





**HM Revenue
& Customs**

J21A8101TBJMBA0000004474001001 396 000

MR P REYNOLDS
71 GUEST AVENUE
EMERSONS GREEN
BRISTOL
BS16 7DA



I HEREBY CERTIFY THIS TO BE
A TRUE COPY OF THE ORIGINAL
DOCUMENT.

NAME: DAVID NICKLIN
CERT FFS CERT C11(CMA)

DATE: 23.11.2020

SIGNED:

PROTECTION ADVISER
STRATA GEN FP FEA: 819330



Date

18 August 2020

Dear MR P REYNOLDS

****GREEN & CO**

of Pembroke House,

has told us that you want to authorise them to act as your agent* on your behalf in connection with your tax affairs.

If you want this agent to act on your behalf in relation to your tax affairs, please tell them the following code as soon as you can, they will then be able to activate the authorisation online. If they do not use the code before the date shown below, they will need to reapply to us to be your agent.

Authorisation Code: SA01524185

Important: This code must be used by 17 September 2020.

Once this authority is activated it will allow us to exchange information about your tax affairs with ****GREEN & CO**, and to deal with them on any matters within the responsibility of HM Revenue & Customs in relation to your tax affairs.

You may receive additional authorisation codes if you have asked your new agent to represent you for other areas of HMRC business. Once the agent has activated the authorisation we will automatically start sending letters and forms to your new agent.

Sometimes we will need to send letters and forms to you as well as, or instead of, to your agent.

For more information on which forms we send automatically to agents, go to www.hmrc.gov.uk/sa/agentlist.htm or contact us.

Please note:

- If you are a Self Assessment (SA) customer, you will receive your SA Statements of Account and your agent will be able to view them online, but paying any amount due is your responsibility.
- If you are self-employed, we don't send National Insurance statements and requests for payment to your agent unless you have asked us if you can defer payment.

The authorisation code above supersedes any earlier authorisation codes that may have been issued for an agent to act in relation to your affairs. Any previous authorisation codes are invalid and should be destroyed.

If you have any queries or concerns phone us on **0300 200 3600**.

*Agent is the term we use to describe a person you have appointed to deal with your tax affairs.

Our ref: ODFLPA

092525_287 1/ 4 00006 53289 5663 39600



Mr P Reynolds
71 Guest Avenue
Emersons Green
Bristol
BS16 7DA

first direct

firstdirect.com
03 456 100 100

40 Wakefield Road
Leeds LS98 1FD

13 October 2020

Account number ending: 4191

Dear Mr Reynolds

Important information about your overdraft

We're letting you know we can now offer you an arranged overdraft on your account. You'll find below all of the important information you need to know, including details of the overdraft terms which apply straight away.

These are in addition to the terms that already relate to your 1st Account but if there's any difference, the ones stated below will apply. They also replace any previous terms relating to an overdraft on this account that you may have received

Arranged overdraft limit:	£2,450
Interest free amount:	We don't charge interest on the first £250 of an arranged overdraft
Annual interest rate:	34.05% variable
Effective Annual Rate*:	39.9% variable

Interest is worked out based on your overdrawn balance at the end of each day and charged to your account monthly - normally on the date (or next working day after) you originally opened your account, unless you've chosen a different one. We'll always give you at least 14 days' notice before it comes out of your account.

Total charge for credit

If you borrowed up to your overdraft limit and didn't pay anything back for 3 months, the total charge for credit for that period would be £194.53.

Changing your mind

Your agreement with us for your overdraft will continue until ended by you or us.

You can end your overdraft at any time by contacting us using the details below and repaying any overdrawn balance. If you decide you no longer want it, you can cancel this agreement using the details below, up to 14 days after us adding your new overdraft to your account (or you receiving this letter, whichever is later).

Continued...

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NAME: DAVID NICKLIN
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