

THE HIGH COURT OF IRELAND

COMMERCIAL

IN THE MATTER OF

Halifax Assurance Ireland Limited

AND IN THE MATTER OF

St Andrew's Life Assurance plc

AND IN THE MATTER OF

THE ASSURANCE COMPANIES ACT 1909,
THE INSURANCE ACT 1989 AND

THE EUROPEAN COMMUNITIES (LIFE ASSURANCE) FRAMEWORK REGULATIONS 1994 (AS AMENDED)

AND

IN THE MATTER OF

Halifax Insurance Ireland Limited

AND IN THE MATTER OF

St Andrew's Insurance plc

AND IN THE MATTER OF

THE ASSURANCE COMPANIES ACT 1909,
THE INSURANCE ACT 1989 AND

THE EUROPEAN COMMUNITIES (NON - LIFE INSURANCE) FRAMEWORK REGULATIONS 1994 (AS AMENDED)

TAKE NOTICE that Petitions have been presented to the High Court of Ireland seeking the sanction by the Court under Section 13 of the Assurance Companies Act 1909 (Ireland) of schemes providing for

- (i) the transfer to St Andrew's Life Assurance plc (**SALA**) of all the rights, powers, liabilities and obligations of Halifax Assurance Ireland Limited (**HAIL**) under the policies of life assurance issued by HAIL, together with other ancillary reliefs (the **Life Scheme**), and
- (ii) the transfer to St Andrew's Insurance plc (**STAI**) of all the rights, powers, liabilities and obligations of Halifax Insurance Ireland Limited (**HIIL**) under the policies of non-life assurance issued by HIIL, together with other ancillary reliefs (the **Non-Life Scheme**) (each a **Scheme**).

The Petitions, the Schemes, the Actuaries' Reports therein (including the Reports by an Independent Actuary on each Scheme) and the information pack (referred to below) for each Scheme may be inspected by Policyholders and Shareholders online at www.halifax.co.uk/ppipolicytransfer or www.bankofscotland.co.uk/ppipolicytransfer and (between the hours of 9.30 a.m. and 5 p.m. (local time)) from 16th July 2012 until 5th October 2012 at the offices of each of HAIL/HIIL at Dromore House, East Park, Shannon, Co. Clare, Ireland and SALA/STAI at 33 Old Broad Street, London, EC2N 1HZ. Supplemental Independent Actuaries' Reports will be available from these sources from 1 September 2012.

The Petitions are to be heard simultaneously on 11th October 2012 at the hour of 11am at the Four Courts in the City of Dublin, Ireland. Any person who may be entitled to be heard may appear at the time of hearing in person or by Counsel or Solicitor.

Any person who intends to appear and any policyholder who objects to the Schemes but does not intend to appear at the hearing should give notice in writing of such intention or objection and the reasons therefore by

Friday, 5 October 2012 to: Halifax Insurance Ireland Limited/Halifax Assurance Ireland Limited, PO Box 534, Uxbridge, UB8 1WF, UK. Ref: PTS1

Any person wishing to make submissions at the hearing of the Petitions should file an affidavit setting out those submissions with the Court and serve a copy of that affidavit on A&L Goodbody Solicitors, 25-28 North Wall Quay, International Financial Services Centre, Dublin 1, Ireland, Ref: LM/NSH/01403331 by 5.00 p.m. on Friday 5 October 2012.

Copies of an information pack (which includes a statement of the nature and an abstract of the terms of each Scheme and a summary of the Independent Actuary's Reports on each of the Life and Non-Life Schemes) will be sent by post to all of the transferring policyholders of HAIL and HILL. Policyholders of STAI and SALA may request copies of the foregoing documents either in person or by post from Halifax Insurance Ireland Limited/Halifax Assurance Ireland Limited, Dromore House, East Park, Shannon, Co Clare, Ireland or SALA/STAI at 33 Old Broad Street, London, EC2N 1HZ. Ref: PTS1, or on free phone number +44 (0) 0800 121 8119.