granting to You or any other person any new or increased facility or increasing any rate of discount, interest or charge;

(iii) any discharge, release, grant of any time or indulgence, waiver, agreement not to sue, compromise or composition whether relating to any Other Interest, remedy or other right or any part thereof or otherwise (including under this Deed) We give to You or any other person or any notice terminating any obligation of You or any other person to Us;

(iv) insolvency, dissolution, liquidation or administration relating to You or any other person;

(v) any lack of capacity or change in Your constitution or that of any other person or in any partner, member, director or shareholder of any such person.

(B) No failure on Our part to exercise, or delay in exercising, any right, power or privilege under this Deed, any Finance Document or any Security Document will operate as a waiver thereof, nor will any single or partial exercise of any such right, power or privilege preclude any other or further exercise thereof, or the exercise of any other power or right.

12.7 Suspense Account

All monies received, recovered or realised in relation to this Deed by Us or any Receiver may at the discretion of the recipient be held in a suspense account. This will be on whatever terms and for whatever period the recipient thinks fit. No obligation to apply them or any part of them in or towards the discharge of any of the Secured Liabilities will exist.

12.8 Counterparts

This Deed may be executed in any number of counterparts, with the same effect as if the signatures (and seals, if any) on the counterparts were on a single copy of this Deed

12.9 Our Leasing Powers.

The leasing powers We have by statute will be deemed to include power to grant leases, enter agreements for and accept surrenders of leases and grant options on such terms as We think fit.

12.10 Assignment

(A) You cannot transfer, delegate or declare in trust any of Your rights or obligations under this Deed without Our prior written consent (by letter sent to You).

(B) We may transfer, novate or declare in trust or otherwise deal with all or any of Our rights and obligations under this Deed at any time and take all such steps as We think appropriate in relation to this. This will include to any person to whom We transfer, novate, declare in trust or otherwise deal with Our rights and obligations under a Finance Document. If We ask You will immediately enter into such documents as may be necessary or desirable to effect any such matter described in this clause 12.10(B).

(C) We may disclose any information about this Deed, You and any Finance Document to any person involved in any arrangement or proposed arrangement described in clause 12.10(B) and to any other person to whom information may be disclosed under any Finance Document.

12.11 Severability

You agree that this Deed is reasonable but that if any part is found to be invalid or unenforceable no other part will be affected.

12.12 Failure/Delay

Any failure or delay by Us at any time or times to require You to perform any provision of this Deed will not affect Our right to enforce it at a later time. If You are required to do anything under this Deed but do not do it We may do it instead of You and any monies We incur in doing so will be recoverable by Us from You on demand.

12.13 Redemption of Prior Mortgages

At any time after the Security becomes enforceable, We may pay off any prior Other Interest over the Charged Assets or procure its transfer to Us. We may also settle and pass the accounts of the holder of that prior Other Interest. Any such accounts will be conclusive and binding on You. You will pay to Us on demand all monies We pay and all costs, charges and expenses We incur in exercising any rights under this clause 12.13.

12.14 Third Party Rights

A person who is not a party to this Deed will have no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms. This clause does not affect any right or remedy of any person which is available otherwise than pursuant to that Act.

12.15 Compliance with Obligations

You must comply with Your obligations under this Deed during the Security Period.

12.16 Release

Any release, discharge or settlement We give under or pursuant to this Deed will not be of any effect if any right, security, disposition or payment taken into account by Us in doing so is later avoided or reduced. We may retain this Deed and any Other Interest which relates to the Secured Liabilities until We are satisfied that this will not occur and may compromise or concede any such claim.

12.17 Delegation

We and any Receiver may from time to time delegate, by power of attorney or otherwise, to any person any of the rights, powers or discretions given to them under this Deed, by statute or otherwise in relation to the Secured Liabilities. This may be on such terms (including giving a power to sub-delegate) and for such periods of time as they may think fit. Neither We nor any Receiver will be liable for any loss or damage arising from any act, default, neglect or misconduct of any such delegate or sub-delegate.

12.18 Deed

This document is intended to take effect as a deed even though a party may only execute it under hand.

12.19 Incorporation

The terms of, and any side letters relating to, the Finance Documents are incorporated in this Deed to the extent required such that any disposition contained in this Deed is valid in accordance with section 2(1) of the Law of Property (Miscellaneous Provisions) Act 1989.

12.20 No Deduction

All payments by You of the Secured Liabilities will be made when due without deduction, withholding or set off. If any deduction or withholding is required by law, You will increase Your payment so that the relevant person receives the full amount due before such deduction or withholding.

12.21 Small Companies

We acknowledge that if You are a company to which paragraph 43 of Schedule A1 of the Insolvency Act 1986 applies:-

(A) We cannot appoint a Receiver; and

(B) no floating charges created by this Deed will convert into a fixed charge; solely because a moratorium (as referred to in that paragraph 43) is obtained in respect of You (or anything is done with a view to obtaining such a moratorium).

13. NOTICES

13.1 Unless otherwise stated in this Deed any notice, demand, communication or document to be made or delivered in relation to this Deed will be made in Writing.

13.2 The address and fax number (and, for You, e-mail address) for any notice, demand, communication or document to be made or delivered in relation to this Deed is that and set out above for Us and You or any substitute address, fax number or e-mail address as You may notify to Us (or We may notify to You if a change is made by Us) by not less than five days' notice.

13.3 Any notice, demand, communication or document made or delivered by Us to You under or in connection with this Deed will be effective:-

- (A) if personally delivered (as appropriate) to You or any of Your officers or members and taking effect when delivered;
- (B) if sent by fax, when sent;
- (C) if posted, at 10am on the next Working Day (being every day except Saturday, Sunday and bank and public holidays) after being posted; or
- (D) if sent by e-mail, when sent.

13.4 Any notice, demand, communication or document to be made or delivered to Us must be in writing and sent by recorded delivery post and will be effective only when recorded as received at Our registered office.

14. GOVERNING LAW

This Deed, and any non-contractual obligations arising out of or in connection with it, will be governed and interpreted by English law. You agree that You will only use the English courts for any claims relating to this Deed or any such obligations. We may use the courts of another jurisdiction if We choose

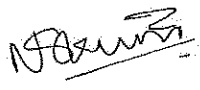
SCHEDULE 1

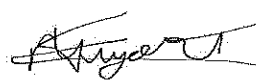
Chattel Assets


Description	Serial or other number	Location	Distinguishing Features
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IN WITNESS whereof You and We have executed this Deed which is delivered on the day and year first before written

<p>EXECUTED (but not delivered until the date hereof) as a DEED by Oncall Care Service Ltd acting by:-</p>	
<p>Nisha Soman</p>	
<p>Name of Director</p>	<p>Signature of Director</p>
<p>in the presence of:</p>	
<p>Witness's Signature:</p>	
<p>Witness's Full Name (Please Print):</p>	<p>Lancy Nalinakshan</p>
<p>Witness's Address:</p>	<p>5 Pioneer Garden Renfrew PA4 8ZH</p>
<p>Witness's Occupation:</p>	<p>Retail Manager</p>

<p>EXECUTED (but not delivered until the date hereof) as a DEED by for LENDFLO LIMITED:-</p>	
<p>Rémi Tuyaerts</p>	

Name of Director	Signature of Director
in the presence of:	
Witness's Signature:	
Witness's Full Name (Please Print):	Stefanie Lobnig
Witness's Address:	1, Yeoman Street, SE85DP London
Witness's Occupation:	Head of Business Development