

Our Ref: VG1405CPT

**Direct Trader**  
PO Box 549  
Leeds  
LS1 4WN  
Telephone: 0808 156 6000  
[www.rbs-sharedealing.co.uk](http://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 Lunnnon,

**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

Direct Trader Share Dealing Account  
Pension Scheme Application Form

**Your information**

For details of how we will use your information, please look for the padlock symbol below and in the accompanying Terms and Conditions.

Please provide any marketing code you have been asked to quote (eg. From a letter or mailing)

**1. Pension Scheme Details**

Pension Scheme name

HANSEN PENSION SCHEME

Address line 1

THE OLD FORGE

Address line 2

28 FIELD ROAD

Address line 3

BUSBY

Address line 4 OR  
overseas country

GLASGOW

Postcode

G76 8SE

Nature of business

CHARTERED ACCOUNTANTS

Registration number

**2. Contact details for correspondence**

Title

Mr

☒

Mrs

☐

Miss

☐

Ms

☐

Other

☒

First name

PENSION

(please specify)

Middle name(s)

PRACTITIONER, COM

Surname

Address line 1

DAWS HOUSE

Address line 2

33-35 DAWS LANE

Address line 3

LONDON

Address line 4 OR  
overseas country

Postcode

N4 7 4SD

Date of birth

DD MM YY

Home telephone number

Preferred daytime contact  
number (including extension  
if applicable)

0800 6344862

Mobile number

Fax number

02087112522

The Pension Practitioner details

14 JAN 2014

Mrs Ann Hansen details ↓

3. Administrator and Trustee details - Please list all Administrators and Trustees.

Title	Mr <input type="checkbox"/>	Mrs <input checked="" type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	<input type="text"/>
First name	ANN					(please specify)
Middle name(s)	GRAY					
Surname	HANSEN					
Address line 1	3 SOUTH ROAD					
Address line 2	BUSBY					
Address line 3	GLASGOW					
Address line 4 OR overseas country						
Postcode	G7 6 8TB		Date of birth		20061954	
Home telephone number	01416441431					
Position in Scheme	TRUSTEE					

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

Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>	Ms <input type="checkbox"/>	Other <input type="checkbox"/>	<input type="text"/>
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		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)   

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 information is required as part of the account opening process.

---

Title    Mr ☒    Mrs ☐    Miss ☐    Ms ☐    Other ☐

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 information is required as part of the account opening process.



14 JAN 2014

Title	Mr <input checked="" type="checkbox"/>	Mrs <input checked="" type="checkbox"/>	Miss <input checked="" type="checkbox"/>	Ms <input checked="" type="checkbox"/>	Other <input checked="" type="checkbox"/>	<input type="text"/>
First name	<input type="text"/>					(please specify)
Middle name(s)	<input type="text"/>					<input type="text"/>
Surname	<input type="text"/>					
Address line 1	<input type="text"/>					
Address line 2	<input type="text"/>					
Address line 3	<input type="text"/>					
Address line 4 OR overseas country	<input type="text"/>					
Postcode	<input type="text"/>	<input type="text"/>			Date of birth	<input type="text"/>
Home telephone number	<input type="text"/>					
Position in Scheme	<input type="text"/>					

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

Title	Mr <input checked="" type="checkbox"/>	Mrs <input checked="" type="checkbox"/>	Miss <input checked="" type="checkbox"/>	Ms <input checked="" type="checkbox"/>	Other <input checked="" type="checkbox"/>	<input type="text"/>
First name	<input type="text"/>					(please specify)
Middle name(s)	<input type="text"/>					<input type="text"/>
Surname	<input type="text"/>					
Address line 1	<input type="text"/>					
Address line 2	<input type="text"/>					
Address line 3	<input type="text"/>					
Address line 4 OR overseas country	<input type="text"/>					
Postcode	<input type="text"/>	<input type="text"/>			Date of birth	<input type="text"/>
Home telephone number	<input type="text"/>					
Position in Scheme	<input type="text"/>					

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)

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 information is required as part of the account opening process.

---

Title    Mr ☒    Mrs ☒    Miss ☒    Ms ☒    Other ☒

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 information is required as part of the account opening process.





(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.

\*This document will be returned to you.

*Some on behalf of Pension Practitioner*

Administrator's/Trustee's signature



Name (in full) *Michelle Lunn*

Date *02/01/2014*

Administrator's/Trustee's signature



Name (in full)

Date

Administrator's/Trustee's signature



Name (in full)

Date


Administrator's/Trustee's signature



Name (in full)

Date

Administrator's/Trustee's signature



Name (in full) *Ann Gray Hansen*

Date *17/12/13*

Administrator's/Trustee's signature



Name (in full)

Date

Administrator's/Trustee's signature



Name (in full)

Date

Administrator's/Trustee's signature



Name (in full)

Date

*Mrs Ann Hansen*



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.

[www.rbs-sharedealing.co.uk](http://www.rbs-sharedealing.co.uk)

14 JAN 2014

For Branch/RM use only			
Sort code	<input type="text"/>	Seller code	<input type="text"/>
Portfolio code	<input type="text"/>	CIN	<input type="text"/>
I confirm that the name and address details of the applicants on this application form are the same as the records held by The Royal Bank of Scotland and this application form has been signed by this/these Royal Bank of Scotland customer(s).			
Staff signature	<input type="text"/>	Name	<input type="text"/>
		Date	<input type="text"/>

COMPLEX PROCESSING  
RETURNED QUERY



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

**Additional Information Form**

Account name

Hansen Pension Scheme

Mrs A Hansen:

Occupation

(If retired, indicate previous occupation)

Citizenship

CHARGED ACCOUNTANT

BRITISH

2. What is the intended use or purpose of the accounts? E.g. trade shares/pension

TRADE SHARES

3. What is the source of funds/wealth to be invested in the account?

PENSION FUND

4. How are funds to be paid in to the account e.g. Cheque, CHAPS?

CHEQUE

5. What value of deposits are anticipated per month?

VARIABLE

6. What volume of trades are anticipated per month?

VARIABLE

7. What is the estimated value of the portfolio to be maintained? (State currency)

70,000.00

STERLING

14 JAN 2014

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  
Dated: 02/01/2014

  
Michelle Lunn




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: 02/01/2014

  
Michelle Lunn

## Parties

- 1 **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
- 2 **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

- 1 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.

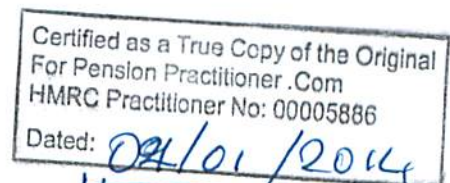
IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

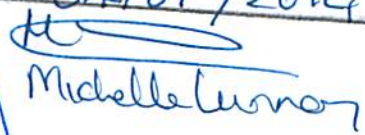
SIGNED as a deed, and delivered when dated, by

**Calibre Homes (SW) Limited** acting by

Director Signature:   
Name : Trudy Clayton

Witness Signature: DB Lukas  
Name : DB LUKAS (DORIS)  
Address : 14 LEAZE RD, MELKSHAM,  
WILTS. SN12 7EX



  
Michelle Turner

SIGNED as a deed, and delivered when dated, by

**Philip Andrew Clayton** in the presence of:

Witness Signature: DB Lukas  
Name : DORIS LUKAS  
Address : 14 LEAZE ROAD, MELKSHAM, WILTS  
SN12 7EX

 (signature)

SIGNED as a deed, and delivered when dated, by  
Trudy Emma Clayton in the presence of:

 (signature)

Witness

Signature :



Name :

DORIS LUKAS

Address :

14 LEAZE RD, MELKSHAM, WILTSHIRE  
SN12 7EX

Certified as a True Copy of the Original  
For Pension Practitioner .Com  
HMRC Practitioner No: 00005886  
Dated: 02/01/2014

  
Michelle Janner

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


- 1 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:
  - 3.1 (in respect of any period up to and including 5<sup>th</sup> April 2006) the discharge of all 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;
  - 3.2 (in respect of any period from and including 6<sup>th</sup> April 2006) the discharge of all 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.
- 4 The provisions of this appointment have effect on and from its date.


Certified as a True Copy of the Original  
For Pension Practitioner .Com  
HMRC Practitioner No: 00005886  
Dated: 02/01/2014

*Michelle Lunn*





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

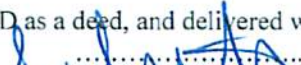
Authorised Signatory :   
Name : BRAD DAVIS

Authorised Signatory :   
Name : MARIA RICCI


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

Director Signature:   
Name : TRUDY CLAYTON

Witness Signature:   
Name : K. MITCHELL  
Address : 32 Cedar Park  
CM23 4JU


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

**Philip Andrew Clayton** in the presence of:


Witness Signature:   
Name : K. MITCHELL  
Address : 32 Cedar Park  
CM23 4JU

Certified as a True Copy of the Original  
For Pension Practitioner .Com  
HMRC Practitioner No: 00005886  
Dated: 02/01/2014

  
Michelle Lunn

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

**Trudy Emma Clayton** in the presence of:

Witness Signature:   
Name : K. MITCHELL  
Address : 32 Cedar Park  
CM23 4JU

Dated: 13 May 2013

**Trust Deed**  
establishing the  
**Hansen Pension Scheme**