A patient with a dilated cardiomyopathy and a cardiac resynchronisation therapy (CRT) pacemaker presents to the device clinic for follow-up. He had an initial response to CRT, but has noticed a decline in effort tolerance for the past few weeks. The CRT pacemaker was programmed in DDD mode with a lower base rate of 60bpm. His current ECG is shown.

Possible causes for a deterioration in his clinical response include:

a) Atrial fibrillation
b) Premature ventricular complexes
c) Atrial undersensing
d) Intermittent lack of left ventricular pacing
e) a, b, and c
f) a, b, c, and d

Please analyse the ECG carefully and commit yourself to an answer before checking the explanation.