

From: Richard Fillan richard@fillans.co.uk
Subject: Re: [EXTERNAL EMAIL] Fillans & Sons Ltd SSAS / Richard Fillan trading account application
Date: 26 September 2018 at 08:22
To: Merle Oper merle@pensionpractitioner.com

RF

Hi Merle

Amazingly, I can email the payment form to them.... So I'll do that this morning.

I'll tell them that the payment will be along in due course.

Thanks
Richard

Richard Fillan
Managing Director
Fillans & Sons Ltd

On Tue, 25 Sep 2018 at 17:26, Richard Fillan <richard@fillans.co.uk> wrote:

Hi Merle

Thanks, I have attached the payment mandate for action as soon as convenient for you. I will send (or not) the payment form that needs to be returned to them when I hear whether or not it must be posted (I bet I can guess the answer to that already!)

Thanks for your help

Regards
Richard

Richard Fillan
Managing Director
Fillans & Sons Ltd

On Tue, 25 Sep 2018 at 15:46, Merle Oper <merle@pensionpractitioner.com> wrote:

Hi Richard,

Glad to hear they are being accommodating!
Happy to process it for you in your absence, just send me the detailed instructions please.

Kind regards,

Merle Oper
Head of Operations

Pension Practitioner
48 Chorley New Road
Bolton
BL1 4AP

T: 0800 634 4862
F: 020 8906 6611

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On 25 Sep 2018, at 14:38, Richard Fillan <richard@fillans.co.uk> wrote:

Hi again Merle

Further to my email this morning, I have now heard back from AJ Bell and they have sent me some bank details so I will prepare a payment mandate and forward it to you. There's also a form I have to fill in and return to them detailing the payment amount etc. I'm not sure yet if that has to be posted, or whether I can email it. If it's to be posted, I wonder if I might I ask you to print and post it if I email it to you as I'm away for 2 more weeks?

Thanks
Richard

Richard Fillan
Managing Director

Fillans & Sons Ltd

On Tue, 25 Sep 2018 at 09:28, Richard Fillan <richard@fillans.co.uk> wrote:
Hi Merle

You'll be pleased to know that AJ Bell have finally opened the Pension Trading Account....but (there's always a but!), so far as I can see, the only way to fund the account is by debit card or cheque! I had to open a personal account with them before I could open the pension account, and I funded that with my debit card, but I don't suppose my SSAS bank account has a debit card, and who uses cheques these days?!

I've emailed them to ask what they suggest, hoping they will give me some bank details to do a transfer.

Failing that, what other options do we have?

Regards

Richard Fillan
Managing Director

Fillans & Sons Ltd

On Wed, 19 Sep 2018 at 13:26, Merle Oper <merle@pensionpractitioner.com> wrote:
Indeed, surprising how many obstacles ignorance can create.

That's what we are here for. I hope the investment will prove a success!

Kind regards,

Merle Oper
Head of Operations

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On 19 Sep 2018, at 12:23, Richard Fillan <richard@fillans.co.uk> wrote:

Fantastic... Thanks for your help

I am amazed how difficult some organisations try to make it to become a customer!!

Hopefully, I can get investing soon.

Regards

Richard Fillan

Managing Director

Fillans & Sons Ltd

On Wed, 19 Sep 2018 at 11:45, Merle Oper <merle@pensionpractitioner.com> wrote:

Dear Richard,

We are finally getting somewhere with this, please see Lauren's response below.

Kind regards,

Merle Oper
Head of Operations

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Begin forwarded message:

From: AJ Bell Youinvest Administration Team <administration@youinvest.co.uk>

Subject: RE: [EXTERNAL EMAIL] Fillans & Sons Ltd SSAS / Richard Fillan trading account application

Date: 19 September 2018 at 10:31:20 BST

To: 'Merle Oper' <merle@pensionpractitioner.com>

Dear Merle

Thank you for your email.

Please accept my apologies for the delayed response as I have been liaising with the relevant department.

I can confirm that we have reviewed the application again and we are happy to reconsider and process the application.

We will send Mr Fillan a welcome email once the account has been opened.

If you have any questions, please contact me.

Yours sincerely

Lauren Brady
Customer Services Administrator

AJ Bell Youinvest | Administration Team
Tel: 0345 54 32 600 | Fax: 0345 54 32 601
Website: www.youinvest.co.uk

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From: Merle Oper [<mailto:merle@pensionpractitioner.com>]

Sent: 14 September 2018 10:32

To: AJ Bell Youinvest Administration Team

Subject: [EXTERNAL EMAIL] Fillans & Sons Ltd SSAS / Richard Fillan trading account application

FAO: Lauren Brady

Dear Lauren,

I have tried to contact you over the phone and spoken with several members of your team this week in relation to, what seems to be a bit of an impasse, with Mr Fillan trying to get his trading account opened with yourselves.

We act as the scheme administrator for Mr Fillan's SSAS and oversee as well as approve the investment decisions and processes the trustees choose.

It seems that there is an issue with AJ Bell recognising the VAM accounts we operate, which is not been an issue with any other provider so far, in fact many SSAS providers such as Rowanmoor etc operate a similar client account system for purely practical reasons. It would be impossible to have 1000+ separate accounts with separate logins and to operate them efficiently.

The VAM accounts are treated as separate client accounts for all intents and purposes including the FSCS rules that view the accounts as individual accounts.

I trust this explains the situation and you are able to proceed with the opening of the trading account as per our mutual clients request. The client

has successfully opened similar trading accounts with a number of other providers and this has never been an issue until this instance.

Should you require further information from me, please don't hesitate to contact me.

Kind regards,

Merle Oper
Head of Operations

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