M&S BANK

%%Env_Seq_no %%batch %%Bag_No %%SSC %%Jobid

MR IVAN BENNETT
137 HODGE CLOUGH ROAD
OLDHAM
LANCS
OL1 4PX

Account Number:
1005 1030 1813 6130

Statement Date:
30 September 2019

Credit Limit:
£5350

Your M&S Credit Card Statement

Date Applied	Date of Transaction	Description	Amount
		Balance from previous statement	£3,514.31
02 Sep 19	01 Sep 19	Google *Gsuite_Miss-De Cc@Google.Com Irl	£28.98
04 Sep 19	03 Sep 19	Sip Car Parks Ltd Manchester Gbr	£1.80
04 Sep 19	03 Sep 19	Sip Car Parks Ltd Manchester Gbr	£3.30
04 Sep 19	03 Sep 19	))) Moto Lymm Mwsa Cliff Lane Gbr	£20.01
04 Sep 19	03 Sep 19	Sip Car Parks Ltd Manchester Gbr	£35.00
05 Sep 19	04 Sep 19	))) Ground Espresso Bar M'ster M8 8 Gbr	£7.65
05 Sep 19	04 Sep 19	Moda Jewellery Manchester Gbr	£297.72
06 Sep 19	05 Sep 19	Sp * Sadlers Birmingham Lnd	£258.00
09 Sep 19	06 Sep 19	Sip Car Parks Ltd Manchester Gbr	£1.80
09 Sep 19	06 Sep 19	Sip Car Parks Ltd Manchester Gbr	£1.80
09 Sep 19	08 Sep 19	Sip Car Parks Ltd Manchester Gbr	£3.30
09 Sep 19	09 Sep 19	Payment - Thank You	£500.00CR
10 Sep 19	09 Sep 19	Jewellery World Manchester Gbr	£179.81
10 Sep 19	09 Sep 19	Moda Jewellery Manchester Gbr	£292.20
10 Sep 19	09 Sep 19	Angela Baby Manchester M8 Gbr	£360.00
11 Sep 19	10 Sep 19	Sip Car Parks Ltd Manchester Gbr	£3.30
12 Sep 19	11 Sep 19	))) Hartshead South Starbu Yorks Gbr	£11.00
14 Sep 19	13 Sep 19	))) Rhode Island Coffee Oldham Gbr	£4.95
17 Sep 19	16 Sep 19	Costa Coffee 43041115 Hartlepool Gbr	£5.45
17 Sep 19	16 Sep 19	Greggs Hartlepool Gbr	£6.30
17 Sep 19	16 Sep 19	Wetherby Costa West Yorkshir Gbr	£6.90
17 Sep 19	16 Sep 19	Mrh Nimblenook Oldham Gbr	£60.01
21 Sep 19	20 Sep 19	Payment Received Thank You	£2,000.00CR
23 Sep 19	20 Sep 19	))) Village Hotel Manch. B Manchester Bu Gbr	£8.20
25 Sep 19	24 Sep 19	Vavachi Ltd M'ster M3 1 Gbr	£622.68
25 Sep 19	25 Sep 19	Payment - Thank You	£1,014.31CR
26 Sep 19	25 Sep 19	))) Welcome Break Starbuck Clifton Gbr	£3.75
26 Sep 19	25 Sep 19	Amznmktplace Amazon.Co.Uk Gbr	£64.85
27 Sep 19	26 Sep 19	))) Starbucks Rochdale London Gbr	£8.20
30 Sep 19	28 Sep 19	))) Starbucks Rochdale London Gbr	£13.90

Continued on next page

Have we got your most recent contact details? Check now on Internet Banking.

M&S points total
245

see overleaf for further details

%%Env_Seq_no %%sheet %%batch H1H2

Alliance Leicester COMMERCIAL BANK

Trans cash

M&S Bank

bank giro credit

ABC

135
32

Reference
1005 1030 1813 6130

Credit account number
225 5820

*Amount Due
Standard Fee Payable at PO Counter
£

CHEQUE ACCEPTABLE

Cashiers stamp and initials

Signature/Date

MR IVAN BENNETT
137 HODGE CLOUGH ROAD
OLDHAM
LANCS
OL1 4PX

DO NOT USE

Total Cash
Total Cheques and P.O.

25-58-20 £

Barclays Bank Plc
Automated Bulk Credit Clearing
M&S Bank
Bank A/C Number 90908088
20-20-44

05 330.86 8.27

Please do not write or mark below this line and do not fold this counterfoil

1005103018136130 A4322255820 91 X

M&S BANK

MR IVAN BENNETT
137 HODGE CLOUGH ROAD
OLDHAM
LANCS
OL1 4PX

Account Number:
1005 1030 1813 6130

Statement Date:
30 September 2019

Credit Limit:
£5350

Your M&S Credit Card Statement

Date Applied	Date of Transaction	Description	Amount
		Continued from previous page	
30 Sep 19	28 Sep 19	))) Shell Greengate Manchester Gbr	£20.00
30 Sep 19	30 Sep 19	Payment - Thank You	£2,000.00CR

Present balance	£330.86
Available to spend	£5,019.14
Minimum payment	£8.27
Payment due date	25 October 2019

If you do not pay off the full amount outstanding, we will allocate your payment to the outstanding balance in a specific order, which is set out on the reverse of this statement. The way in which payments are allocated can make a significant difference to the amount of interest you will pay until the balance is cleared completely.

Estimated Interest Amount £57.58 (Please see over for explanation).

RATES OF INTEREST Balance Plan	p.a. (effective rate)	Monthly calculation rate
CASH ADVANCES	24.9%	1.873%
PURCHASES AND CHARGES	19.9%	1.527%

%%Env_Seq_no %%sheet %%batch

M&S points total
245

see overleaf for further details

Simple ways to stay in control of your account

- Always check your statement carefully and call us if anything looks suspicious.
- You can keep track of your balance between statements by managing your account online. Just visit marksandspencer.com/bank.
- Paying by Direct Debit means you won't incur extra charges for missed or late payments. If you haven't already done so, you can set this up online or by calling us on 0345 900 0900.

Some handy hints and tips for your card safety

- Make sure your contact details are up to date so we can contact you if we 're suspicious of any activity on your account
- Keep statements and receipts in a safe place and take care when disposing of them
- Memorise your PIN and don't write it down anywhere - especially on anything in your purse/wallet
- Never tell anyone your PIN or give anyone your card - we would never ring you to say we were coming to pick up your cards and neither would the police

For more information on card security visit marksandspencer.com/card-fraud-protection

September 2019

Credit card ending: 0396

324/K36150800042/00012783

Mrs A Bennett
137 Hodge Clough Road
Oldham
Lancashire
OL1 4PX

Your credit card account update

Dear Mrs Bennett,

Here's an update on services on your Halifax credit card. New balance transfer and money transfer interest rates are available.

Transfer balances or money

You can transfer balances to your credit card, or money from your credit card to your current account.

Balance transfer

- 4.9% p.a. low rate on balance transfers for 36 months. No transfer fee.
- 0% p.a. on balance transfers for 24 months. 3% fee applies.

Money transfer

- 0% p.a. on money transfers for 24 months. 3% fee applies.

To keep your interest rate, you'll need to stay within your credit limit of £8,200 and make at least the minimum payment on time. Any balances left after the transfer period will go back to your standard interest rate for balance and money transfers. The minimum amount you can transfer is £100.

These transfer rates are available until 9 October 2019, after this date a 3% fee applies for any further transfers. If you decide to make a transfer, please first consider the important information overleaf.

If you'd like more help

If you have any questions about balance or money transfers, please call us on **0345 609 0709** (lines open Monday-Friday 8am-10pm, Saturdays, Sundays & Bank Holidays 9am-5pm), or visit **halifax.co.uk/online**

If you would like information on other services available to you, please call us on 0345 944 4555* and one of our advisers will be happy to help.

Yours sincerely

Paul Rockliffe
Head of Customer Engagement – Consumer Credit Cards

0101100127831D030725

AIB BANK PLC
Sort Code: 23-83-96

Outward Payment Instruction for Faster Payments

1. SCHEME DETAILS

Scheme Name	PTJ Pension Scheme - Bennett
Account Number	VIR11223320013502

2. PAYMENT DETAILS

Date to be actioned	29/07/2019
Amount (GBP)	£ 99,391.33
Amount in Words	Ninety Nine Thousand, Three Hundred Ninety One Pounds and Thirty Three Pence

3. BENEFICIARY

Beneficiary Name	Bennett Pension Scheme
Beneficiary Sort Code	23 - 83 - 96
Beneficiary Account Number	04919088
Payment Reference	Transfer from PTJ Pension Scheme

4. PURPOSE OF TRANSACTION - Description

Transfer from PTJ Pension Scheme

We authorise the scheme administrator to make the payment on the date stated on this form in accordance with the following authorised account signatures.

5. TRUSTEE SIGNATURE

1st Signatory	2nd Signatory - if applicable
Ivan Bennett	
Name: Ivan Bennett	Name:
Date:	Date:

Trustees of the Bennett Pension Scheme
137 Hodge Clough Road
Oldham
Lancashire
OL1 4PX

Hodge Bank
One Central Square
Cardiff
F10 1FS

29/07/2019

Dear Sirs,

Re: New Account for the Bennett Pension Scheme

Please find enclosed documents required to open a no notice account for the Bennett Pension Scheme.

Please provide a letter confirming new account details and the signatories to the account once the account has been opened.

We would like to authorise The Practitioners Partnership LP t/a Pension Practitioner of 1st Floor, World Trade Centre, Baytree Road, Gibraltar GX11 1AA to be provided with any information they may require relating to this account.

Please provide them with copies of any correspondence issued, in particular copies of bank account statements. This should be sent to the following address:

Pension Practitioner

Office 12
Venture Wales Building
Pentrebach
Merthyr Tydfil
CF48 4DR

If you require anything further to be able to open the account, please contact Pension Practitioner on 0800 634 4862 or e-mail georginas@pensionpractitioner.com.

Thank you for your assistance.

Kind regards

Ivan Bennett
Trustee

Ann Bennett
Trustee

AIB BANK PLC
Sort Code: 23-83-96

Outward Payment Instruction for Faster Payments

1. SCHEME DETAILS

Scheme Name: Bennett Pension Scheme

Account Number:

2. PAYMENT DETAILS

Date to be actioned:

Amount (GBP): £ 1000

Amount in Words: One Thousand Pounds Only

3. BENEFICIARY

Beneficiary Name: Bennett Pension Scheme

Beneficiary Sort Code: ☐☐ - ☐☐ - ☐☐

Beneficiary Account Number: ☐☐☐☐☐☐☐☐

Payment Reference: Bennett Pension Scheme

4. PURPOSE OF TRANSACTION - Description

Transfer to new scheme account opened for the Bennett Pension Scheme with Hodge Bank

We authorise the scheme administrator to make the payment on the date stated on this form in accordance with the following authorised account signatures.

5. TRUSTEE SIGNATURE

1st Signatory

Name: Ivan Bennett

Date:

2nd Signatory - if applicable

Name:

Date:

Application Form to open a SIPP/SSAS Account

Name of SIPP/SSAS: Bennett Pension Scheme

Type of Pension: SSAS

Registered address

137 Hodge Clough Road, Oldham, Lancashire, OL1 4PX

Postcode:

Mailing address (if different from Registered Address)

Postcode:

Name of official to contact

Ivan Bennett

Position: Trustee

Tel (Incl. code):

Fax Number:

Mobile Tel: 07966 014926

Email: ivan@miss-dee.com

Names of Affiliated Business

Details of Officials

	Official 1	Official 2
Title	Mr [x] Mrs [ ] Miss [ ] Ms [ ] Other [ ]	Mr [ ] Mrs [x] Miss [ ] Ms [ ] Other [ ]
First name	Ivan	Ann
Surname	Bennett	Bennett
Position held within the organisation	Trustee	Trustee
Date of Birth	09 10 1966	14 09 1969
Home Address	137 Hodge Clough Road, Oldham, Lancashire, OL1 4PX	137 Hodge Clough Road, Oldham, Lancashire, OL1 4PX
Postcode:		
Time at home address	Years x Months	Years x Months
Home Tel		
Mobile Tel	07966 014926	07855845714
Email	ivan@miss-dee.com	chezbennett@btinternet.com

If you have been at your current home for less than 12 months, please give details of your previous address below

Home Address

Postcode:

If you have been at your current home for less than 12 months, please give details of your previous address below

Home Address

Postcode:

Please turn over to complete details of more Officials

Details of Officials

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐

First name

Surname

Position held within the organisation

Date of Birth D D M M Y Y Y Y

Home Address

Postcode

Time at home address Years Months

Home Tel

Mobile Tel

Email

If you have been at your current home for less than 12 months, please give details of your previous address below

Home Address

Postcode

Details of Officials

Title Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐

First name

Surname

Position held within the organisation

Date of Birth D D M M Y Y Y Y

Home Address

Postcode

Time at home address Years Months

Home Tel

Mobile Tel

Email

If you have been at your current home for less than 12 months, please give details of your previous address below

Home Address

Postcode

Please use a separate sheet for further Officials

Banker's Details

Bank

Sort Code

Address

Postcode:

Account Number

Solicitor's Name and Address (if applicable)

Name

Address

Postcode:

Accountant's Name and Address (if applicable)

Name

Address

Postcode:

I/We authorise you to disclose information about our account(s) to our accountants noted above, as they may specify from time to time

Please turn over to continue declaration

Please open the following account:

No Notice Account (non-personal) [X]
8 Day Notice Account (non-personal) [ ]
90 Day Notice Account (non-personal) [ ]
Fixed Rate Account (non-personal)
Year: 1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]
Short Term Fixed Rate Account (non-personal)
Term 1 [ ] 3 [ ] 6 [ ]
Monthly Interest [ ] Annual Interest [ ] (if applicable)

Payment Details

I/We enclose our cheque for £

I/We will CHAPS our payment for £ 1000

to Lloyds Banking Group plc., Queen Street, Cardiff, Sort Code 30-91-63 for credit to the account of Hodge Bank, Account Number 00209271.

Interest

I/We request that all interest be paid away to the bank details as given above. [ ]

SSIP/SSAS Account Declaration

I understand, confirm and agree the following:

Use of your Personal Data

The personal details you give on this form will be subject to the provisions of the General Data Protection Regulations 2018.

The information will be retained only for as long as necessary in accordance with our Retention Policy by Julian Hodge Bank Limited who is the data controller, and may be stored on paper or an electronic format.

The information held about you may be used for the following purposes:

- Administering your application;
- Verifying your identity and anti-money laundering checks;
- Assist in fraud prevention;
- Reporting to regulators and authorities;
- Market and product analysis.

The information held about you may be shared with the following parties:

- Hodge Bank approved service providers in relation to this application;
- Other members of the Julian Hodge Bank Limited Group, its subsidiaries and associated companies;
- Regulators or authorities where required or permitted by law.

You have the right to request access to your personal information held by Julian Hodge Bank Limited; to do so, this request must be made in writing using our Subject Access Request Process. Further information regarding this can be found on our website.

- Telephone calls may be monitored and/or recorded in the interest of security and to help improve our service.
- Hodge Bank may also use your information to contact you about its products and services that it believes may be of interest to you.

Occasionally, we may have products and services that could be suitable for you. We would like your permission to contact you by phone, post, SMS or email.

Please confirm if you would like to hear from us about these services:

By Phone [ ]
By Mail [ ]
By Email [ ]
By SMS [ ]

We will always treat your personal details with the upmost care and will never pass or sell your information to other companies for marketing purposes.

Your rights as a data subject

At any point while we are in possession of or processing your personal data, you have the following rights:

- Right of access – you have the right to request a copy of the information that we hold about you as mentioned above.
- Right of rectification – you have a right to correct data that we hold about you that is inaccurate or incomplete.
- Right to be forgotten – in certain circumstances you can ask for the data we hold about you to be erased from our records.
- Right to restriction of processing – where certain conditions apply you have a right to restrict the processing.
- Right of portability – in certain circumstances, you have the right to have the data we hold about you transferred to another organisation.
- Right to object – you have the right to object to certain types of processing such as direct marketing.
- Right to object to automated processing, including profiling – protection against targeted marketing and decision making
- Right to judicial review - in the event that we refuse your request under rights of access, we will provide you with a reason as to why. You have the right to complain as per the subject access request process.

All of the above requests will be forwarded on should there be a third party involved in the processing of your personal data, i.e. if a data subject was to raise a Subject Access Request.

Please turn over to sign the declaration

I/We accept the Terms and Conditions as set out in the accompanying leaflet.

I/We confirm that all Directors, Trustees, Beneficial Owners and users of this account are resident in the UK and only liable to pay tax in the UK.

I/We confirm that I have received the FSCS exclusions and information on eligible deposits.

I/We have read and understood the Personal Data statement and consent to the use of my/our information for the purposes stated.

I/We declare that the information that I/we have provided is correct to the best of my/our knowledge and belief.

Authorised Signature(s) to be signed in accordance with the Mandate

Signature

Date D D M M Y Y Y Y

Signature

Date D D M M Y Y Y Y

Signature

Date D D M M Y Y Y Y

Signature

Date D D M M Y Y Y Y

Signature

Date D D M M Y Y Y Y

SIPP/SSAS Account Mandate

To Hodge Bank

Re: SIPP/SSAS Name:

Bennett Pension Scheme

1. We request and authorise that Hodge Bank honour and debit our account on any instructions signed by the authorised signatories as follows:

Any one [X] Any two [ ] All [ ] (Please tick as appropriate)

2. We agree that the list of officials who are authorised to sign instructions on its behalf as set out in this application is accurate.

3. We agree to notify the Bank of any changes to signatories or otherwise relevant to the operation of the account.

4. We confirm that this mandate shall remain in force and the bank may act upon it until we notify the Bank that it is to end or to be changed.

N.B: A complete list of the persons authorised to sign on behalf of the Company, with specimens of their signatures, must be provided to the Bank preferably in the space provided below.

Persons Authorised to Sign

Full Name	Position Held	Signature
Ivan Bennett	Trustee	Ivan Bennett
Ann Bennett	Trustee	A Bennett

NOTE: Please rule a line diagonally across all the spaces left blank. Alterations must be initialled by the signatories.

Please turn over to complete the application

Checklist

I / We enclose the following documentation to open the account (please tick to confirm enclosed):

Signed Application form	☐	Original or Certified Copy of the Trust Deed	☐
Completed Mandate	☐	Two forms of original identification for each trustee named. One from section A and one from section B.	☐

Acceptable Forms of Identification

Section A – Identity	Section B – Address
Valid UK Passport	Utility bill (under 3 months old)
Current signed full UK Driving Licence (photo card or paper style)	Council tax bill (under 12 months old)
Recent evidence of entitlement to a state or local authority funded benefit. Includes: 1. Housing Benefit 2. Council Tax Benefit 3. Tax Credit 4. Pension 5. Educational or other Grant (under 12 months old)	Bank/building society, credit card, bank or building society statement (under 3 months old)
Works security/armed forces photo ID card	Mortgage statement (under 12 months old)
National Identity card/ID card issued by Electoral Office for Northern Ireland	Income tax documents
Firearms certificate or shotgun licence	Documents confirming house purchase from a solicitor or the Land Registry, official letter from care or nursing home, confirming residence (under 12 months old)

Under 18's

Birth Certificate (Original only)	
Current signed full UK Driving Licence	As per section B (see above)
Valid UK Passport	

Please note that we can either accept the original document which we will return to you, or copies* (with the exception of birth certificates).

* Copy documents will only be accepted if they are officially certified by a solicitor, a registered accountant, a bank official or an individual regulated by the Financial Conduct Authority and Prudential Regulation Authority. The copy documents must be within the date parameters shown in the table above. The wording must state "I certify that this is a true copy of the original document which I have witnessed" and must include the certifier's name, address, position, employer or firm, with a signature.

Hodge Bank
One Central Square, Cardiff, CF10 1FS
(029) 2022 0800 | deposits@hodgebank.co.uk | hodgebank.co.uk

Hodge Bank is a trading name of Julian Hodge Bank Limited which is registered in England and Wales (No. 743437). It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its registered office is One Central Square, Cardiff, CF10 1FS.

SIGNED as a Deed, and delivered when dated, by ..Ivan Bennett... (signature)

Ivan Bennett in the presence of:

Witness Signature:

Name : ANNE JONES BSc FCA

Address: 9, DUKE STREET
SKIPTON BD23 2HQ.

SIGNED as a Deed, and delivered when dated, by J Bennett (signature)

Ann Bennett in the presence of:

Witness Signature:

Name : ANNE JONES BSc FCA

Address: 9, DUKE STREET
SKIPTON BD23 2HQ.

SIGNED as a deed, and delivered when dated,
by **Bentgate Properties Limited**
acting by

Director Signature:
Name:

Witness Signature:
Name:
Address:

SIGNED as a Deed, and delivered when dated, by ..... (signature)

Paul Booth in the presence of:

Witness Signature:

Name :

Address:

SIGNED as a Deed, and delivered when dated, by ..... (signature)

Tracy Jane Booth in the presence of:

Witness Signature:

Name :

Address:

Date of Deed :

1. **Bentgate Properties Limited** (Company No. 04097118) of 7 Stamford Square, Ashton Under Lyne, Lancashire, OL6 6QU (in this Deed called the '**Principal Employer**');

2. **Paul Booth** and **Tracey Jane Booth** both of 3 Bentgate Close, Newhey, Rochdale, Lancashire, OL16 4NB (in this deed called the '**Continuing Trustees**'); and

3. **Ivan Bennett** and **Ann Bennett** both of 137 Hodge Clough Road, Oldham, Lancashire, OL1 4PX (In this deed called the '**Outgoing Trustees**').

Recitals

(A) **PTJ Pension Scheme** (in this Deed called the 'Scheme') is a pension scheme which is now governed by a Definitive Trust Deed and Rules dated 15th March 2013 (in this Deed called the '**Existing Provisions**') and all subsequent amending deeds.

(B) The Continuing Trustees and the Outgoing Trustees are the present Trustees of the Scheme.

(C) The Principal Employer wishes to remove the Outgoing Trustees of the Scheme under clause 4.1.1 which vests the power of removal in the Principal Employer.

(D) In this Deed (including the recitals) "Effective Date" means the date of this Deed.

Operative provisions

1. The Principal Employer in exercise of the power conferred on them by 4.1 of the Existing Provisions and all other powers them enabling hereby removes the Outgoing Trustees as Trustees of the Scheme with effect from the Effective Date.

2. The Outgoing Trustees consent to their removal as evidenced by their execution of this Deed.

3. The Continuing Trustees agree to take all reasonable steps to remove from the trusts of the Scheme and any assets of the Scheme held in the name of the Outgoing Trustees (jointly or alone), including the removal of the name of the Outgoing Trustees from any relevant registration at HM Land Registry.

IN WITNESS OF WHICH this document is executed as a Deed and is delivered on the date stated above.

Deed of Removal of Trustee

PTJ Pension Scheme