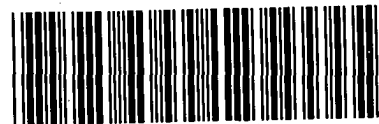


ACCEPTED CAR CREDIT LIMITED
(Company Number 4417055)

ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2013

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ACCEPTED CAR CREDIT LIMITED
(Company Number 4417055)

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ACCEPTED CAR CREDIT LIMITED
(Company Number 4417055)

DIRECTORS' REPORT

Accepted Car Credit Limited (the company) is a wholly-owned subsidiary of Provident Financial plc which, together with its subsidiaries, forms the Provident Financial group (the group). Provident Financial plc is a public limited company, listed on the London Stock Exchange.

Principal activities and review of business

The company is dormant and did not trade during the year or subsequent to the year-end.

Dividends

The directors do not recommend the payment of a dividend (2012: £nil).

Directors

The directors of the company during the year ended 31 December 2013, both of whom were directors for the whole of the year then ended and up to the date of signing of this report, were:

K J Mullen Chairman
E G Versluys

Principal risks and uncertainties and financial risk management

The company participates in the group-wide risk management framework of Provident Financial plc which incorporates financial risk management. Details of the group's risk management framework together with the group's principal risks and uncertainties are set out in the annual report of Provident Financial plc which is publicly available.

Key performance indicators (KPIs)

Given the straightforward nature of the business, the company's directors are of the opinion that an analysis using KPIs is not necessary for an understanding of the development, performance or position of the business.

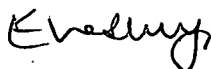
Exemption from preparing a strategic report

The company has taken advantage of the exemption for small companies from preparing a strategic report.

Auditor information

The directors of the company have taken advantage of the exemption from audit conferred by section 480 of the Companies Act 2006.

BY ORDER OF THE BOARD



E G Versluys
Director
Bradford
28 August 2014

ACCEPTED CAR CREDIT LIMITED
(Company Number 4417055)

STATEMENT OF DIRECTORS' RESPONSIBILITIES

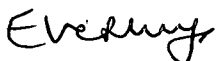
The directors are responsible for preparing the directors' report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with International Financial Reporting Standards (IFRS) as adopted by the European Union. Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, International Accounting Standard 1 requires that directors:

- properly select and apply accounting policies;
- present information, including accounting policies, in a manner that provides relevant, reliable comparable and understandable information;
- provide additional disclosures when compliance with the specific requirements in IFRSs are insufficient to enable users to understand the impact of particular transactions, other events and conditions on the entity's financial position and financial performance; and
- make an assessment of the company's ability to continue as a going concern.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BY ORDER OF THE BOARD



E G Versluys
Director
Bradford
28 August 2014

ACCEPTED CAR CREDIT LIMITED
(Company Number 4417055)

BALANCE SHEET

As at 31 December	Note	2013 £	2012 £
ASSETS			
Current assets			
Financial assets:			
- trade and other receivables	3	2	2
NET ASSETS		2	2
 SHAREHOLDERS' EQUITY			
Share capital	4	2	2
TOTAL SHAREHOLDERS' EQUITY		2	2

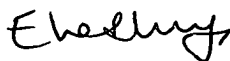
The company is entitled to exemption from audit under section 480 of the Companies Act 2006 for the year ended 31 December 2013.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2013 in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- a) ensuring that the company keeps accounting records which comply with sections 386 and 387 of the Companies Act 2006; and
- b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of section 393 and which comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements were approved by the board of directors on 28 August 2014 and were signed on its behalf by:



E G Versluys
 Director
 28 August 2014

ACCEPTED CAR CREDIT LIMITED
(Company Number 4417055)

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

	Share capital	Total
	£	£
At 1 January 2012	2	2
Profit and total comprehensive income for the year	-	-
At 31 December 2012	2	2
At 1 January 2013	2	2
Profit and total comprehensive income for the year	-	-
At 31 December 2013	2	2

STATEMENT OF CASH FLOWS

The company has held no cash or equivalents in 2013 or 2012. A statement of cash flows is therefore not presented.

ACCEPTED CAR CREDIT LIMITED
(Company Number 4417055)

STATEMENT OF ACCOUNTING POLICIES

General information

The company's immediate parent undertaking is Yes Car Credit Limited. The ultimate parent undertaking and controlling party is Provident Financial plc, a company incorporated in England. Copies of that company's consolidated financial statements can be obtained from the Company Secretary, Provident Financial plc, No.1 Godwin Street, Bradford, West Yorkshire, BD1 2SU.

Basis of preparation

The financial statements are prepared in accordance with International Financial Reporting Standards (IFRS) adopted for use in the European Union (EU), International Financial Reporting Interpretations Committee (IFRIC) interpretations and the Companies Act 2006 applicable to companies reporting under IFRS.

The financial statements have been prepared on a going concern basis under the historical cost convention. In preparing the financial statements, the directors are required to use certain critical accounting estimates and are required to exercise judgement in the application of the company's accounting policies.

The company's accounting policies are chosen by the directors to ensure that the financial statements present a true and fair view.

Principal accounting policies

The company's principal accounting policies under IFRS have been consistently applied to all the years presented unless otherwise stated.

There are no IFRS or IFRIC interpretations that are effective for the first time for the financial year beginning on or after 1 January 2013 that would be expected to have a material impact on the company.

There are no other IFRS or IFRIC interpretations that are not yet effective that would be expected to have a material impact on the company.

ACCEPTED CAR CREDIT LIMITED
(Company Number 4417055)

NOTES TO THE FINANCIAL STATEMENTS

1. Employee information

The company has no employees (2012: no employees).

2. Directors' emoluments

The emoluments of the directors are paid by the ultimate parent company, Provident Financial plc, which makes no recharge to the company (2012: no recharge). The directors of the company are also directors of a number of subsidiary companies and it is not possible to make an accurate apportionment of their services in relation to the company.

3. Trade and other receivables

	2013	2012
	£	£
Amounts receivable from ultimate parent undertaking	2	2

Amounts receivable from the ultimate parent undertaking are unsecured, have no fixed date of repayment and do not accrue interest.

4. Share capital

	2013	2012
	Number	Number
	£	£
Authorised - ordinary shares of £1 each	2	2
Allotted, called-up and fully paid - ordinary shares of £1 each	2	2

5. Related party transactions

There have been no transactions with related parties in the current or prior years. The outstanding balances in respect of historical intra-group transactions are as follows:

	2013	2012
	£	£
Amounts receivable from Provident Financial plc	2	2

6. Parent undertaking and controlling party

The company's immediate parent undertaking is Yes Car Credit Limited. The ultimate parent undertaking and controlling party is Provident Financial plc, a company incorporated in England. Copies of that company's consolidated financial statements can be obtained from the Company Secretary, Provident Financial plc, No.1 Godwin Street, Bradford, West Yorkshire, BD1 2SU.