

Dear Customer

HFL Realisations Limited (formerly House of Fraser Limited)
HF Stores Realisations Limited (formerly House of Fraser (Stores) Limited)
Jam B Realisations Limited (formerly James Beattie Limited)
(all in Administration) (together “the Companies”)

Thank you for your email.

Please be advised that on 10 August 2018, the Companies' business and assets, including the House of Fraser brand name, were sold to the Purchaser, being a number of subsidiaries within the Sports Direct Group of Companies. Please note that the current House of Fraser trading entity is a separate legal entity to the Companies in Administration. Consequently, the Companies in Administration are not responsible for the House of Fraser trading operations from the morning of 10 August 2018. The Companies in Administration cannot fulfil any of the orders that were outstanding at 10 August 2018 or provide any returns of goods or refunds in respect of undelivered goods or returned goods.

We have prepared the Frequently Asked Questions (FAQ) regarding gift cards / vouchers below, which should hopefully deal with your enquiry and the courses of action / next steps that you may wish to take.

1. I am an unsecured creditor – will I get a full refund?

The Joint Administrators will not be in a position to provide a full refund. Any claim will rank as an unsecured claim in the administration. Please refer to Q2 for further information on unsecured creditors.

Please be advised that at this stage it is too early to estimate the quantum of any distribution to unsecured creditors, however, **any dividend to unsecured creditors is very likely to be less than 1p in the pound** and would be paid once the asset position has been finalised and all creditor claims have been assessed, which is not anticipated to occur for a number of months.

For example, if your claim is £100 then the dividend distributed to you would likely be less than £1 and is anticipated to take several months to resolve this.

Due to the Companies being in Administration, strict insolvency legislation is being applied.

2. As an unsecured creditor, what courses of action are available for me to take?

In this instance, as an unsecured creditor of the Administration, you would be able to submit a claim form to the Administrators. Please see attached a claim form for HF Stores Realisations Limited (formerly House of Fraser (Stores) Limited) should you wish to submit a claim. Statement of Claim forms may be submitted to the Administrators by email to hofcreditors@uk.ey.com.

Please refer to FAQ 1 for information regarding the distribution to unsecured creditors.

3. I paid for the gift card / voucher by credit or debit card – can I get a refund?

If you made payment for the gift card by credit or debit card you may be able to make a claim for a refund with your merchant service provider used to pay for the gift card. You should contact your merchant service provider used to pay for the order, or the deposit on the order (for example credit card, debit card or other payment method e.g. PayPal) to determine whether you may be able to obtain a refund under Section 75 of the Consumer Credit Act 1974.

In the event that you are unable to obtain a refund from your merchant services provider, then you will be an unsecured creditor of the Companies. Please refer to FAQ 1 & 2 for the courses of action for unsecured creditors to take.

4. I have an unused gift card / voucher that is no longer useable – can I get a replacement?

We understand that the Purchaser accepted customer requests for replacement gift cards that were received by post during the period between 10 August 2018 and 31 October 2018.

However, if you did not return your gift card before 31 October 2018, we understand that the Purchaser will be issuing no further replacements. Please be advised that we will be unable to assist further on replacement gift cards / vouchers as this is entirely at the Purchaser's discretion. If you have been unable to obtain a replacement, then you will be an unsecured creditor of the Companies. Please refer to FAQ 1, 2 or 3 for the courses of action for unsecured creditors to take.

5. I sent an unused gift card / voucher to the Purchaser but have not yet received a replacement – when will I get this?

If you returned your gift card during the period between 10 August 2018 and 31 October 2018, we understand that requests for replacements were being accepted by the Purchaser by post. Accordingly, please contact the Purchaser in order to understand the position of your gift card / voucher. Contact details for the Purchaser are as follows:

<https://www.houseoffraser.co.uk/customer-services/contact-us>
(customerservice@houseoffraser.co.uk).

Please be advised that we will be unable to assist further on replacement gift cards / vouchers as this is entirely at the Purchaser's discretion. If you have been unable to obtain a replacement, please refer to FAQ 1, 2 or 3 for the courses of action for unsecured creditors to take.

6. I received the gift card / voucher as a refund from House of Fraser or as a present – can I get a refund?

If your gift card was received as a result of a refund from House of Fraser or as a present and you have been unable to receive a replacement from the Purchaser, then you will be an unsecured creditor of the Companies. Please refer to FAQ 1, 2 or 3 for the courses of action for unsecured creditors to take.

Yours faithfully



House of Fraser Administrations | Restructuring

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Craig Anthony Lewis is licensed in the United Kingdom to act as an insolvency practitioner by The Institute of Chartered Accountants in England and Wales, Alan Michael Hudson is licensed in the United Kingdom to act as an insolvency practitioner by The Association of Chartered Certified Accountants and Colin Peter Dempster and Robert Hunter Kelly are licensed in the United Kingdom to act as insolvency practitioners by The Institute of Chartered Accountants of Scotland.

The affairs, business and property of the Companies are being managed by the Joint Administrators, A M Hudson, R H Kelly, C P Dempster and C A Lewis who act as agents of the Companies only and without personal liability.

The Joint Administrators may act as data controllers of personal data as defined by the General Data Protection Regulation 2016/679, depending upon the specific processing activities undertaken. Ernst & Young LLP and/or the Company may act as a data processor on the instructions of the Joint Administrators. Personal data will be kept secure and processed only for matters relating to the Joint Administrator's appointment. The Office Holder Data Privacy Notice can be found at www.ey.com/uk/officeholderprivacy.