



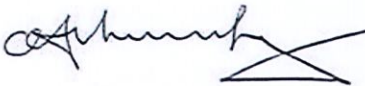
CLIENT MONEY PROTECTION CERTIFICATE

Subject to the below named agent being licensed by Rent Smart Wales, this certificate confirms Client Money Protection is in place for the specified period shown below.

Agent name: Cartref Mortgages Ltd

Certificate period: From: 11th December 2021 to 10th December 2022
Both days inclusive Greenwich Mean Time

Name: Oliver Wharmby

Signed: 

For and on behalf of: Mint Insurance Brokers Limited

Date: 10 January 2022

Mint Insurance Brokers Limited is registered in England and Wales, Company Registration Number: 8397693.
Registered office: 4th Floor, 4 Tabernacle Street, London, EC2A 4LU.

"Mint" is a trading name of Mint Insurance Brokers Limited (FCA Registration No: 708710) which is an Appointed Representative of James Hallam Limited (FCA Registration No: 134435) which is authorised and regulated by the Financial Conduct Authority.

Coverholder at 