

Our Ref: VG1405CPT

Direct Trader
PO Box 549
Leeds
LS1 4WN
Telephone: 0808 156 6000
www.rbs-sharedealing.co.uk

PENSION PRACTITIONER.COM FAO: MICHELLE LUNNON DAWS HOUSE 33-35 DAWS LANE LONDON NW7 4SD

30 January, 2014

Dear Ms Lunnon,

#### **New Account Application**

We are writing further to your recent application to open an account.

We regret to advise you that due to the normal checks we undertake prior to opening every account, we will be unable to proceed with your application.

Please be advised that we use information from different sources to reach a decision on acceptability. Unfortunately, based on the information provided by yourself, you do not fully meet these criteria.

Please find enclosed documents that appear to have been sent to us in error.

If you have any queries or require further information, please do not hesitate to contact our Customer Services Department on the number featured on the letterhead quoting the reference above.

Yours sincerely,

Mr Andy Ratcliffe

Senior Manager, Operations

# **XX RBS**The Royal Bank of Scotland

# COMPLEX PROCESSING

### Direct Trader Share Dealing Account Pension Scheme Application Form

<b>∂</b> Your information	
For details of how we will use Terms and Conditions.	your information, please look for the padlock symbol below and in the accompanying
Please provide any marketing	code you have been asked to quote (eg. From a letter or mailing)
1. Pension Scheme Details	·
Pension Scheme name	HAINSIEN PENSITION ISCHEME
Address line 1	THE OLD FREGET THE
Address line 2	28 FVELO 2014
Address line 3	BUSBULL
Address line 4 OR overseas country	GLASIGOLDIIIIIIII
Postcode	GAU RISE
Nature of business	CHARINERED ACCIONATION TO 11111111
Registration number	
2. Contact details for corresp	ondence
Title Mr X	Mrs X Miss X Ms X Other X
First name	(please specify)
Middle name(s)	PARATITIONER ICOM
Surname	
Address line 1	DBM3 HOUSE
Address line 2	83-35 DAU LAME
Address line 3	HILL HORN DI
Address line 4 OR overseas country	
Postcode	Date of birth DDMMY AYY
Home telephone number	
Preferred daytime contact number (including extension if applicable)	08001634481612
Mobile number	
Fax number	0/2/0/8/71/1/2/5/2/2/11/11/11

Page 1 of 10 RBSP

## Mrs Ann Hanson details &

3. Administrator and Trust	ee details - Pl	ease list all Adn	ninistrators and	Trustees.	
Title Mr 🔀	Mrs X	Miss	Ms X	Other X	
First name	ANA			(p	lease specify)
Middle name(s)	GRAV				
Surname	HBM?				
Address line 1			JA91		
Address line 2	BUSIE	54111			
Address line 3	GURS	G041		DZIAAHI	
Address line 4 OR overseas country					
Postcode	674	8JB		Date of birth	20061954
Home telephone number	0141	644143	3 1		
Position in Scheme	TRUS	TEE			
Please note that this inform	nation is requir	ed as part of the	account opening	ng process.	
Title Mr 🔀	Mrs X	Miss X	Ms X	Other X	
First name				(p	lease specify)
Middle name(s)					
Surname					
Address line 1					
Address line 2					
Address line 3					
Address line 4 OR overseas country					
Postcode				Date of birth	DDMMYYYY
Home telephone number					
Position in Scheme					

Please note that this information is required as part of the account opening process.

Title Mr 🔀	Mrs 🔍 Miss 🗴 Ms 💢 Other 💥
First name	(please specify)
Middle name(s)	
Sumame	
Address line 1	
Address line 2	
Address line 3	
Address line 4 OR overseas country	
Postcode	Date of birth DDMMYYYY
Home telephone number	
Position in Scheme	
Please note that this inform	nation is required as part of the account opening process.
Title Mr 🔀	Mrs X Miss X Ms X Other X
Title Mr 📉	Mrs Miss Ms Ms Other (please specify)
[emile]	
First name	
First name Middle name(s)	
First name  Middle name(s)  Surname	
First name  Middle name(s)  Surname  Address line 1	
First name Middle name(s) Surname Address line 1 Address line 2	
First name Middle name(s) Surname Address line 1 Address line 2 Address line 3 Address line 4 OR	
First name Middle name(s) Surname Address line 1 Address line 2 Address line 3 Address line 4 OR overseas country	(please specify)
First name  Middle name(s)  Surname  Address line 1  Address line 2  Address line 3  Address line 4 OR overseas country  Postcode	(please specify)

Please note that this information is required as part of the account opening process.

Title Mr 🔀	Mrs X	Miss X	Ms X	Other X
First name				(please specify)
Middle name(s)				
Surname				
Address line 1				
Address line 2				
Address line 3				
Address line 4 OR overseas country				
Postcode				Date of birth
Home telephone number				
Position in Scheme				
Please note that this inform	nation is require	ed as part of the	account openi	ng process.
Title Mr 🔀	Mrs X	Miss X	Ms X	Other X
First name				(please specify)
Middle name(s)				
Surname				
Address line 1				
Address line 2				
Address line 3				
Address line 4 OR overseas country				
Postcode				Date of birth
Home telephone number				
Position in Scheme				

<del></del>	~ · · · · · · · · · · · · · · · · · · ·		
Title Mr	Mrs Miss Ms Other X		
First name	(please specify)		
Middle name(s)			
Sumame			
Address line 1			
Address line 2			
Address line 3			
Address line 4 OR overseas country			
Postcode	Date of birth DDMMYYYY		
Home telephone number			
Position in Scheme			
Please note that this information is required as part of the account opening process.			
Please note that this inform	ation is required as part of the account opening process.		
Title Mr 🔀	Mrs X Miss X Ms X Other X		
Title Mr 🗓	Mrs X Miss X Ms X Other X		
Title Mr X	Mrs X Miss X Ms X Other X		
Title Mr X  First name  Middle name(s)	Mrs X Miss X Ms X Other X		
Title Mr X  First name  Middle name(s)  Surname	Mrs X Miss X Ms X Other X		
Title Mr X  First name  Middle name(s)  Surname  Address line 1	Mrs X Miss X Ms X Other X		
Title Mr X  First name  Middle name(s)  Surname  Address line 1  Address line 2	Mrs X Miss X Ms X Other X		
Title Mr X  First name  Middle name(s)  Surname  Address line 1  Address line 2  Address line 3  Address line 4 OR	Mrs X Miss X Ms X Other X		
Title Mr X  First name  Middle name(s)  Surname  Address line 1  Address line 2  Address line 3  Address line 4 OR overseas country	Mrs X Miss X Ms X Other X (please specify)		
Title Mr X  First name  Middle name(s)  Surname  Address line 1  Address line 2  Address line 3  Address line 4 OR overseas country  Postcode	Mrs X Miss X Ms X Other X (please specify)		

Please note that this information is required as part of the account opening process

#### 4. Pension Scheme identification

We reserve the right to make such enquiries as we consider necessary to confirm the details provided, which may necessitate a credit reference search. In certain circumstances we will require verification of identity and address for each Administrator/Trustee in order to comply with Money Laundering Regulations.

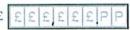
Please provide a copy of the current Pension Trust deed and any amending documentation, which must be certified by an independent professional as a true copy of the original.

#### 5. Funding and dealing

The Trust Share Dealing Account includes Nominee and Cash Management facilities, which provides a more efficient way to settle your share dealing transactions.

#### Cash Management Account

Enclosed, is a cheque made payable to NatWest Stockbrokers Limited, as an initial deposit. £



#### 6. Administrators/Trustees statement

Administrator(s)/Trustee(s) signatures – please ensure ALL Administrator(s)/Trustee(s) complete and sign a section below, as failure to do so may result in delay in opening the account (if required continue on a separate sheet).

Name of Pension Scheme	Calibre Momes (SW) Limited SSAS
Please list all trustees with	h authority to deal
Name of Administrator/Trustee	TRUDY EMMA CLAYTON
Name of Administrator/Trustee	

We, the undersigned, being the current Administrators/Trustees of the above named Pension Scheme, hereby confirm that:

- (i) We have provided the original\* or certified copy of the Pension Trust deed and any amending documentation.
- (ii) Having had the opportunity to take independent legal advice, we are satisfied that, as Administrators/Trustees, we are empowered to enter into such arrangements.
- (iii) We shall continue to be solely responsible for the due execution of the Pension Scheme affecting the investments or the income thereof.
- (iv) We shall only give instructions regarding the Pension Scheme investments, which are within the powers of investment conferred on us in the Pension Trust Deed and accept that a request to do any act or thing or matter reasonably believed not to be within the powers given to us as Administrators/Trustees may be refused.
- (v) For the purposes of dealing with the investments and distributing the proceeds of the investment and income, we agree to be treated as the absolute beneficial owners of the investments.

(vi) We shall promptly advise you of any change in the Administrators/Trustees of the above Pension Scheme, and the survivor or survivors and any persons deriving title through or under all of us shall be regarded as parties to the Agreement. (vii) NatWest Stockbrokers may take instructions from any of the Administrators/Trustees listed above on behalf of the Administrators/Trustees, as if that person(s) were the beneficial owner of the assets. Some on behalt of Pension Proultitioner \*This document will be returned to you. Mrs Ann Administrator's/Trustee's signature Administrator's Tru Gray Hansel 17/12/12 Name (in full) Michelle Lunion Date Date Administrator's/Trustee's signature Administrator's/Trustee's signature Name (in full) Name (in full) Date Date Administrator's/Trustee's signature Administrator's/Trustee's signature Name (in full) Name (in full) Date Date Administrator's/Trustee's signature Administrator's/Trustee's signature

Name (in full)

Date

Name (in full)

Date

#### Please return this form to:

The Royal Bank of Scotland, Direct Trader, FREEPOST NEA 14757, PO Box 549, Leeds LS1 4YZ

Please remember that the value of investments, and the income from them, can fall as well as rise, and you may not get back the full amount you invest. This service is an execution only service. No investment advice or any recommendations to buy, sell or hold any investments is provided.

Share dealing services are provided by NatWest Stockbrokers Limited through TD Direct Investing (Europe) Limited. NatWest Stockbrokers Limited is a member of the London Stock Exchange and PLUS and is authorised and regulated by the Financial Services Authority. Registered office: Premier Place, 2½ Devonshire Square, London EC2M 4BA. Registered in England and Wales, registered number 1959479.

NatWest Stockbrokers Limited is operated by a joint venture between The Royal Bank of Scotland Group plc and The Toronto-Dominion Bank.

TD Direct Investing (Europe) Limited (a subsidiary of the Toronto-Dominion Bank), is authorised and regulated by the Financial Services Authority and is a member of the London Stock Exchange and PLUS. Registered in England and Wales, registration number 2101863. Registered Office: Exchange Court, Duncombe Street, Leeds LS1 4AX.

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1 4 JAN 2014

	For Branch/RM use only
Sort code	Seller code
Portfolio code	CIN
I confirm that the name and acheld by The Royal Bank of Scotland customer(s).	dress details of the applicants on this application form are the same as the records tland and this application form has been signed by this/these Royal Bank of
Staff signature	Name
	Date —





Direct Trader
PO Box 549
Leeds
LS1 4WN
Telephone: 0808 156 6000
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#### **Additional Information Form**

Account name	sa kasim s	sharle	
Mrs A Hansen:			
Occupation	Cr	HARTELED	PECHNESSA
(If retired, indicate previous occupation)			
Citizenship		3017177	
2. What is the intended use or purpose of the a		hares/pension	
3. What is the source of funds/wealth to be inve	ested in the account?		CHECONE BETIPHEN GALVE
4. How are funds to be paid in to the account e	.g. Cheque, CHAPS?	,	CHEQUE
5. What value of deposits are anticipated per m	onth?		VACIABLE
6. What volume of trades are anticipated per m	onth?		rangle
7. What is the estimated value of the portfolio to	be maintained? (Sta		STERUNG

Harry Lynaul L. Schreni

1 4 JAN 2014

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#### Registration Certificate



170002:00000009:001

Calibre Homes (SW) Limited C/o Pension Practitioner .Com Daws House 33-35 Daws Lane London NW7 4SD Pension Schemes Services Yorke House Castle Meadow Road Nottingham NG2 1BG

Tel 0845 600 2622 Monday to Friday 09:00 - 17:00

Fax 0115 974 1480

#### Acknowledgement of registration for tax relief and exemptions

The Calibre Homes (SW) Limited SSAS.

has been registered by HM Revenue & Customs (HMRC) on 17/06/2013. Tax relief and exemptions are due from this date.

Your Pension Scheme Tax Reference (PSTR) is 00800868RY. You should use this when you want to view the scheme details online and in all future communications with HMRC.

HMRC may carry out checks to ensure that the conditions to be a registered pension scheme for tax relief and exemptions are met and continue to be met.

Certified as a True Copy of the Original For Pension Practitioner .Com
HMRC Practitioner No: 00005886

Michelle Lunron

Dated: 04 April 2013

#### Trust Deed

establishing the

Calibre Homes (SW) Limited SSAS

Certified as a True Copy of the Original For Pension Practitioner .Com HMRC Practitioner No: 00005886

Dated: 02

Michelle Lurron

#### **Parties**

- Calibre Homes (SW) Limited SSAS (company number 07956961 (in this deed called the 'Principal Employer') First Floor Mitsubishi Building, Western Way, Melksham, Wiltshire, SN12 8BY
- Philip Andrew Clayton and Trudy Emma Clayton (in this deed called the 'Trustees') both of 25 Park Road, Bowerhill, Melksham, Wiltshire, SN12 6WG

#### Recitals

- (A) The Principal Employer wishes to establish a pension scheme to be known as Calibre Homes (SW) Limited SSAS (in this deed called the 'Scheme') intended to qualify as a registered pension scheme for the purposes of Part 4 of the Finance Act 2004.
- (B) The Trustees have agreed to be the trustees of the Scheme.

#### Operative provisions

- The Principal Employer establishes the Scheme and appoints the Trustees as the first trustees of the Scheme.
- 2 The Scheme shall be governed by the attached Rules, PROVIDED THAT:
  - 2.1 the power in Rule 3.1 (Power of Amendment) may be exercised by the Principal Employer
  - 2.2 the power in Rule 4.1 (Appointment and Removal of Trustees) may be exercised by deed by the Principal Employer.
- 3 The provisions of this deed shall have effect on and from its date.

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

1000	
	a deed, and delivered when dated, by  Certified as a True Copy of the Original  Certified as a True Copy of the Original
Cambre Hon	nes (SW) Limited acting by  Certified as a True Copy of the Original For Pension Practitioner .Com
Director	Signature: TWO HMRC Practitioner No: 00005886
	Name: TRUON CUMTOS. Dated: 02/01/2014
Witness	Signature: "DB Sukas
	Name DRIVER (TORIS) (Michelle Licens
	Address 11 1 CA 2C AD MCLKSHM
	14 LAZERD, MC OFFITT
	WUTS. SNIZTEX VI
SIGNED as a	a deed, and delivered when dated, by (signature)
	ew Clayton in the presence of:
5	$\bigcirc$
Witness	Signature: 7/3 Kullices.
	Name : DORIS LUKAS
	Address: 14 LEAZE ROAD, MELICSHAM, WUTS

SN127EX

SIGNED as a deed, and delivered when dated, by

Trudy Emma Clayton in the presence of:

Witness

Signature:

QB hullas.

Name : DORIS LUKAS Address: 14 LEAZE RD, MCLICSHAM, WI UTSHILE

SNIZTEX

Certified as a True Copy of the Original For Pension Practitioner .Com HMRC Practitioner No: 00005886

(signature)

Michelle June

#### Dated 04 April 2013

Calibre Homes (SW) Limited SSAS (the "Scheme"): Appointment of Administrator and Practitioner

#### Parties

- 1. Philip Andrew Clayton and Trudy Emma Clayton ("the Trustees") both of 25 Park Road, Bowerhill, Melksham, Wiltshire, SN12 6WG
- 2. International Pension Partners LLP t/a Pension Practitioner .Com ("the Pension Practitioner") of Daws House, 33-35 Daws Lane, London, NW7 4SD
- 3. Calibre Homes (SW) Limited ("the Administrator") of First Floor Mitsubishi Building, Western Way, Melksham, Wiltshire, SN12 8BY

#### Introduction

- (A)The General Trustees are the present trustees of the Scheme (the "Trustees").
- (B)All of the General Trustees are resident in the United Kingdom.

#### Operative Provisions

- In accordance with section 611AA of the Income & Corporation Taxes Act 1988 the Trustees appoint the Administrator to be the administrator of the scheme for the purposes of (and to be responsible for the discharge of all duties relating to the Scheme which are imposed on the administrator under) Chapter I of Part XIV of that Act.
- 2 The Administrator accepts such appointment for the purposes of Part 4 of the Finance Act 2004.
- 3 The General Trustees, and the Administrator (in acting in their capacities), appoint the Pension Practitioner as their agent and to act as practitioner on their behalf, in connection with any matters within the responsibility of HMRC and to view information held on the HMRC Pension Scheme Service in relation to the Scheme, and to do any other thing whatsoever in connection with or incidental to:
  - (in respect of any period up to and including 5th April 2006) the discharge of all 3.1 duties relating to the Scheme which are imposed on them as administrator and/or maintenance of the approval of the Scheme under Chapter I of Part XIV of the Income & Corporation Taxes Act 1988;
  - (in respect of any period from and including 6th April 2006) the discharge of all 3.2 duties relating to the Scheme which are imposed on the scheme administrator and/or the maintenance of the registered status of the Scheme under Part 4 of the Finance Act 2004.
- The provisions of this appointment have effect on and from its date.

Certified as a True Copy of the Original For Pension Practitioner .Com

Michelle Lunn

SIGNED as a deed, and delivered when dated, by International Pension Partners LLP t/a Pension Practitioner .Com acting by

Authorised Signatory: b-n-Page

Name : BRAD PAPIS

Authorised Signatory : MAZISE

Name: MIRIAUZZI

SIGNED as a deed, and delivered when dated, by Calibre Homes (SW) Limited

acting by

Director

Witness

Signature: KC M.S.

: K.MITCHELL

Address: 32 Cedar Park

CM23 4JU

SIGNED as a deed, and delivered when dated, (signature)

Philip Andrew Clayton in the presence of:

Witness

Signature:

Name

: K. MITCHEU

Address: 32 Cedar Path

CM23 4 JU

SIGNED as a deed, and delivered when dated,

Trudy Emma Clayton in the presence of:

Witness

Signature:

: K MITCHELL

Address: 32 Cedar Pah

CM23 4 JU

Certified as a True Copy of the Original For Pension Practitioner .Com

Medelle Lunnon

Dated: 13 May 2013

#### **Trust Deed**

establishing the

Hansen Pension Scheme