

STATEMENT OF PROFESSIONAL STANDING

This statement of professional standing confirms

Fiona Elizabeth Garrett

FCA Reference Number: FEG01011

holds a qualification that is listed within the Appropriate Qualifications section of the FCA (Financial Conduct Authority) Handbook; complies with the FCA rules for Continuing Professional Development and FCA's Code of Conduct for Individuals.

You should check current FCA advice permissions in the FCA Register.

This SPS is valid for the period 20 July 2023 - 19 July 2024

Mark Heaton, Managing Director, Professional Education

The London Institute of Banking & Finance

Verification number: 106712

This SPS remains the property of the issuer and can be recalled at any time.

You can check this SPS in our Professional Services Register. Advisers can opt out of being included in this register.

Registered in England. Registered No. 13621269

The London Institute of Banking & Finance, 4-9 Burgate Lane, Canterbury, Kent, CT1 2XJ T +44 (0)1227 818609 E sps@libf.ac.uk W www.libf.ac.uk