

## SCHEDULE 2

### PROPERTY, RIGHTS AND LIABILITIES OF BRADFORD & BINGLEY TRANSFERRED TO ABBEY

4. All contracts, agreements and other arrangements of Bradford & Bingley or a relevant undertaking which relate mainly to—

- (a) the retail deposit business of Bradford & Bingley; or
- (b) any property, rights or liabilities transferred to Abbey by article 16(1)(b) or (d), but excluding any contract of employment,

but excluding any qualifying financial contract within the meaning of article 24(4).