



The Value of Education

Foundations for the future

Global Report

INTERNAL/INTERNE

HSBC 



Foreword



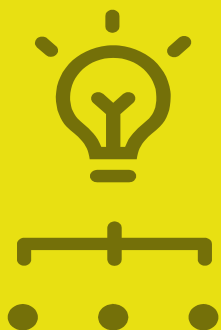
Education
comes first



Building careers



Practical steps



Key findings



The reality
of funding



Going global



The research

Foreword

Education helps to build successful futures and it is important that children make the most of the opportunities available to them. At HSBC, we help parents plan ahead so that their children can fulfil their potential and ensure their ambitions turn into reality.

I am delighted to introduce the third report in The Value of Education series, a global consumer research study commissioned by HSBC. *Foundations for the future* examines parents' hopes and ambitions, as well as their attitudes towards funding education.

The report reveals that parents have high expectations for their children's higher education and future careers, and that they take on most of the funding responsibility. It is therefore important for parents to be realistic about the costs associated with these high ambitions, and to plan early to make sure they are well placed to support their children's studies without compromising any of their own long-term financial goals.

I hope the insights in this report will help parents appreciate the long-term impact of their decisions and put practical measures in place to ensure their children have a prosperous future.

Charlie Nunn
Group Head of Wealth Management, HSBC



Key findings

49%

of parents think that funding their child's education is more important than contributing to their own retirement savings



32%

of parents say that their child's education is the financial commitment they would be least likely to sacrifice, if they had to cut back on their financial outgoings



86%

of parents are funding their child's education



78%

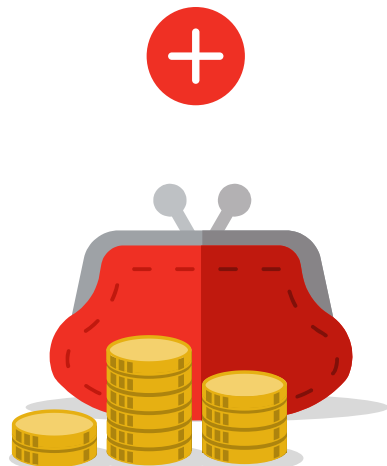
of parents are funding their child's education from day-to-day income



Key findings

60%

of parents would be willing to get into debt to fund their child's university or college education



78%

of parents have a preferred occupation in mind for their child. Income-earning potential (35%) and job security (34%) are the top reasons driving their preference



35%

of parents would consider sending their child to university abroad



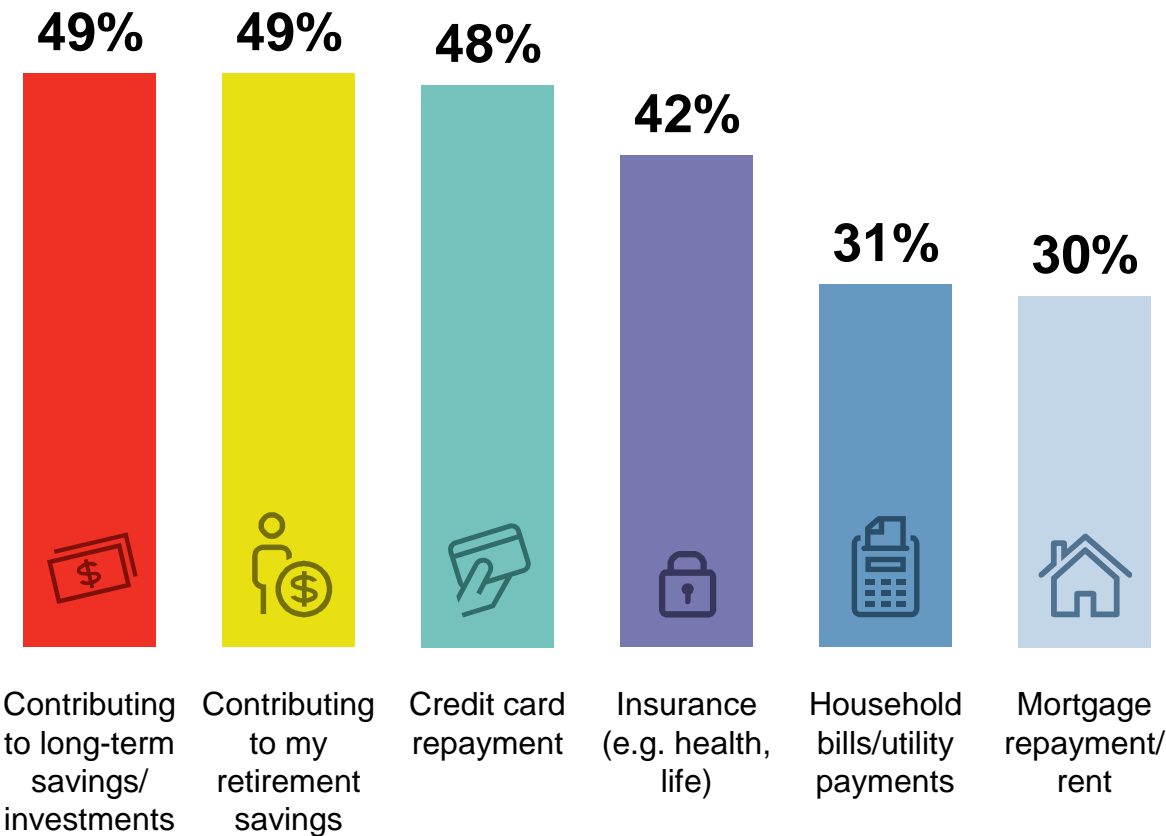
Education comes first

While many parents find paying for their child's education difficult, it takes priority over their other financial responsibilities, and many would be least likely to sacrifice funding it, if they had to cut back on their expenses.



Many parents think that funding their child’s education is more important than their other financial commitments

Q. To what extent do you think each of these financial commitments is more or less important than contributing to funding your child’s education? A. A lot less or a little less important (Base: All parents)



Balancing financial commitments

Funding their child's education is one of several financial commitments that parents have. Many parents around the world think that funding their child's education is more important than:

- Contributing to their own retirement savings **49%**
- Contributing to long term savings/investments **49%**
- Repaying credit card bill **48%**

The countries where parents are most likely to put funding their child's education ahead of contributing towards their retirement savings are:

- France **70%**
- China **61%**
- Egypt **59%**

and least likely in:

- Indonesia **35%**
- USA **37%**
- Malaysia **38%**

Three in 10 (**30%**) parents also believe that paying the mortgage or rent is less important than funding their child's education, while **31%** think that paying the household bills is less important.

The highest proportions of parents who think that funding their child's education is more important than paying the mortgage or rent are in:

- Egypt **59%**
- China **55%**
- Taiwan **43%**

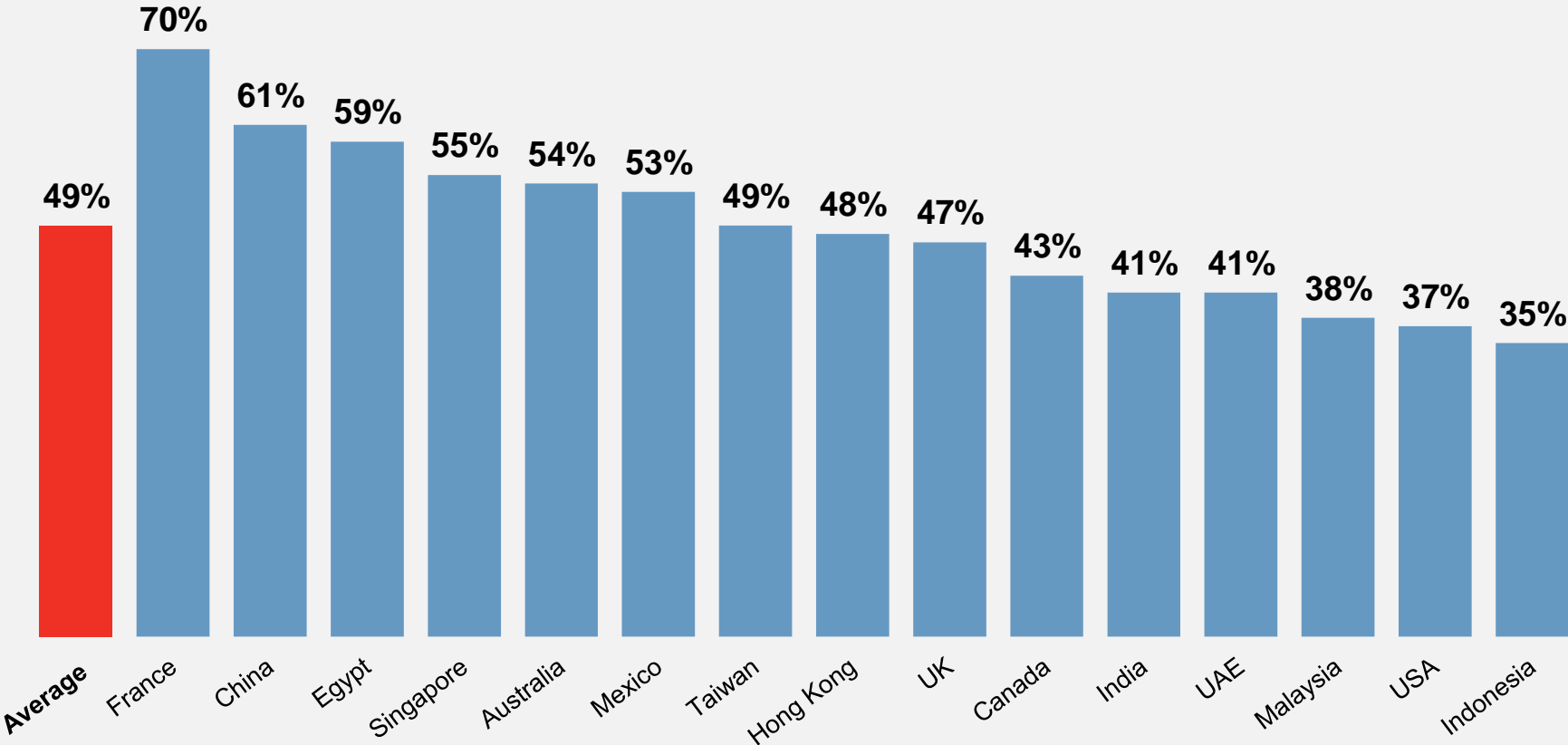
and the lowest proportions are in:

- UK **10%**
- Australia **13%**
- USA **14%**
- Canada **14%**





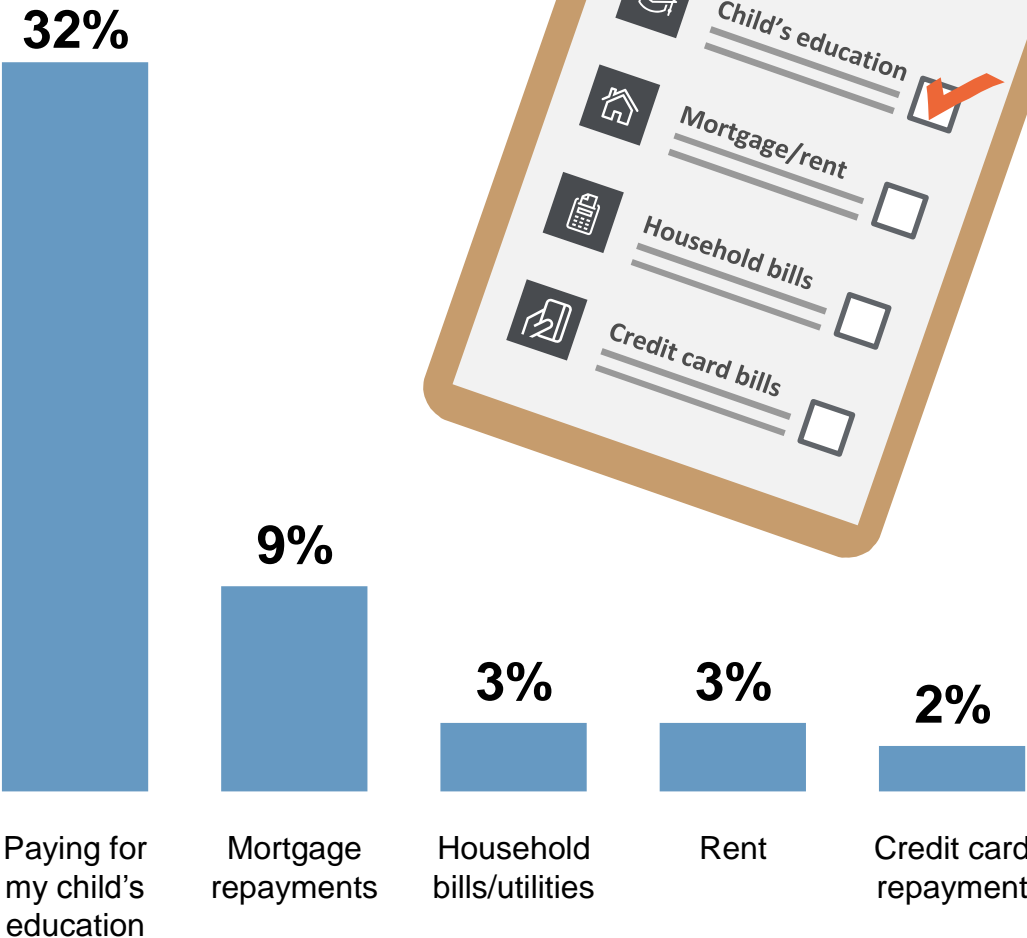
Parents in France are the most likely to believe that contributing to their own retirement savings is less important than funding their child’s education



Q. To what extent do you think each of these financial commitments is more or less important than contributing to funding your child’s education? A. A lot less or a little less important
(Base: All parents)

Parents are least likely to sacrifice paying for their child’s education, if they had to cut back on their financial outgoings

Q. If you had to cut back on your financial outgoings, which one of the following would you be the least likely to sacrifice? A. Paying for my child's education, mortgage repayments, household bills/utilities, rent and/or credit card repayments (Base: Parents with financial outgoings)



Financial outgoings, where to cut back?

Parents would be more likely to sacrifice paying the mortgage than their children's education, if they had to cut back on one of their financial outgoings. Almost a third (**32%**) say that their child's education is the financial commitment they would be the least likely to sacrifice. In contrast, less than one in 10 (**9%**) would not sacrifice their mortgage repayments.

Parents in Asia are the least likely to sacrifice funding their child's education if they had to cut back on their expenses, particularly in:

- China **59%**
- Indonesia **52%**
- Hong Kong **50%**

while the parents most likely to sacrifice funding their child's education are in:

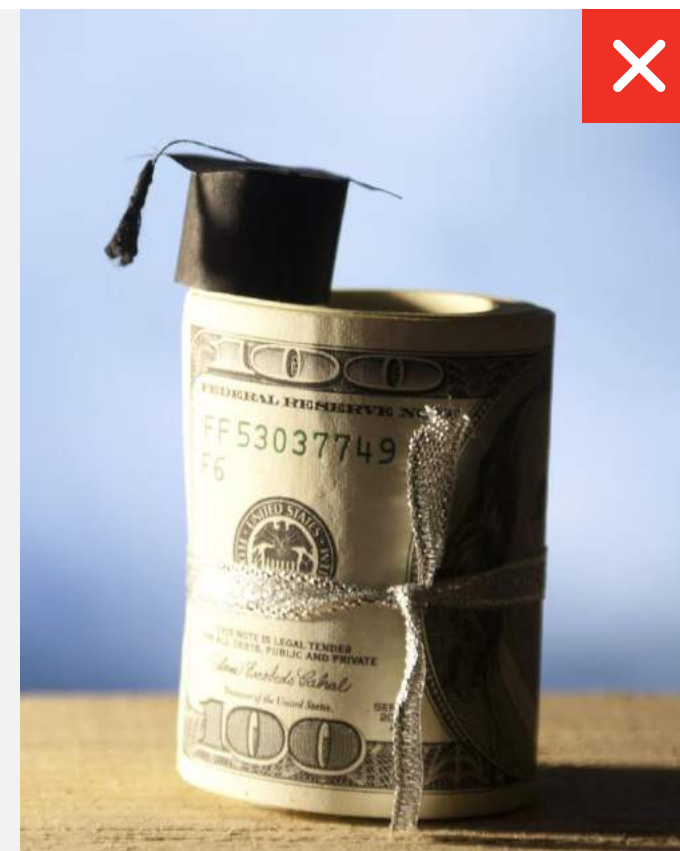
- Egypt **9%**
- UK **12%**

Parents' higher education ambitions for their child

Almost all (**97%**) parents would consider a university education for their child, and are nearly as likely to consider postgraduate studies (**88%**) for their child as they are to consider an undergraduate education (**95%**).

Parents are most likely to consider a postgraduate education for their child in the following countries:

- Malaysia **96%**
- Indonesia **94%**
- India **93%**

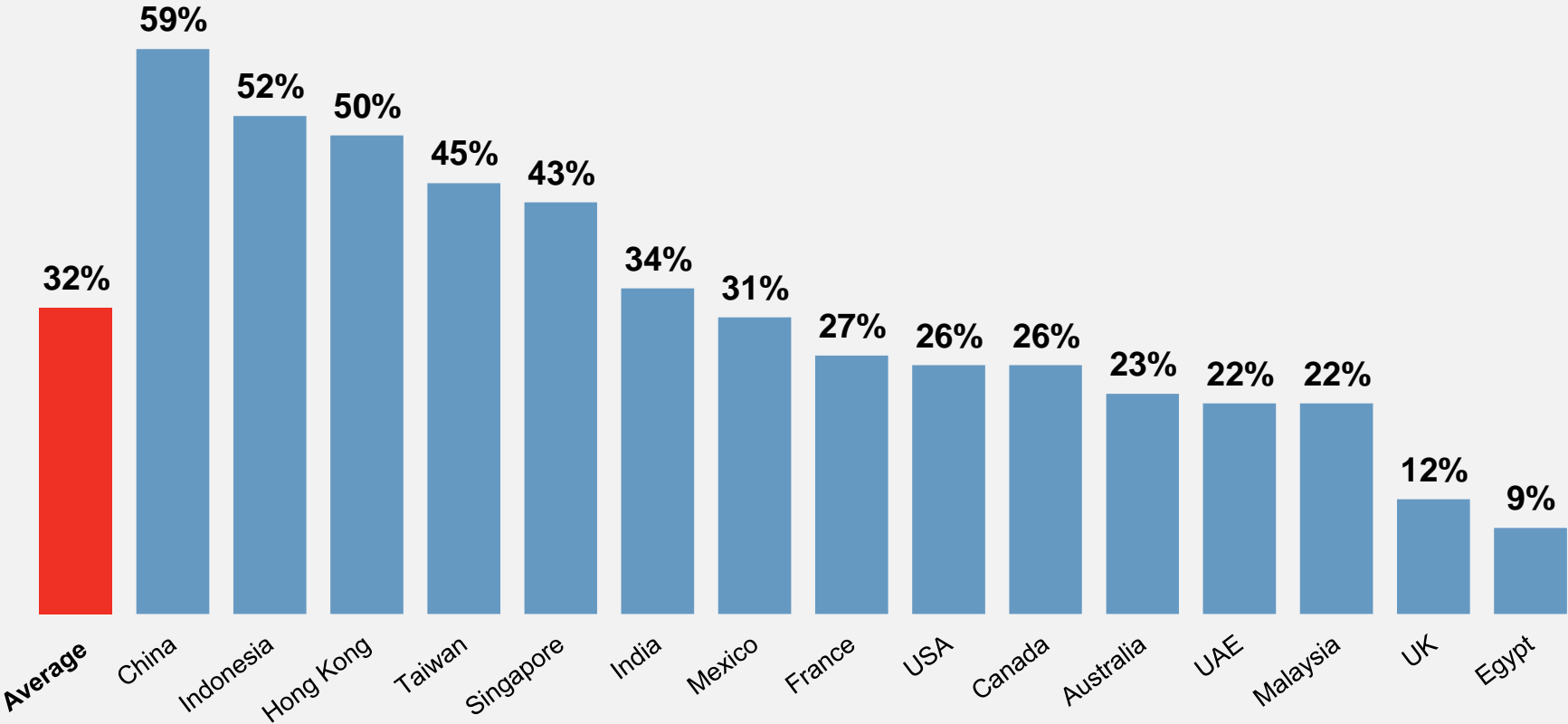


and are least likely in:

- Egypt **76%**
- France **82%**
- Canada **84%**
- Hong Kong **84%**



Parents in China are the least likely to sacrifice paying for their child's education, if they had to cut back on their financial outgoings

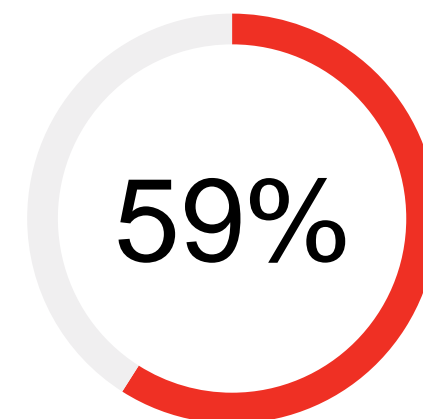


Q. If you had to cut back on your financial outgoings, which one of the following would you be the least likely to sacrifice? A. Paying for my child's education (Base: Parents with financial outgoings)

The majority of parents say that paying for their child's education makes it more difficult to keep up with their other financial commitments



Q. To what extent does funding your child's education make it difficult to keep up with your other current financial commitments, or does it have no effect? A. Makes it much more or a little more difficult (Base: Parents who are currently funding any aspects of their child's education)



Funding needs will grow bigger

Education can be an expensive long-term commitment and the majority of parents (**59%**) say that funding their child's education makes it more difficult to keep up with their other financial commitments. Parents with a child at university or college (**67%**) are most likely to say this, compared to parents with a child at secondary school (**59%**) or parents with a child at primary school (**52%**).

The majority (**82%**) of parents with a child in primary education expect the amount they spend on their child's education will increase when their child goes to secondary school, while a similarly high proportion of parents (**81%**) with a child in secondary education expect their education spending to rise again should their child go to university or college.

Across the world, most parents (**82%**) expect their education spending to rise when their child goes to secondary school. Parents are most likely to expect this in:

- Egypt **92%**
- Indonesia **88%**
- India **87%**

while parents are most likely to expect to spend more on their child's education if their child goes to university or college in:

- UAE **98%**
- Egypt **95%**
- Indonesia **92%**
- Malaysia **92%**

Spending on higher education

Parents with a child at university or college spend **USD7,631** a year on average on their child's education.



The average annual amount spent is highest among parents in:

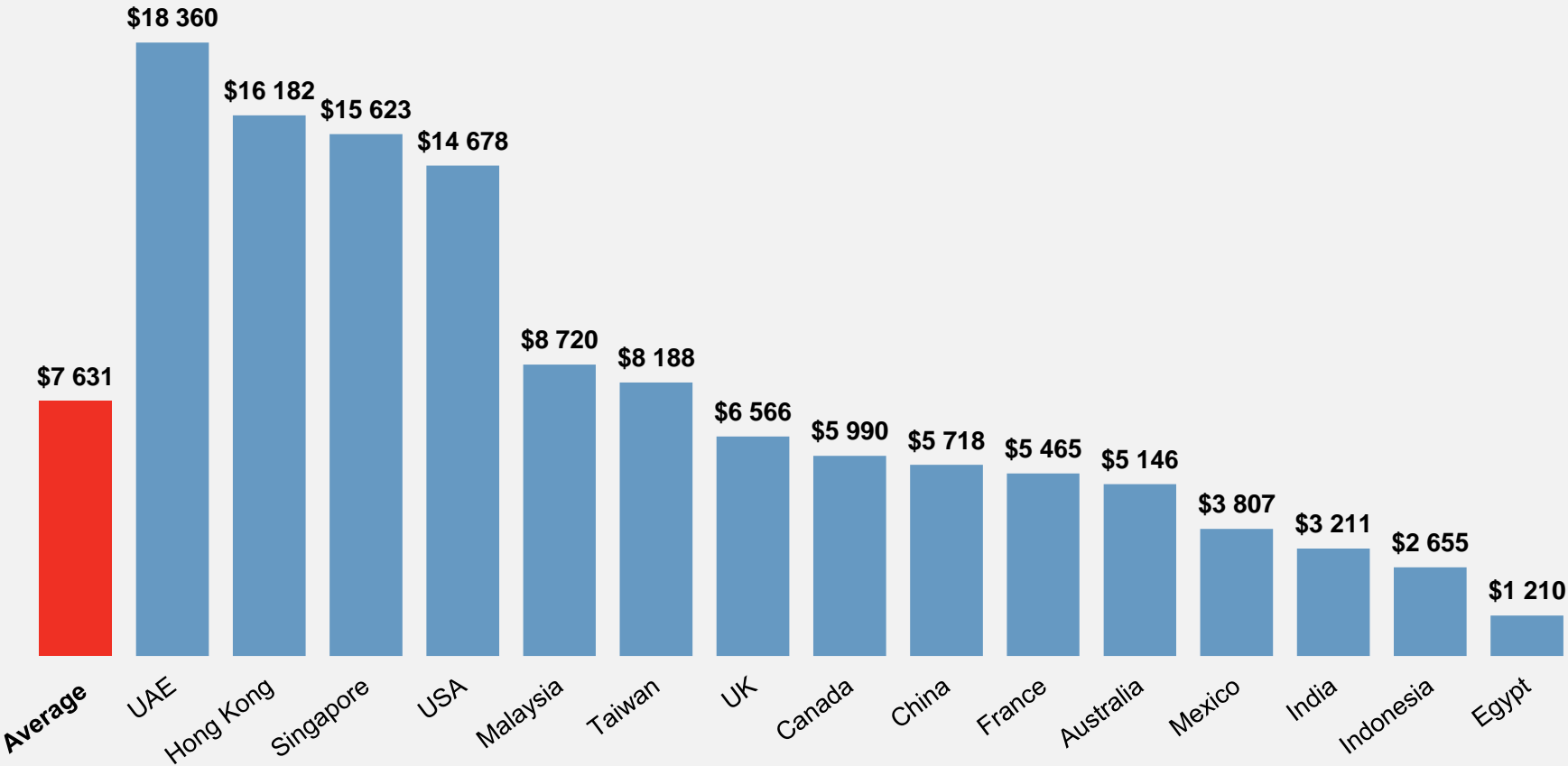
	USD
UAE	18,360
Hong Kong	16,180
Singapore	15,620

However, over a quarter (**27%**) of parents do not know how much they spend each year on their child's university or college education. Parents who are least likely to know are in:

- UK **48%**
- Australia **42%**
- France **40%**



Parents in the UAE spend the most on their child’s university or college education



Q. Approximately how much do you/your partner spend in total each year towards your child's university or college education? (Base: Average of parents with a child in university or college education who provided a value)

The reality of funding

Parents shoulder most of the financial responsibility when it comes to paying for their child's education, and while the majority fund it from their day-to-day income, many parents have saved towards it or would be willing to get into debt to fund their child's university or college education.

Parents shoulder the main financial responsibility: the vast majority contribute towards funding their child's education



Q. Who is currently funding any aspect of your child's education?
A. Me/my partner (Base: All parents)



Parents pick up the bill

Parents shoulder most of the financial responsibility, with the majority (**86%**) funding their child's education. Over four in five (**84%**) parents with a child at university or college are paying towards their education, as are the majority of parents with a child in primary (**88%**) or secondary education (**87%**).

Parents of university students are not only contributing to funding their study fees (**73%**) but also their:

- Technology devices, such as tablets or smartphones **74%**
- Technology bills, such as phone or internet **74%**
- Clothes **70%**

Parents can also expect their child to contribute to some extent to their own university costs.

One in eight (**13%**) are currently contributing towards at least one aspect, including:

- Educational books **9%**
- Local travel or transport **8%**
- Stationery **8%**

While nearly all (**97%**) parents expect to be the main contributor of funding should their child go to university, almost a third (**31%**) expect their child to contribute to funding their own university costs. In reality, only **13%** of children now at university help to fund their education.

The highest proportions of university students contributing to their own education costs are in:

- Canada **39%**
- USA **37%**
- Australia **22%**

and the lowest proportions are in:

- Egypt **<1%**
- India **1%**
- Hong Kong **4%**
- Singapore **5%**


[Read more](#)


Financial planning starts early

Most parents started making decisions about funding their child's education (how to fund it, how much it will cost and for how long they will fund it) at an early stage.

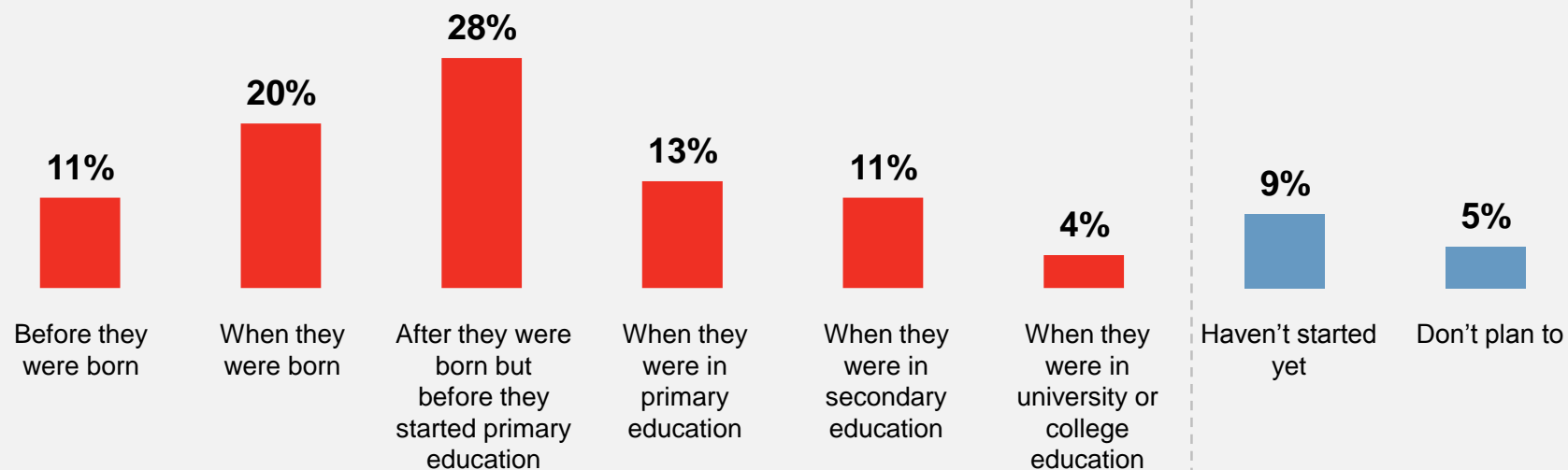
Over half (**58%**) of parents started planning how to fund their child's education before they started school, including one in 10 (**11%**) parents who made decisions about funding before their child was born, and a fifth (**20%**) when their child was born.

Parents who would consider a university education for their child are even more likely (**68%**) to start making financial decisions about their child's education before they reach primary school.

Nearly four in five (**79%**) younger parents aged 34 or under started making decisions about funding their child's education at an early stage, compared to just over half (**52%**) of parents aged 35 or over.



Most parents started making financial decisions about education early on in their child's life

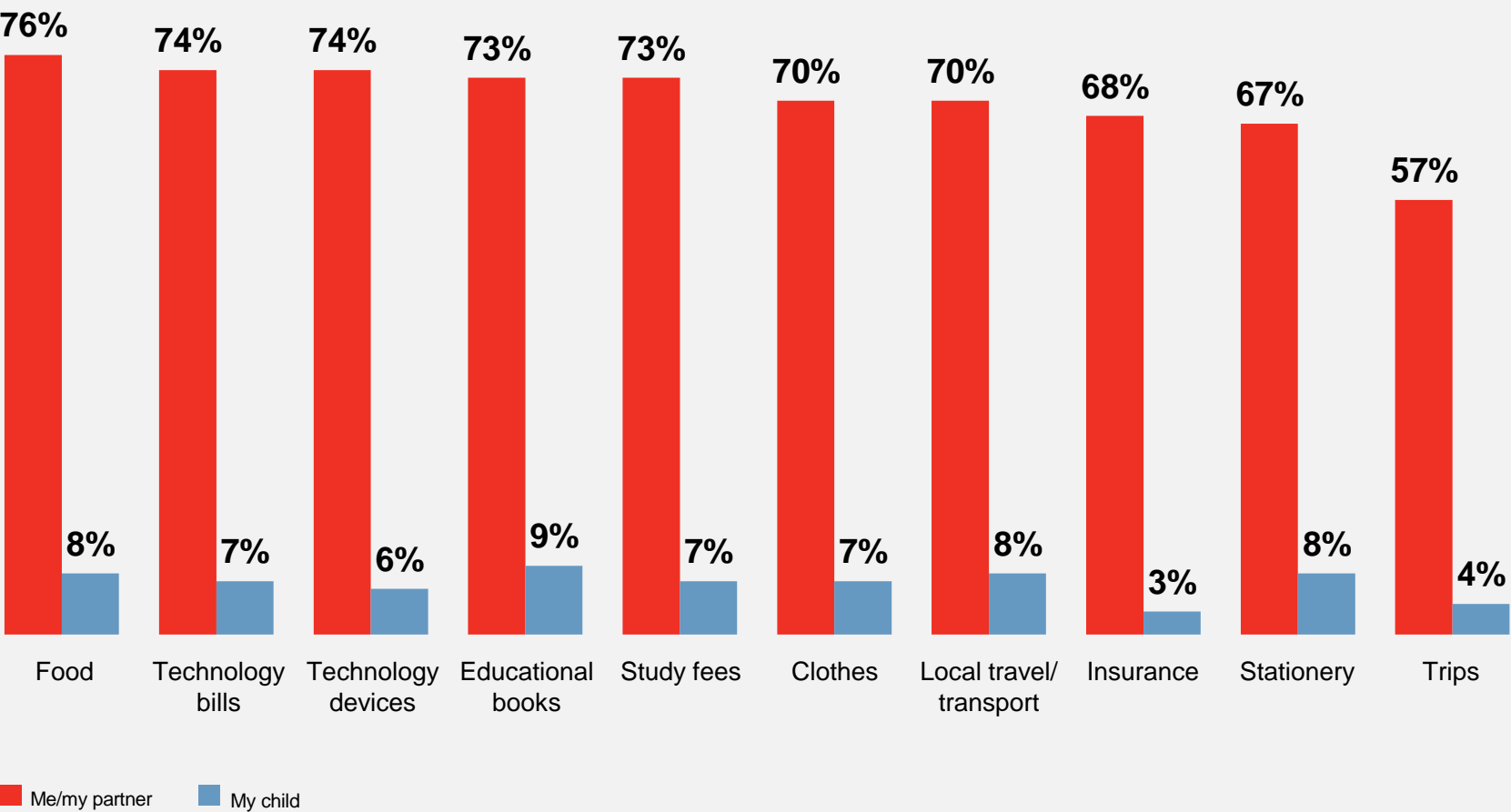


Q. When did you first start making decisions about funding your child's education? (Base: All parents)

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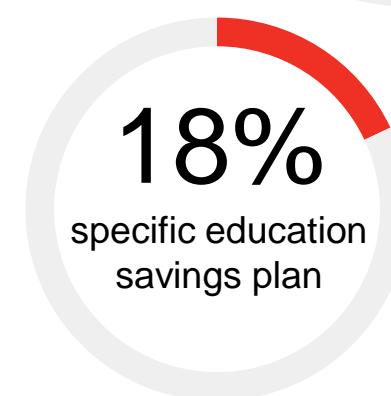
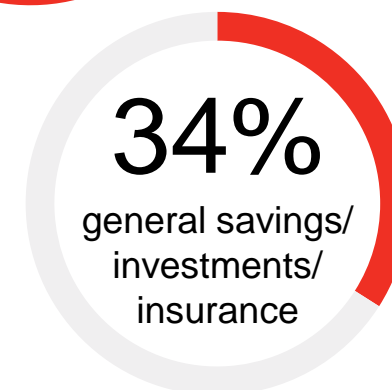
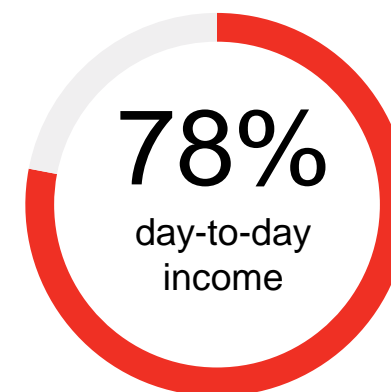


Parents fund most aspects of their child’s university or college education



Q. Which, if any, of the following aspects are you/they currently contributing towards funding? (Base: Parents with a child in university or college education and they and/or their child are currently funding any aspects of the child’s university/college education)

Most parents are funding their child's education from day-to-day income



Q. How are you/your partner funding your child's education? (Base: Parents who are currently funding any aspects of their child's education)



Ways of funding education

Most parents (**78%**) are funding their child's education from day-to-day income. Parents with a child at university or college are more likely to be funding education through general savings (**39%**) or a specific education savings plan (**23%**), than are parents with a child at primary (**31%** and **16%**) or secondary school (**30%** and **15%**).

Saving for the future

Two thirds of parents (**67%**) have paid into a savings account or fund specifically for their children's education, and these parents are also more likely to have started making financial decisions about their child's education before they reached primary school (**68%**).

In contrast, fewer than two fifths (**38%**) of parents who have never saved towards their children's education started making funding decisions before primary school.

The highest proportions of parents who have saved towards their child's education are in Asia:

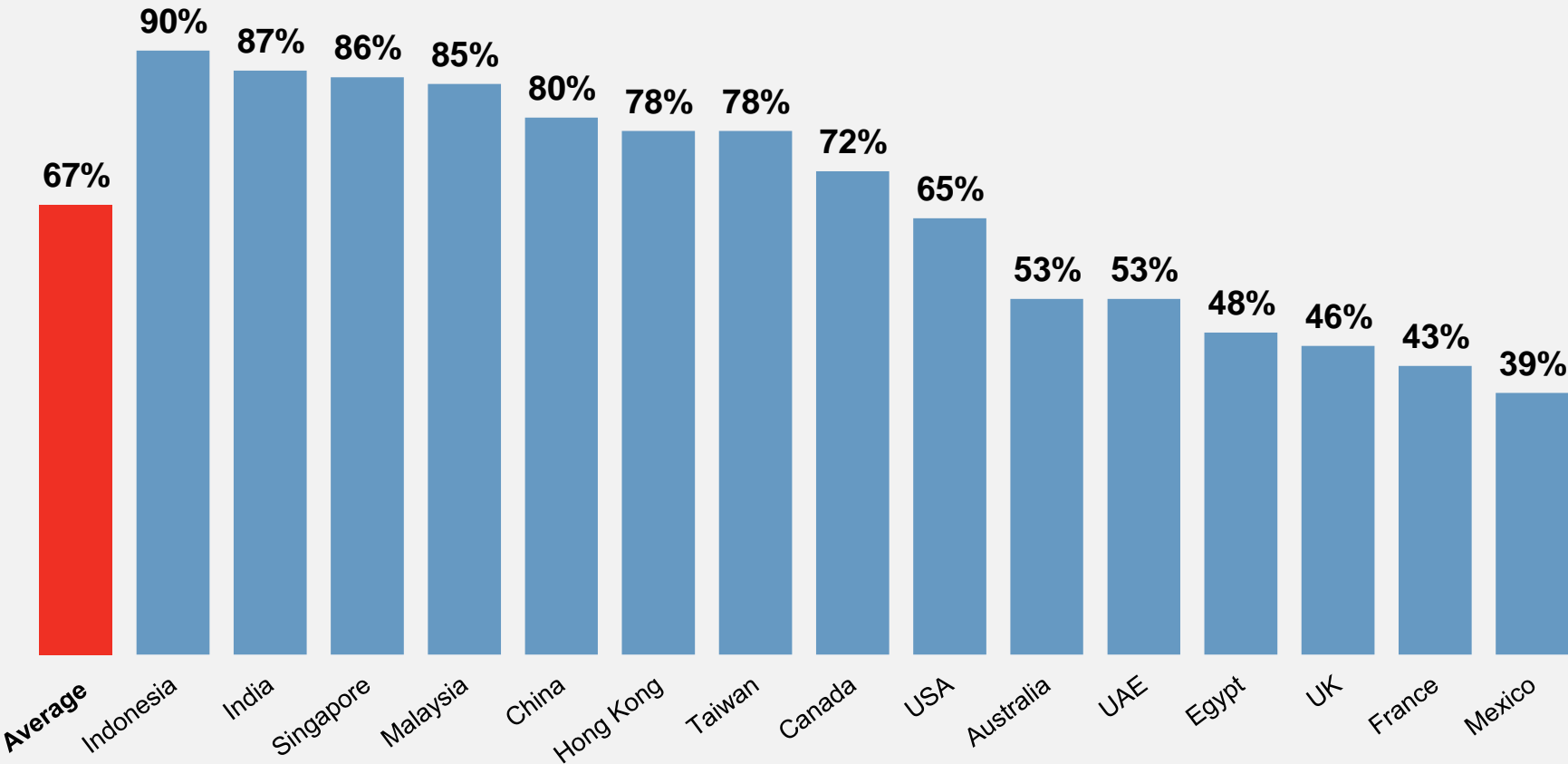
■ Indonesia	90%
■ India	87%
■ Singapore	86%

and the lowest proportions are in:

■ Mexico	39%
■ France	43%
■ UK	46%



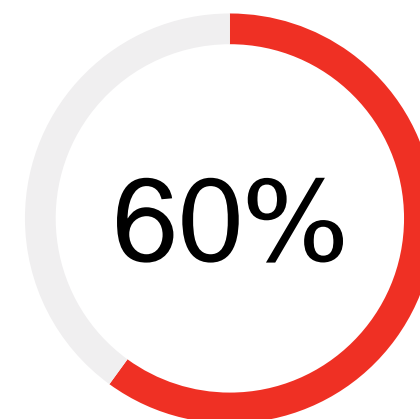
Two thirds of parents have saved towards their child’s education, with parents in Asia the most likely



Q. Have you ever paid into a savings account/fund specifically for your children’s education? A. Yes (Base: All parents)

The majority of parents would be willing to take on debt to fund their child's university or college education

Q. To what extent do you agree or disagree that you would be willing to get into debt to fund your child's university or college education?
A. Strongly agree or slightly agree
(Base: All parents)



Getting into debt

Three in five (**60%**) parents across the world would be willing to go into debt to support their child through university or college education. This rises to nearly two thirds (**66%**) among parents considering postgraduate studies abroad for their child.

The parents most likely to consider getting into debt to fund their child's university or college education are in:

- China **81%**
- Mexico **74%**
- India **71%**
- Hong Kong **67%**

and the least likely are in:

- UK **43%**
- Australia **44%**
- France **46%**

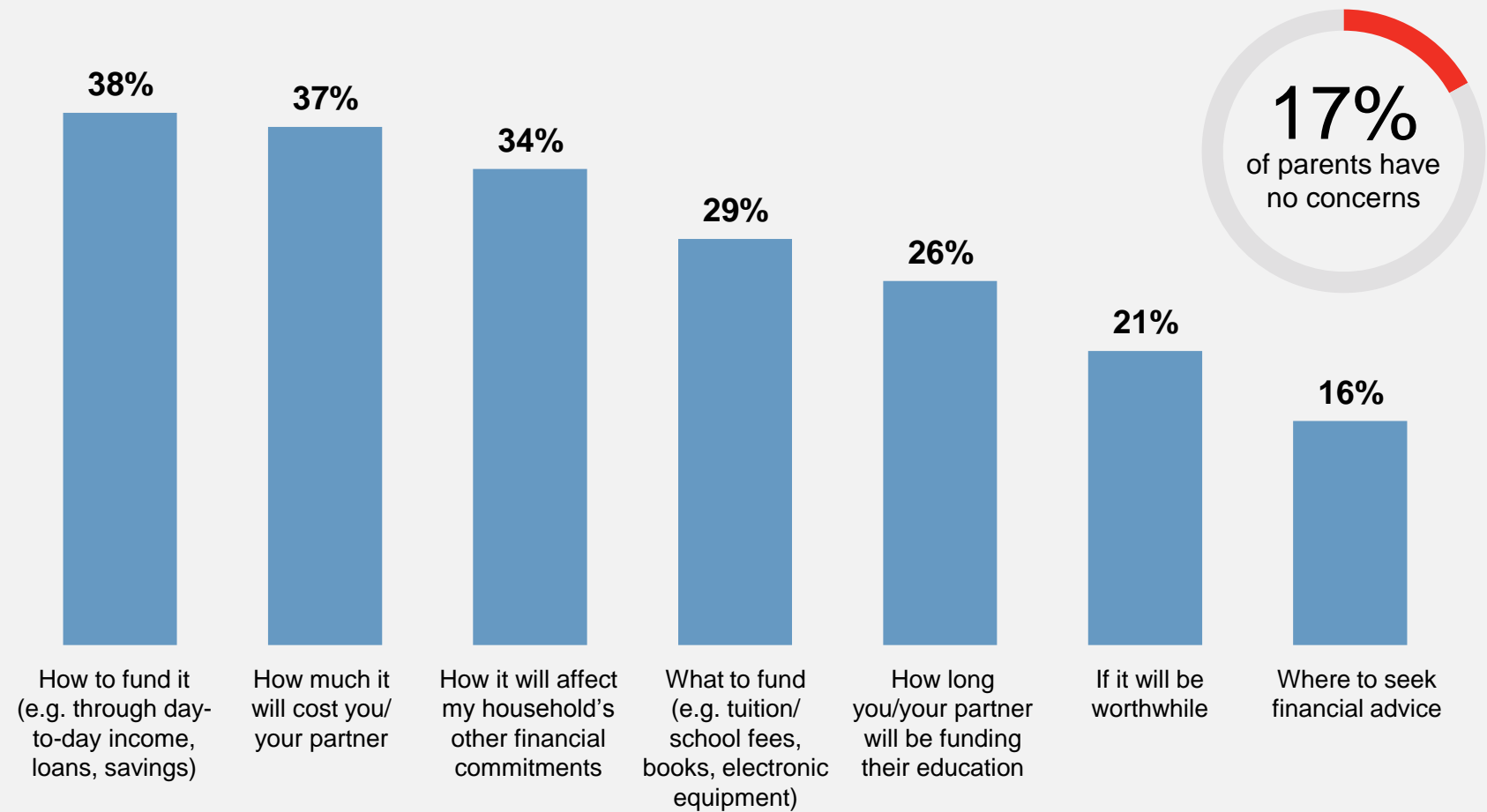
Funding the future can be daunting

Nearly two in five (**38%**) parents are concerned about how to fund their child's education (e.g. from day-to-day income, loans or savings) and a similar proportion (**37%**) are concerned about how much it will cost.

Other concerns parents have include how long they will need to fund it (**26%**) and if it will be worthwhile (**21%**).



Parents' main concerns about funding their child's education



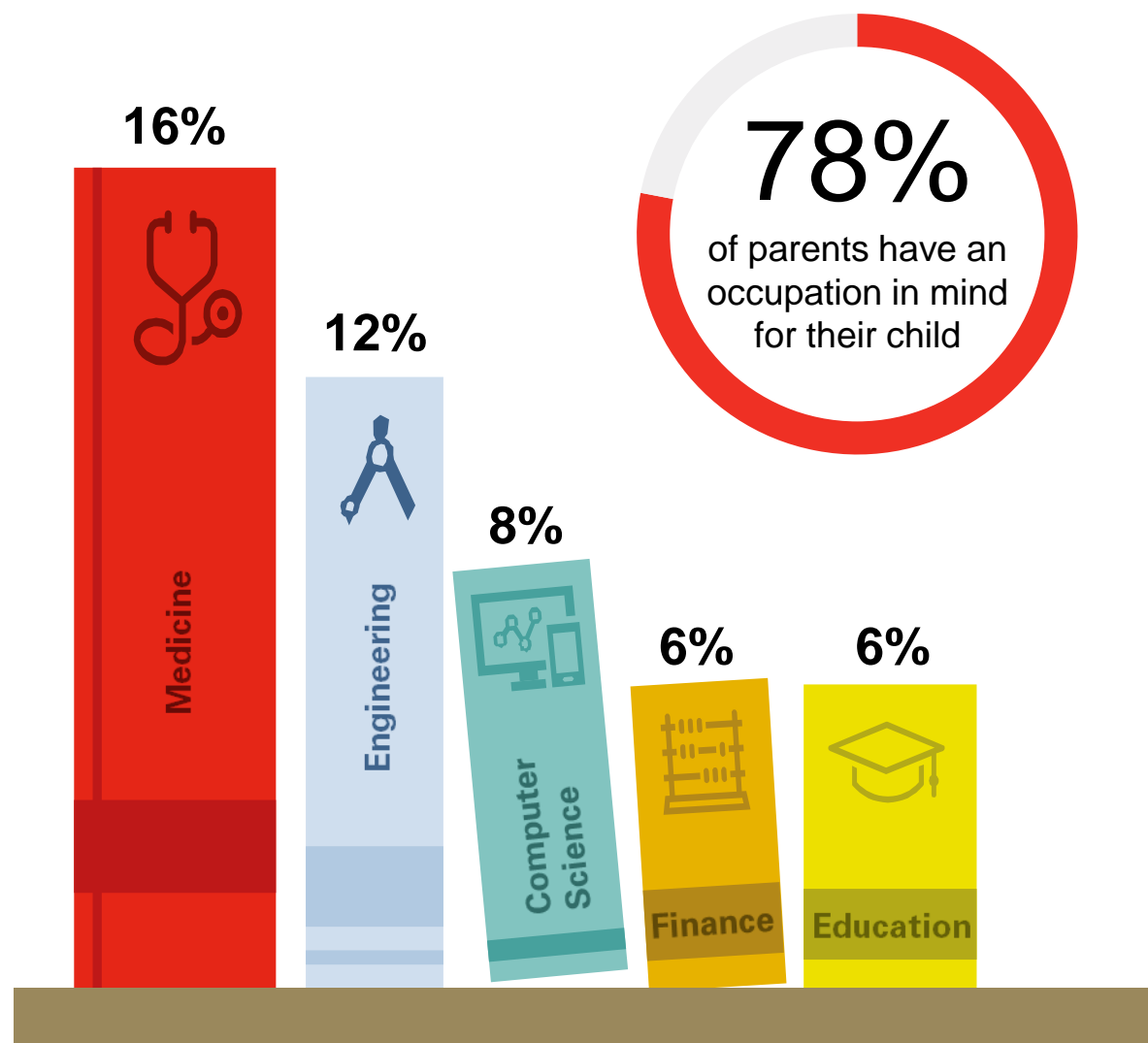
Q. Which, if any, of the following have been your main concerns about funding your child's education? (Base: All parents)

Building careers

Most parents have a preferred occupation for their child, with medicine being the most popular choice. Their preferences are mostly driven by the future income and job security an occupation can offer. When it comes to increasing their career opportunities, most parents think their child gaining work experience is the key.

The majority of parents have a preferred occupation for their child

Q. Which one, if any, of these occupations would you most like your child to go into? (Base: All parents)



Parents' career ambitions for their child

More than three quarters (**78%**) of parents have a preferred occupation in mind for their child, with the most popular being:

- Medicine **16%**
- Engineering **12%**
- Computer science **8%**
- Finance **6%**
- Education **6%**

The parents most likely to have a preferred occupation for their child are in:

- India **92%**
- Indonesia **91%**
- Egypt **91%**

while the parents least likely are in:

- France **55%**
- Canada **62%**
- Australia **63%**

Income and job security shape parents' choices

The top reasons why parents want their child to go into a specific occupation are income-earning potential (**35%**) and job security (**34%**).

Parents with a child at university or college have different reasons why they want their child to go into a particular occupation: because it is their child's ideal choice (**43%**) or because it suits their child's individual strengths (**39%**).

There are different priorities across the world: in the UK (**40%**) and France (**42%**), parents' preferences are more likely to be driven by the child's choice, while parents in Egypt (**52%**), Malaysia (**43%**) and Indonesia (**41%**) are more likely to be influenced by an occupation's perceived benefits to society.



[Read more](#) 

Unlocking future career opportunities

If they had not found employment in their chosen occupation within a year of completing university, almost two in five (**39%**) parents would advise their child to keep searching for employment in that occupation.

Some parents would advise their child to take an accredited training course (**36%**) to increase their workplace skills or to seek an internship and/or work placement (**33%**) to gain experience, even if it is unpaid. One in five parents (**20%**) would advise their child to go back to university to study a postgraduate degree.

The parents most likely to advise their child to go back to university to study a postgraduate degree are in:

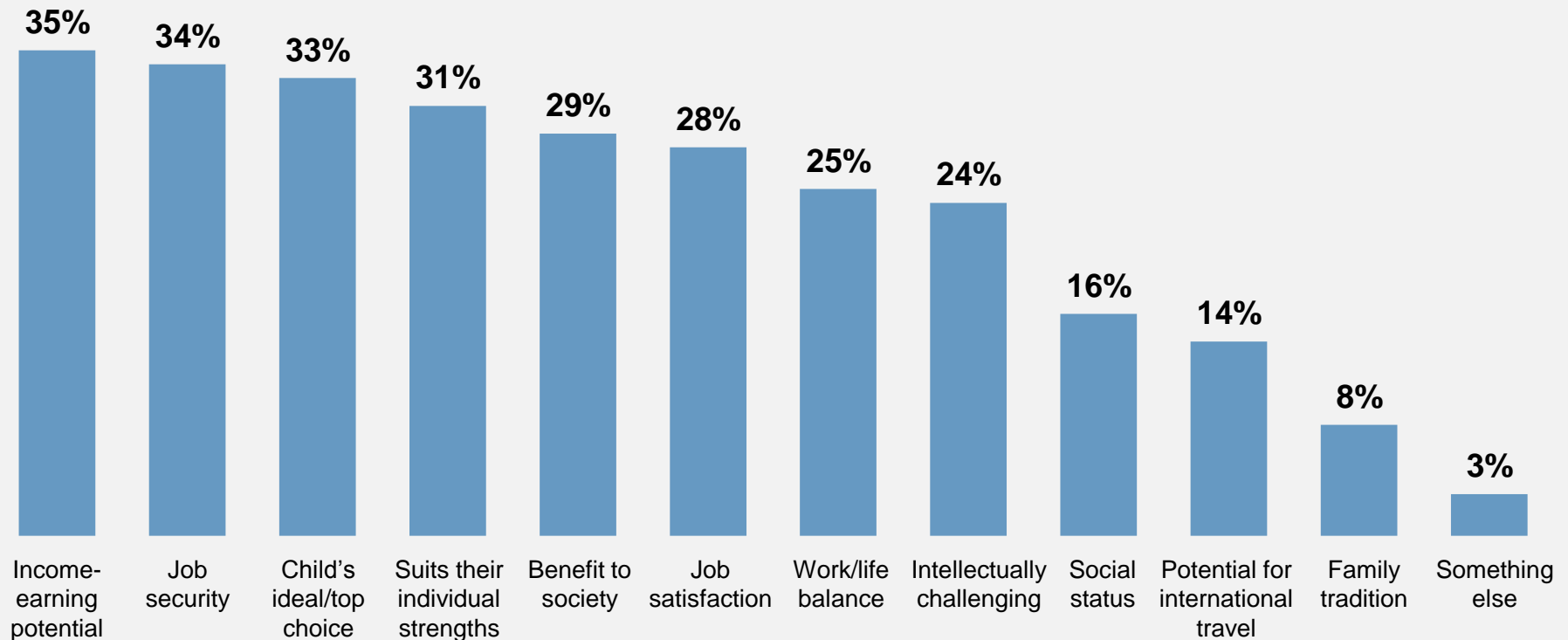
- Indonesia **33%**
- Egypt **31%**
- India **28%**

while the parents least likely to are in:

- Mexico **3%**
- France **12%**
- UK **14%**



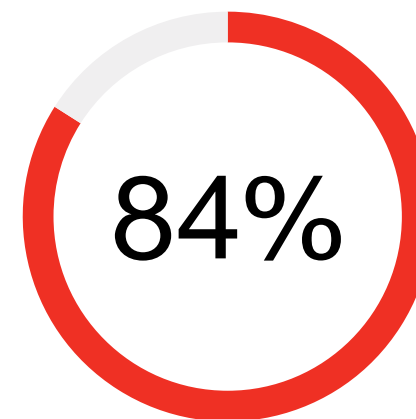
Income-earning potential is the top reason why parents want their child to go into a specific occupation



Q. Why do you want your child to go into this occupation? (Base: Parents with a preferred occupation for their child)

Most parents agree that gaining work experience will help unlock their child's career opportunities

Q. To what extent do you agree or disagree that gaining work experience specific to your child's chosen occupation would increase the chances of them getting full-time employment in their chosen occupation? A. Strongly agree or slightly agree (Base: All parents)



Parental advice to boost children's employability

The majority (**84%**) of parents agree that gaining work experience specific to their chosen occupation will increase their chances of finding full-time employment in that occupation. Knowing the right people or contacts (**79%**) is rated the second most important factor by parents.

Completing an undergraduate (**78%**) or postgraduate degree (**69%**) are also seen by parents as important keys to increasing their child's chances of finding full-time employment in their chosen career.

Parents around the world are divided as to whether completing an undergraduate or a postgraduate degree is more important in helping their child getting a full-time job in their chosen career.

The parents who think an undergraduate degree would help the most are in:

- Hong Kong **32%**
- Singapore **20%**
- Egypt **20%**

whereas a postgraduate degree is seen as more important in:

- Mexico **24%**
- UAE **22%**
- India **20%**

The path to financial responsibility

The vast majority (**93%**) of parents think that getting a full or part-time job is an important step in their child becoming financially independent.

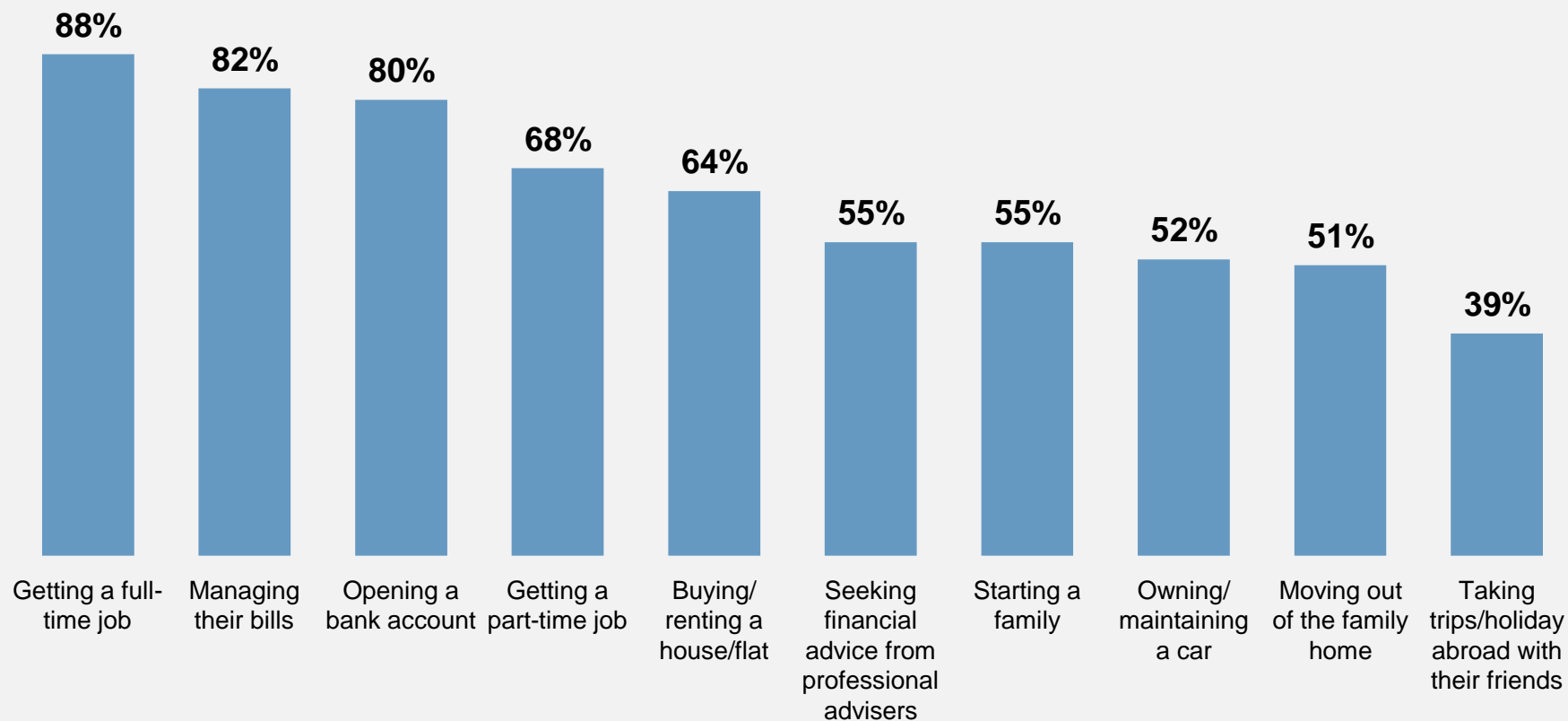
Most parents believe that their child managing their own bills (**82%**) or opening a bank account (**80%**) are

key steps, while just over half of parents (**51%**) think that moving out of the family home is a key milestone towards their financial independence.

Many parents (**59%**) who are considering university education for their child would advise them to gain work experience specific to their chosen occupation while at university, and half of parents (**50%**) would advise their child to take an accredited training course to increase their workplace skills during university.



Milestones that parents think are important for their child to become financially independent



Q. To what extent do you think each of the following is important for your child to become financially independent? A. Very important or slightly important (Base: All parents)

Going global

Many parents would consider a university education abroad or other international experiences for their child. While they see several benefits, many parents also recognise the drawbacks, with the costs being seen as the main barrier.

Many parents would consider a university education abroad for their child



Q. Which, if any, of the following types of education would you consider for your child post-secondary education?

A. University undergraduate and/or postgraduate in a country different to where I reside (Base: All parents with children in pre-primary, primary or secondary education)



Education has no borders

In an increasingly globalised world, over a third of parents (**35%**) would consider a university education abroad for their child, with the highest proportions of parents considering this in:

- Indonesia **60%**
- UAE **58%**
- Hong Kong **54%**

and the lowest proportions in:

- Egypt **10%**
- France **16%**
- Australia **16%**

Home from home

Two in five (**40%**) parents considering a university education abroad for their child would consider buying a property in that country, either for themselves or their child.

The highest proportions of those parents saying they would consider buying a property in that destination are in:

- USA **61%**
- UAE **52%**
- China **50%**

and the lowest proportions are in:

- Taiwan **26%**
- UK **27%**
- Canada **28%**

Younger parents aged 34 or under (**45%**) are more likely than those aged 35 or over (**37%**) to consider this.


[Read more](#)

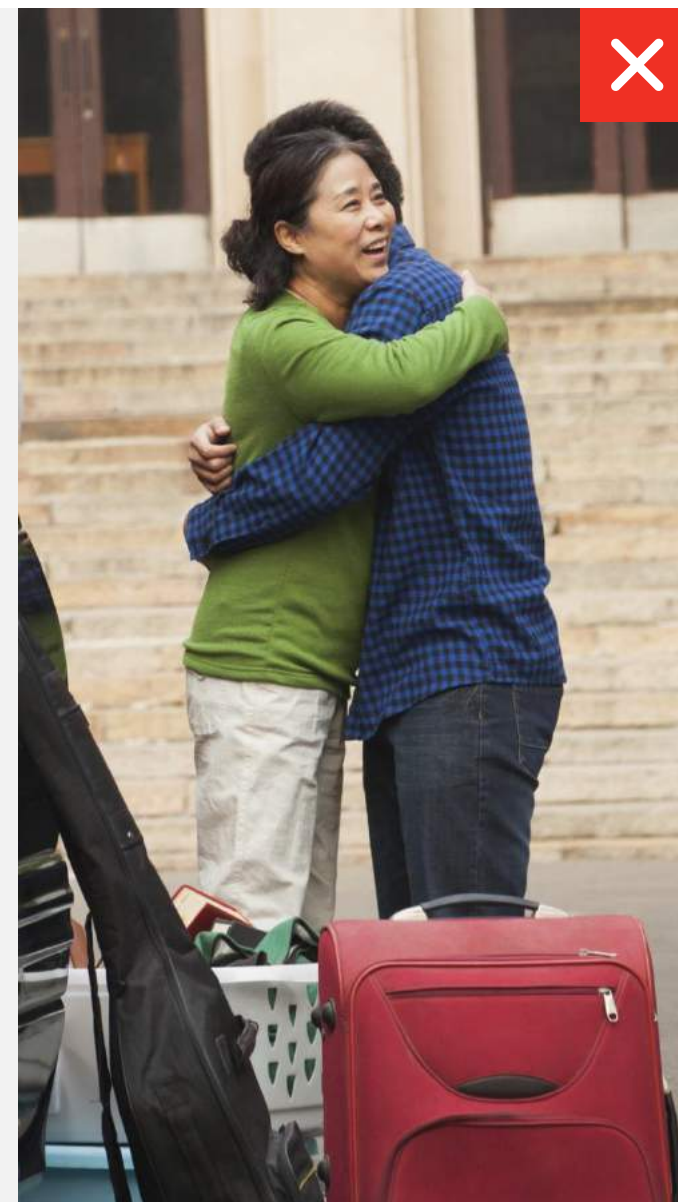

Benefits and barriers of a university education abroad

The majority (**91%**) of parents see benefits in completing a university education abroad, with the main ones being:

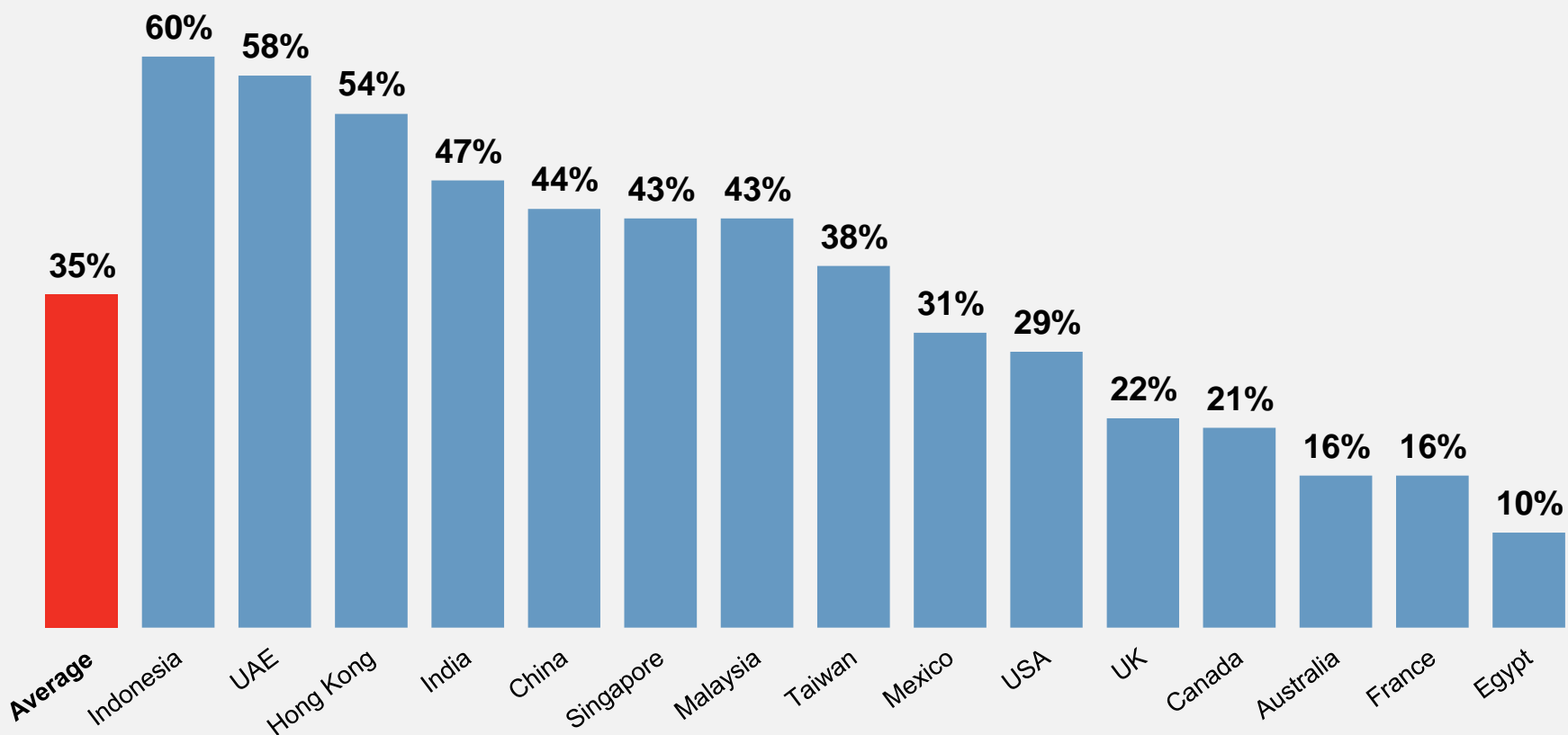
- Exposure to new experiences, ideas and cultures **52%**
- Foreign language skills **50%**
- Increasing confidence **49%**
- International work experience **49%**
- Better job prospects **40%**
- Improved income-earning potential **35%**

Parents also recognise that there are some potential barriers to completing a university education abroad, with the most common ones being:

- Higher cost to me or my partner **48%**
- Higher cost for my child **34%**
- My child getting homesick **28%**
- Me or my partner missing my child **27%**
- Complexity of managing finances between countries/currencies **20%**



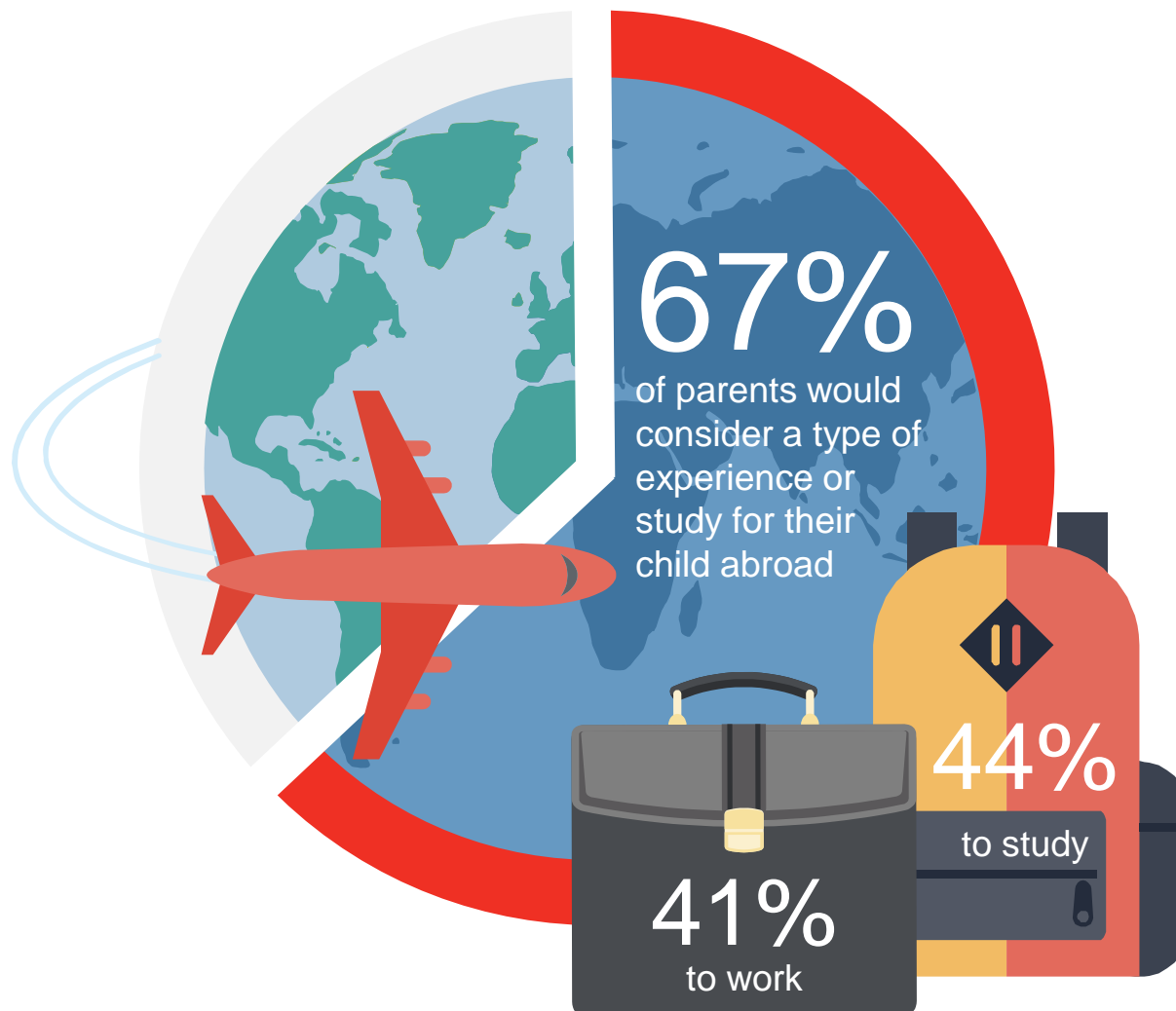
Parents in Indonesia are the most likely to consider a university education abroad for their child



Q. Which, if any, of the following types of education would you consider for your child post-secondary education? A. University undergraduate and/or postgraduate in a country different to where I reside (Base: Parents with children in pre-primary, primary or secondary education)

Many parents would consider experiences abroad for their child, including work placements and study abroad programmes

Q. Which, if any, of the following types of experiences or study would you consider for your child in another country or territory post-secondary school? A. Any type of experience or study for their child in another country (Base: All parents)



The world is your oyster

A university education abroad is one of several international experiences that parents would consider for their child after secondary school.

Over two in five (**44%**) parents would consider a study abroad programme for their child (spending a term or a year at a university in another country), while a similar proportion (**41%**) would consider a work placement in another country.

Younger parents aged 34 or under (**89%**) are more likely to consider opportunities and/or experiences abroad for their child, than those aged 35 or over (**80%**).

Parents who have saved towards their child's education are more likely (**86%**) to consider opportunities and experiences abroad for their child after secondary school, than are those who have never saved (**75%**).

Parents in Asia are the most likely to consider a study abroad programme for their child:

- Indonesia **58%**
- Malaysia **56%**
- Singapore **53%**

while the parents most likely to consider a work placement abroad are in:

- India **52%**
- UK **51%**
- Indonesia **49%**

Other international experiences parents would consider for their child after secondary school include living in another country with family or close friends (**17%**) or taking a gap year (**9%**).





International experiences that parents would consider for their child after secondary school



Study abroad programme



44%

Work placement abroad



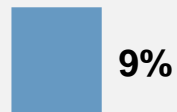
41%

Living in another country with family and/or close friends

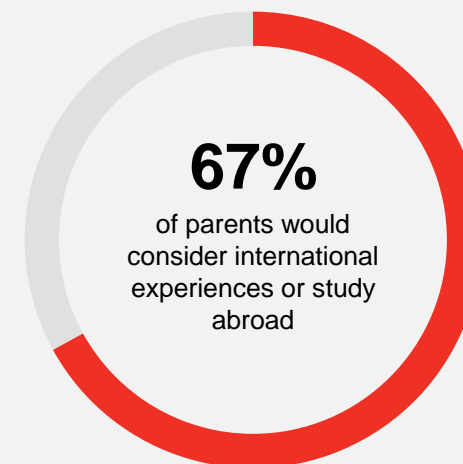


17%

Gap year in another country



9%



Q. Which, if any, of the following types of experiences or study would you consider for your child in another country or territory post secondary school? (Base: All parents)

Practical steps

Here are some important insights and practical actions drawn from the research findings, for parents to consider when planning for their children's education.



Start
planning
early



Plan for
postgraduate
education



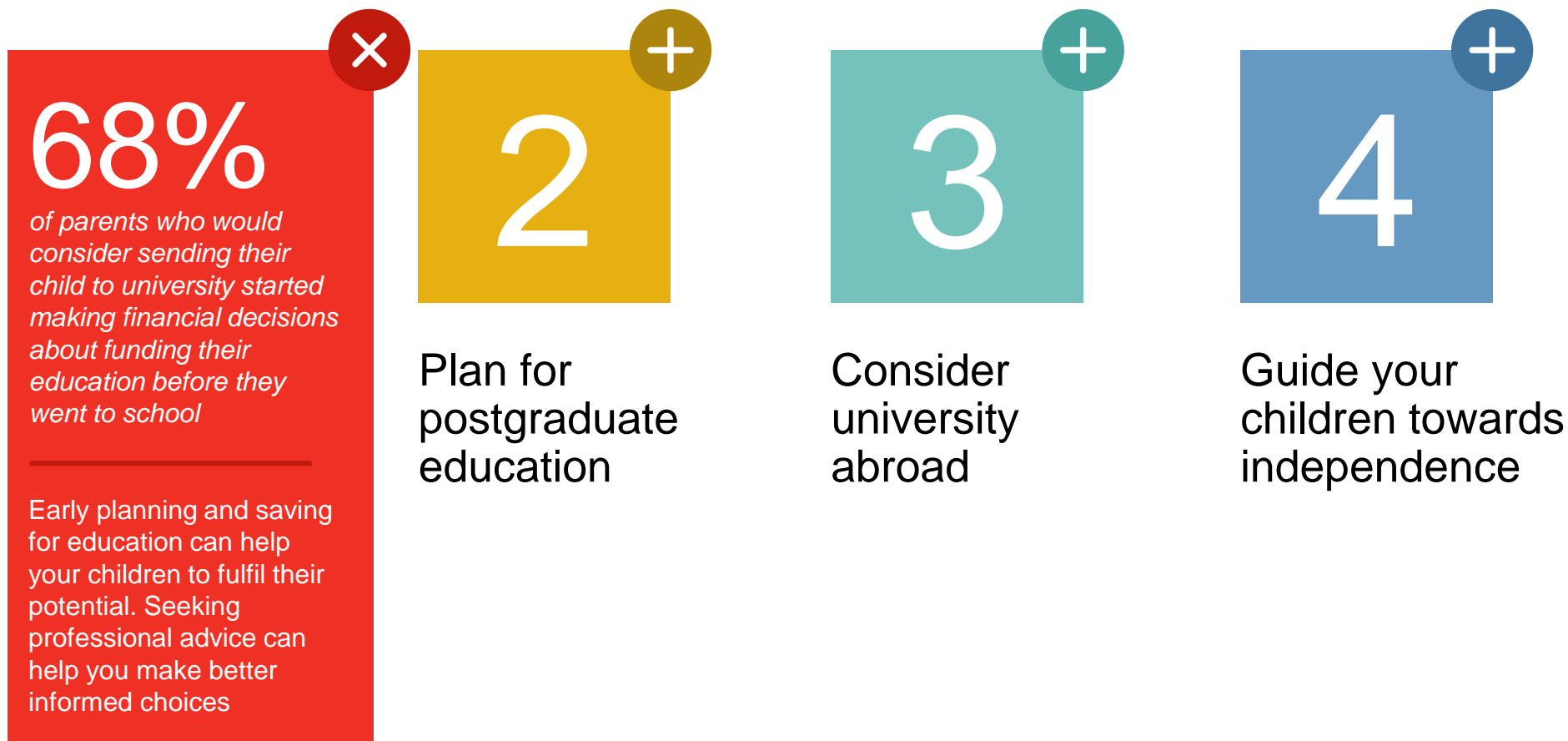
Consider
university
abroad



Guide your
children towards
independence

Practical steps

Here are some important insights and practical actions drawn from the research findings, for parents to consider when planning for their children's education.

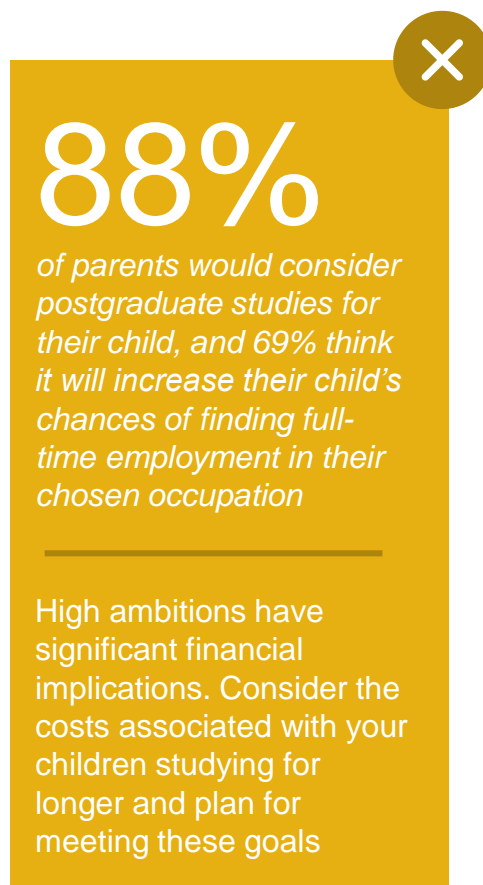


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Guide your
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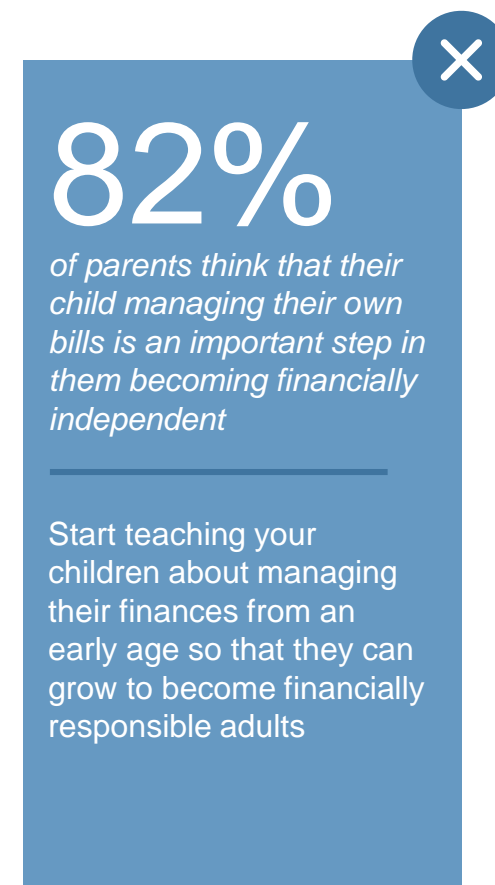
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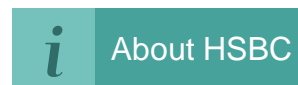
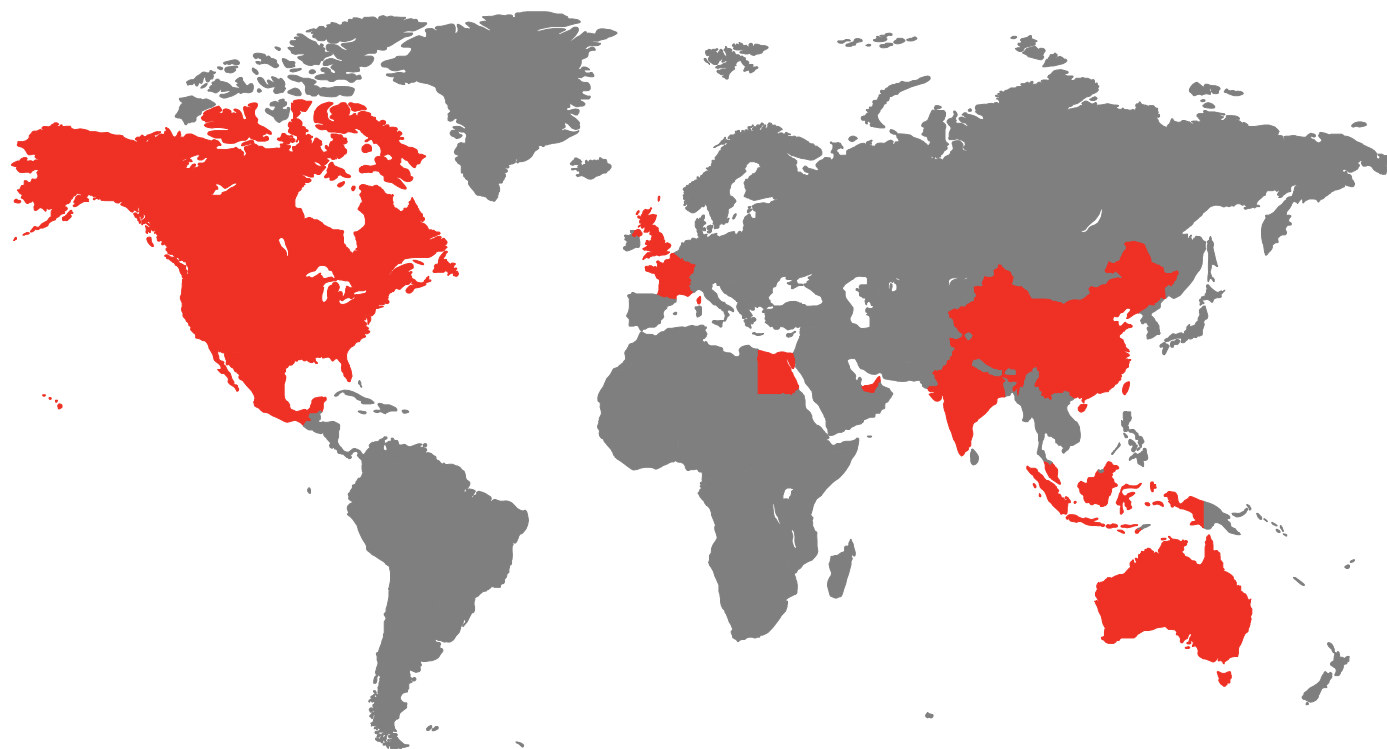


The research

The Value of Education is an independent consumer research study into global education trends, commissioned by HSBC. It provides authoritative insights into parents' attitudes and behaviour towards their children's education around the world.

This report, *Foundations for the future*, is the third in the series and represents the views of 6,241 parents in 15 countries and territories.

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The findings are based on a survey of parents from a nationally representative sample in each country who have at least one child aged 23 or younger currently (or soon to be) in education. Over 350 parents (including 150 with a child at university or college) were surveyed in all countries. The research was conducted online by Ipsos MORI in February and March 2016, with interviews in Egypt conducted face-to-face.

The 15 countries and territories are:

- | | |
|-------------|------------------------|
| ▪ Australia | ▪ Malaysia |
| ▪ Canada | ▪ Mexico |
| ▪ China | ▪ Singapore |
| ▪ Egypt | ▪ Taiwan |
| ▪ France | ▪ United Arab Emirates |
| ▪ Hong Kong | ▪ United Kingdom |
| ▪ India | ▪ United States |
| ▪ Indonesia | |



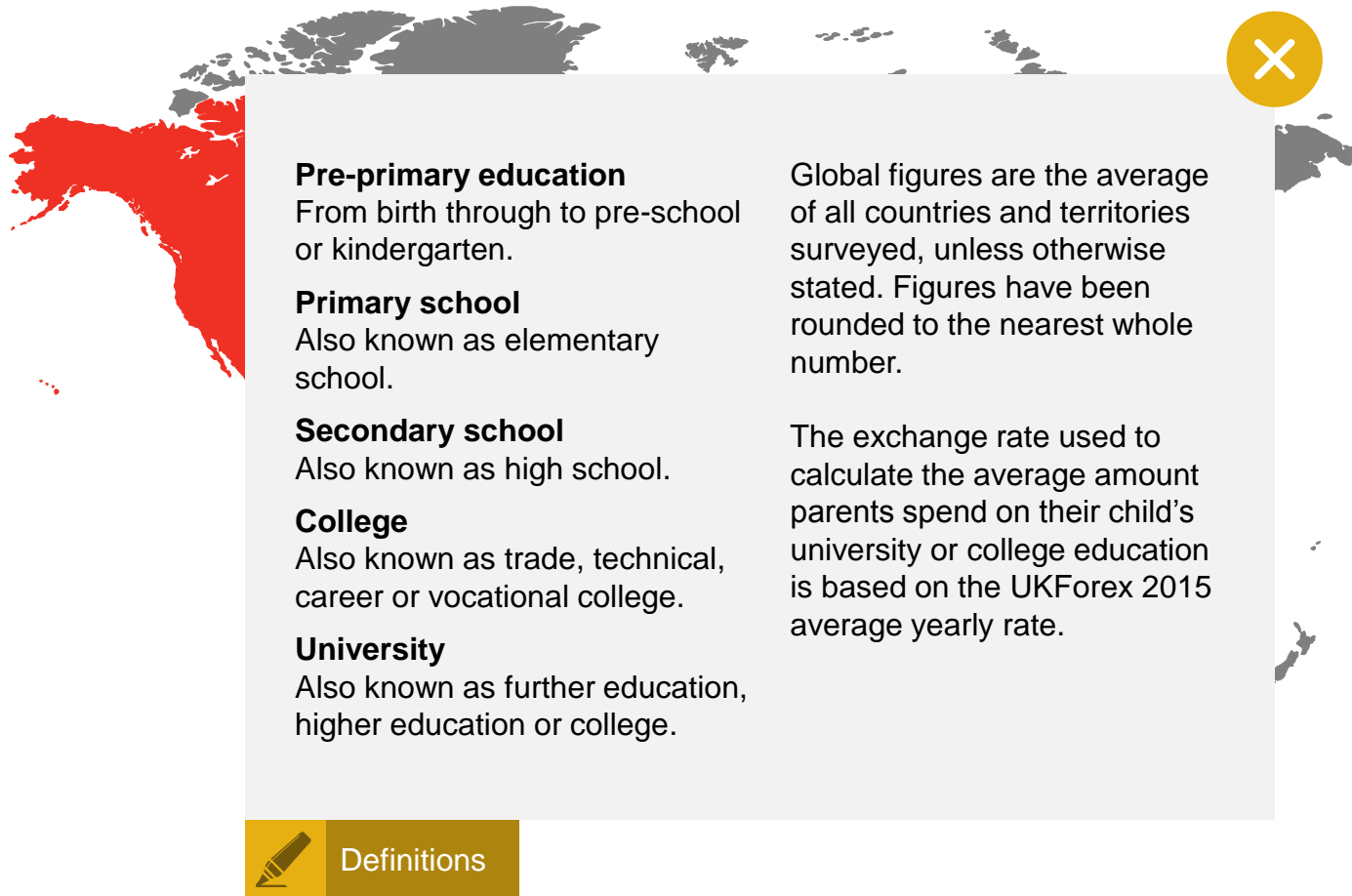
Survey


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Pre-primary education	Global figures are the average of all countries and territories surveyed, unless otherwise stated. Figures have been rounded to the nearest whole number.
From birth through to pre-school or kindergarten.	
Primary school	
Also known as elementary school.	
Secondary school	
Also known as high school.	The exchange rate used to calculate the average amount parents spend on their child's university or college education is based on the UKForex 2015 average yearly rate.
College	
Also known as trade, technical, career or vocational college.	
University	
Also known as further education, higher education or college.	

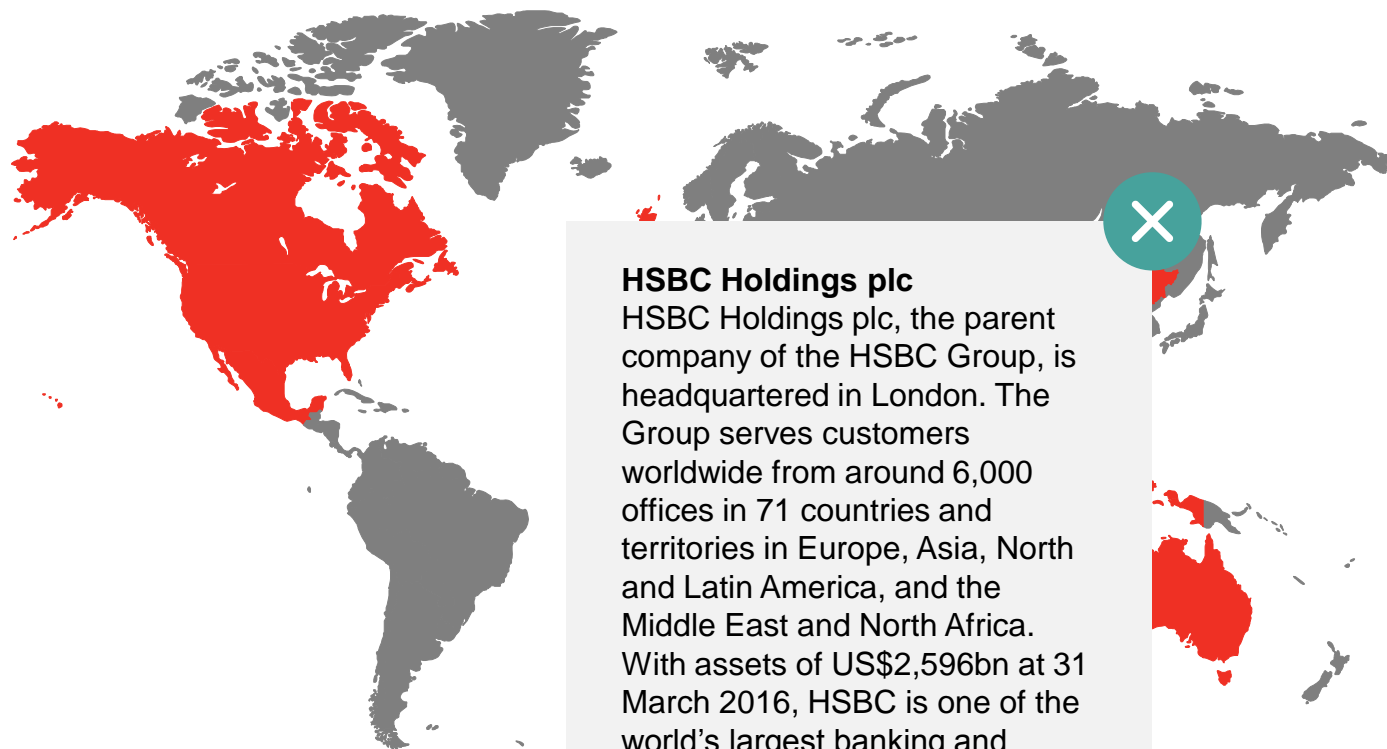

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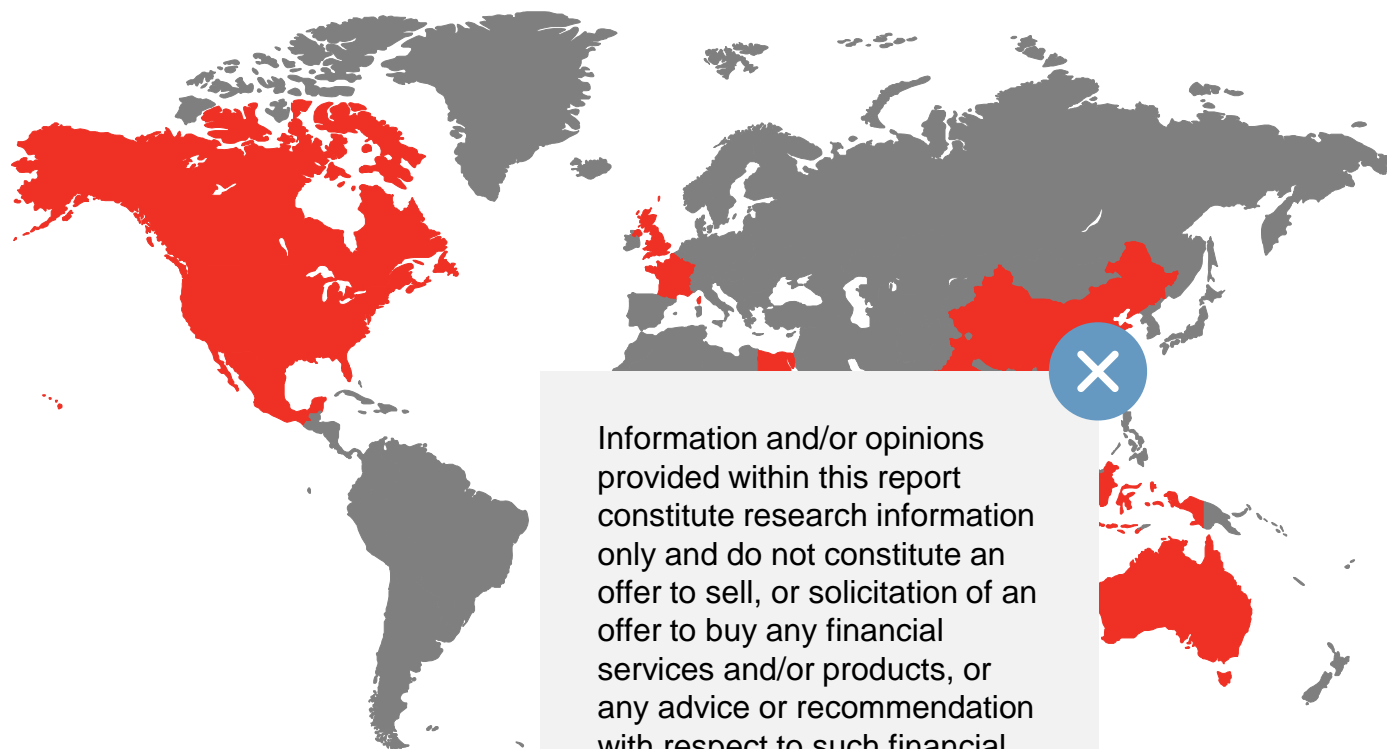
About HSBC

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Published by HSBC Holdings plc, London

www.hsbc.com > Retail Banking and Wealth Management

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