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P Varley Limited Pension Scheme
Bespoke Pension Services Ltd
Daws House
33-35 Daws Lane
London
NW7 4SD

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April 2015

Annual Statement and Certificate of Deduction of Tax

Summary of account for fiscal year 2014/2015

Account name		Account number
P Varley Limited Pension Scheme		42974212
Account Type as at 5 th April 2015*	Account Status	Account Balance 5 th April 2015
Pension (Share)	Open	£7,976.47

*Please note that the account type may have changed over the course of the year or reflect 5th April 2015 maturity choices

Statement for the purposes of Section 975 of the Income Tax Act 2007

Account name	Account number	Gross interest	Tax deducted	Net interest
P Varley Limited Pension Scheme	42974212	£780.49	£0.00	£780.49

PLEASE KEEP THIS CERTIFICATE

Remember, you have a legal obligation to keep records for tax purposes

- It will help you complete your income tax return (if you are under Self Assessment)
- It will be accepted by the Inland Revenue as evidence of tax deducted
- If you are a non-taxpayer (you expect your taxable income to be covered by your tax allowance) you can arrange to receive your interest with no tax deducted. You should ask your Building Society, or any Tax Office, for an R85 form. If you are eligible, complete the form and give it to the Building Society who will make the necessary arrangements

Notes:

- If you would like to discuss any aspect of your account, please call in at one of our branches or agencies. The Grade 1 listed nature of the Society's Wood Street branch in Bath city centre has prevented the installation of facilities that would allow wheelchair access to disabled members. The Society can offer counter facilities to wheelchair users at its Oldfield Park branch.
- For any serious concerns you may wish to raise, please write to the Society's auditors: Deloitte LLP, 3 Rivergate, Temple Quay, Bristol, BS1 6GD.
- Please notify the Society immediately in writing, accompanied by a utility bill, of any change of address.
- If you are receiving interest without deduction of income tax and you are no longer entitled to do so, please contact the Society to request a deregistration form.

If you are sent an income tax return, you must include:

- the gross amount of building society interest (before deduction of tax) paid or credited in the tax year
- the amount of tax deducted
- the net amount of interest after deduction of tax

Under the Society Rules, if you have not made any deposits into or made any withdrawals from your account during the last 7 years and the balance is under £10, unless you contact the Society within 3 months from the date of this statement the amount will be forfeited in favour of the Society and used for the benefit of current and future members. However, the Board may thereafter re-open the account and re-credit such monies.

Financial Services Compensation Scheme

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a Building Society is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the Scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors the maximum amount that could be claimed would be £85,000 each (making the total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the Building Society, including their share of any joint account, and not to each separate account.

For further information about the Scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.