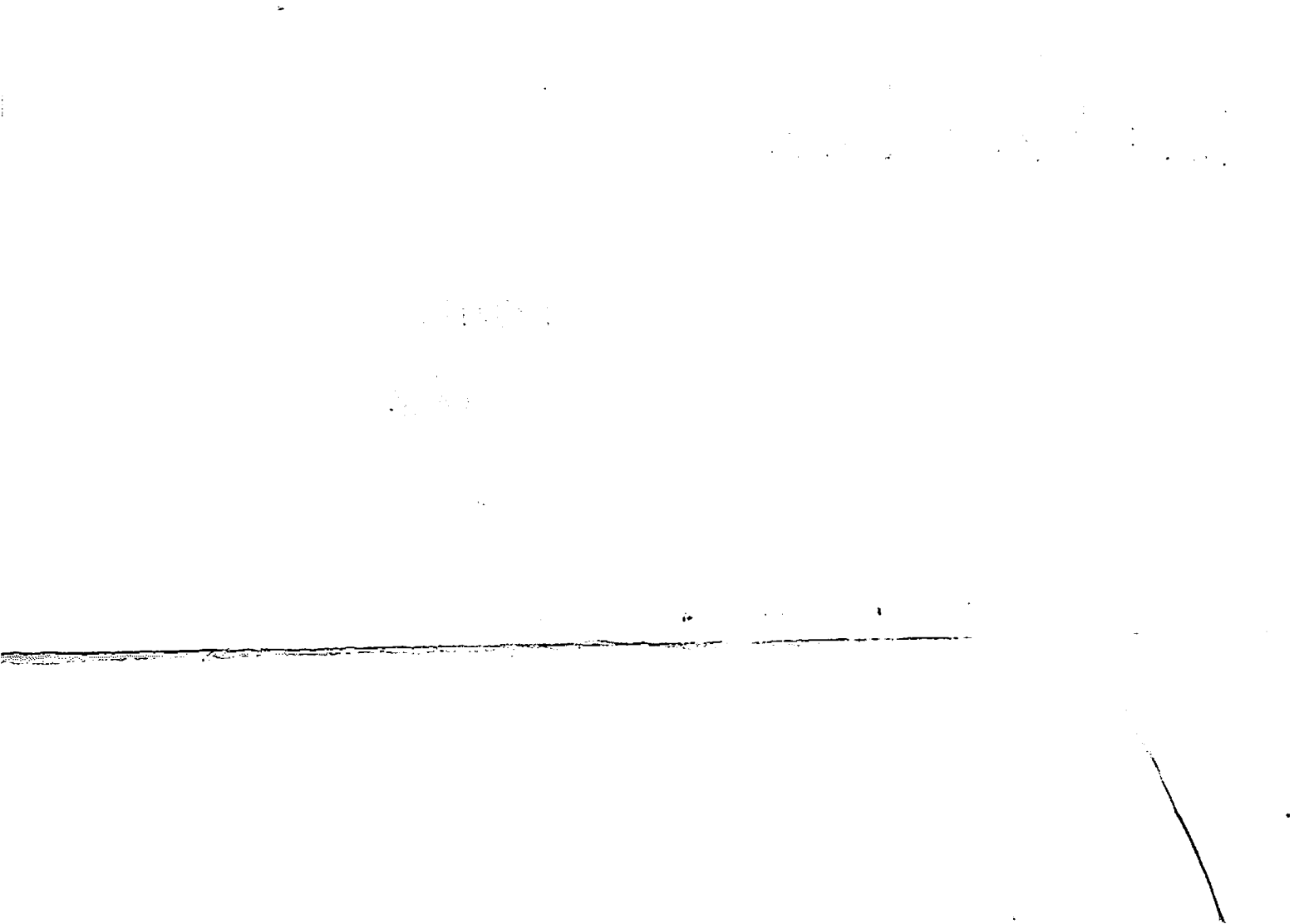


F.A.O: MICHELLE LUNNON

REGARDS

M. SH.





OFFICE USE ONLY: NUMBER OF ADDITIONAL PAGES ATTACHED

CHANGE OF TRUSTEE AND CHANGE OF SIGNING AUTHORITY MANDATE(S)

(Please complete in block capitals and in black or blue ink)

**Section 1 – Company/Business/Organisation
Name/Scheme Name**

Roger Howell SSAS

Section 2 – Account(s)

Please insert in the table below details of the accounts held by you with Bank of Scotland plc ("BoS") that you want this notification to apply to – these will be referred to as the "Account(s)". Please note that *all* the Account(s) must be held in the same name.

Please note that if an Account is a currency account, you should insert the "Client Number" in the Account Number section and complete zeros in the Sort Code field.

| Sort Code | | | | | | Account Number | | | | | | | | | |
|-----------|---|---|---|---|---|----------------|---|---|---|---|---|---|---|--|--|
| 1 | 2 | 2 | 0 | 2 | 6 | 1 | 0 | 0 | 6 | 7 | 8 | 6 | 1 | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |

If you need to set out additional Accounts, please provide the details on a separate sheet and attach.

Section 3 – Change of Trustee

If you are informing us of the resignation/removal of a trustee (the "Departing Trustee") and the replacement of that trustee with a newly appointed trustee ("New Trustee"), please complete the details of the Departing Trustee, New Trustee and all remaining trustees in the table below:

| | Name | Address |
|-------------------|----------------------------------|---|
| Departing Trustee | N/A | |
| New Trustee | Pension Practitioner.com Limited | Daws House, 33-35 Daws Lane, London NW7 4SD |
| Remaining Trustee | Roger Edward Howell | 36 Cil-Y-Coed, Waunarlwydd, Swansea, Wales, SA5 4TF |
| Remaining Trustee | | |

If you need to set out additional trustees, please provide the details on a separate sheet and attach.

By signing Section 8, both the New Trustee and the remaining trustees confirm that the Departing Trustee has resigned/been removed and that the New Trustee has been properly appointed to the Pension Scheme and will, along

the 1990s, the number of people in the world who are illiterate has increased from 1.2 billion to 1.5 billion. The number of illiterate people in the world is projected to reach 1.7 billion by the year 2015. The number of illiterate people in the world is projected to reach 1.7 billion by the year 2015.

with the remaining trustees, be the account holder of the above Account(s) on the Bank being deemed to have accepted the mandate.

The New Trustee and remaining trustees acknowledge that, by signing this mandate, they have received a copy of the Terms and Conditions of the Account and agree to be bound by them.

Once this mandate has been signed and submitted to the Bank, the Bank will only be deemed to have accepted the mandate once they have received the required Pension Confirmation Form and any other necessary documentation required in relation to the appointment of the New Trustee.

Please set out below the address that you wish to be the main correspondence address for the Account(s):

| Name | Address |
|------------|---|
| Brad Davis | Daws Hose, 33-35 Daws Lane, London, NW7 4SD |

To appoint the New Trustee as an authorised signatory on the Account please continue to Section 4, otherwise please ask all trustees to read Section 7 and then proceed to Section 8.

Section 4 – Changes to Authorised Signatories

If you are removing an Authorised Signatory, if an Authorised Signatory has changed their name or you want to change the signing authority of an Authorised Signatory, please set out the full name(s) below of the Authorised Signator(y)(ies) concerned.

| | |
|--|--|
| | |
| | |

If an Authorised Signatory has changed their name, you want to change the signing authority of an Authorised Signatory or you want to add a new Authorised Signatory, please now complete the new details in the table on Page 3. Then ask each Authorised Signatory to read the 'Declarations by each Authorised Signatory' below and sign the table on Page 4 in the space provided.

If you are removing (an) Authorised Signatory/ies only, please proceed immediately to Section 5.

Please note, an **Authorised Signatory** is someone who can give instructions on your behalf (in accordance with the terms of the applicable Account Signing Authority Mandate) in relation to the Account(s). This includes providing instructions to transfer or withdraw money from the Account(s), receiving information about the Account(s) and notifying BoS of changes in any of the information that you have provided it with. This also includes agreeing to deposit funds being placed on a fixed term (and fixed rate) basis.

Declarations by each Authorised Signatory

By signing where indicated in the table below (or in the continuation sheet attached), each Authorised Signatory confirms they have received a copy of the terms and conditions for the Account(s) and agree to be bound by them.

You must provide a **full 3 years address history** for each person – please use a separate sheet if necessary. If you need to set out more Authorised Signatories or need extra space, please copy this page and use as a continuation sheet.

| | 1 | 2 | 3 | 4 |
|--|---|---|---|---|
| Full Name | Roger Edward Howell | | | |
| Position | Trustee | | | |
| Permanent Address | 36 Cil-Y-Coed, Waunarlwydd, Swansea, Wales | | | |
| Postcode | SA5 4TF | | | |
| Date moved to this address | | | | |
| Previous Address (You must provide a full 3 years address history for each person. Please use a separate sheet if necessary.) | | | | |
| Postcode | | | | |
| Date moved to this address | | | | |
| Date of Birth | 11 March 1967 | | | |
| Nationality | British | | | |
| Country of Residence | Wales | | | |
| Ownership % (if 10% or more) | | | | |

Section 5 –Summary of Authorised Signatory/ies

In order to provide a complete list of all Authorised Signatory/ies on the Account(s), please enter the names in the table below of each and every person that is now appointed. Please only provide the names of the Authorised Signatory/ies - do not provide any details of any signing restrictions that may apply. If it is easier for you, you may provide these details on a separate sheet and attach.

| Full Name of Authorised Signatories | |
|-------------------------------------|--|
| Roger Edward Howell | |
| Pension Practitioner.com Limited | |
| | |
| | |
| | |
| | |
| | |
| | |

Section 6 - Declarations

I/we appoint each person named in section 4 as an Authorised Signatory in relation to the Account(s); the specimen signatures set out in section 4 are the signatures of the Authorised Signatories; and their powers are as set out in section 4 (page 4). (You must tick this box if you have completed the table set out on page 3 ☐)

I/we confirm and agree that:

- I/We are the holder(s) of the Account(s).
- I/We authorise and instruct BoS to make the changes set out in this form to the existing Signing Authority Mandate(s) for the Account(s) (the "Account Signing Authority Mandate(s)").
- The information provided in this form is true, accurate and complete.
- This form supplements my/our Account Signing Authority Mandate(s) and that mandate (or those mandates) remain(s) in effect, subject to the changes notified in this form and all instructions that I/we give BoS in relation to an Account will be provided in writing (or by fax on our headed notepaper or on an appropriate BoS form) and in accordance with the Account Signing Authority Mandate(s), as amended by this form.
- I/We agree that I/we will be jointly and severally liable as trustee(s) for all liabilities created pursuant to my/our agreement with BoS for the Account(s), provided that the liability of the "Professional Trustee" or "Corporate Trustee" will be limited to the value of the assets of the Scheme but without prejudice to the full liability of the Member Trustee (if any).
- I/We will indemnify Bank of Scotland plc for all losses, costs, claims, damages and expenses that Bank of Scotland plc suffers or incurs as a result of acting on any instructions (including instructions sent by fax) given by me/us or on my/our behalf in accordance with the Agreement except in circumstances where any losses are as a result of the fraudulent actions of an unrelated third party.
- I/We acknowledge that BoS may pay commission to an introducer in consideration of the introducer introducing me/us to BoS for the Account(s) and that further information about this commission is available from the introducer.

Certified Resolution (This does not apply to Sole Traders, Trustees or Executors)

We certify that the terms of this form were approved at a properly convened and quorate meeting of our governing board or decision-making committee, in accordance with our constitution and all relevant laws, rules and by-laws governing our management and affairs, and that the person(s) named in section 7 below have been authorised to sign this form on our behalf. We agree to provide a certified extract minute of that meeting if so requested.

Trustees and Executors Only - Certificate of Authority

I/we certify that the person(s) named in section 8 below are all of the validly appointed trustees/executors of the trust/estate and that I am/we are entitled to provide this form under the terms of the trust deed, will, document and/or court order empowering me/us to act as trustee(s)/executor(s).

Please complete the final column of the table below if (and only if) you wish to appoint an Authorised Signatory as a joint signatory and clearly indicate who any such signatory must sign with (you may wish to assign categories to signatories in order to do this in the space provided). If you do not complete this column in relation to any Authorised Signatory, any such signatory will be able to provide instructions alone.

Data Protection Notice

- I understand that all my personal data will be treated confidentially by the Bank of Scotland and will only be used for the purposes of processing any Account of which I am an Authorised Signatory, now or in the future, and may be disclosed to the holders of the Account and other Authorised Signatories on the Account from time to time.
- I authorise you to search and record information at the Credit Reference Agencies for the purpose of checking my identity for the prevention of money laundering and fraud.

| Name of Authorised Signatory | Specimen Signature | IF JOINT SIGNATORY ONLY | |
|----------------------------------|----------------------|--|--|
| | | Category of signatory (e.g. A, B or Other) (if applicable) | Who must this person sign with? (e.g. "any B signatory") |
| Example: John Smith * | <i>John Smith</i> | A | any B signatory |
| Roger Edward Howell | X <i>R Howell</i> | | |
| Pension Practitioner.com Limited | | | |
| | | | |
| | | | |
| | | | |
| | | | |

*This means that John Smith may sign with any "B" Authorised Signatory.

Section 7 - Data Protection Notice (in this Section 7 only, 'we' refers to BoS)

To see how we use your information and how to give your consent, please read the Data Protection section on our Group website <http://www.bankofscotland.co.uk/dataprotection> or ask for a printed copy. We may search credit reference and fraud prevention agencies to check your identity and help us make decisions. Our search is not seen or used by lenders to assess your ability to obtain credit. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how information held by the fraud prevention agencies may be used can be obtained on our Group website <http://www.bankofscotland.co.uk/dataprotection> or by writing to: Bank of Scotland, PO Box 23588, Level 1 Citymark, 150 Fountainbridge, Edinburgh, EH3 9PE. By signing/submitting this form you agree that we can use your information in the ways described, and that you are entitled to disclose information about any co-applicants/principal shareholders/guarantors/authorised signatories/nominated users or anyone else referred to and they have been advised of this

Section 8 - Signing

Please refer to the final page of this form if you require guidance on how BoS requires you to sign.

Signed for and on behalf of the holder of the Account(s) by:

Trustee 1
Signature

X R Howell

Date

03 / 02 / 2014

Trustee 1
Name

Trustee 2
Signature

Date

/ /

Trustee 2
Name

Trustee 3
Signature

Date

/ /

Trustee 3
Name

Trustee 4
Signature

Date

/ /

Trustee 4
Name

Director
Signature

Date

/ /

Director
Name

For and on behalf of the Professional/Corporate Trustee before this witness

Witness
Signature

Date

/ /

Witness
Name

Position / Designation

Witness
Address (if
applicable)

INTERNAL USE ONLY

LEID

RELATIONSHIP MANAGER APPROVAL:
Form Complete Additional standard diligence process complete (where shaded section of table applies)

Name

Rel Code

Bank of Scotland plc Registered office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000
Pension Signatory Amendment Mandate Nov 10
WHOLESALE

Guidance on Signing

| What are You? | Who needs to sign? |
|---|--|
| Sole trader | the sole trader |
| Limited Company | either (1) two directors; (2) a director and the company secretary; or (3) a director in the presence of a witness. Where option (3) is used, the witness should set out "witness" as their position. The witness will also require to complete details of their address where indicated. |
| Limited Liability Partnership | two members |
| Partnership | all partners |
| Limited Partnership | all general partners |
| Trust/Executry including trustees of Pension Schemes | all trustees or executors |
| Club, association or society | the persons who have been authorised to sign this Account Signing Authority Mandate according to the rules of the association or club or a resolution of the office holders must sign and print their names and positions (e.g., "Secretary" or "Treasurer"). If there is no written constitution for your club or association, all members must apply and sign. |
| Trade Union | the persons who have been authorised to sign this form according to the rules of the trade union or a resolution of the office holders must sign and print their names and positions (e.g., "Secretary" or "Treasurer"). |
| Building Society | two directors or a director and the secretary (a "director" includes a member of the governing board, if not called a "director"). |
| Registered Industrial and Provident Society | the person(s) who have been duly authorised pursuant to a binding resolution of the committee of management. |
| Incorporated Friendly Society | the person(s) who have been duly authorised pursuant to a binding resolution of the committee of management. |
| Credit Union | the person(s) who have been duly authorised pursuant to a binding resolution of the committee of management. |
| Local Authority | the person(s) who have been duly authorised pursuant to a binding resolution of the full council of the local authority. |
| Community Interest Company | two directors or a director and the company secretary. |
| Local Authority Maintained School (England and Wales) | the person(s) who have been duly authorised pursuant to a binding resolution of the governing body. |
| Local Authority School (Scotland) | the head teacher or any other person(s) to whom the local education authority has delegated the power to manage the school's budget. |
| College of Further Education (Scotland) | the person(s) who have been duly authorised pursuant to a binding resolution of the board of management. |
| Higher Education Corporation (England and Wales) | the person(s) who have been duly authorised pursuant to a binding resolution of the governing body. |
| University or University College | the person(s) who have been duly authorised under the constitution of the university, or a binding resolution of the court, senate or council (or equivalent governing body). |
| The Church of Scotland | (including the General Trustees and The Church of Scotland Investors Trust) – the person(s) who have been duly authorised under the constitution of the Church, or a binding resolution of the body they represent. |
| Any Corporate Body or Corporation in The Church of England (including The Church Commissioners, parochial church councils, Guild Church Councils, diocesan parsonage boards, the Council, Chapter and College of Canons of a cathedral, the Church of England Pensions Board and The Representative Body of the Church in Wales) | the person(s) who have been duly authorised under the constitution of the Church, or a binding resolution of the council, board or governing body of the organisation they represent. |
| NHS Foundation Trusts | the person(s) who have been duly authorised either under the constitution of the Trust, or pursuant to a binding resolution of the board of directors. |
| Any other Corporate Body or Corporation | the person(s) who have been duly authorised either under the constitution of the organisation, or pursuant to a binding resolution of the governing body. |