

Mr Joseph Beardwood
Pension Practitioner
Daws House
33-35 Daws Lane
London
NW7 4SD

March 12, 2013

Dear Mr Beardwood,

Account Name: Sheridan Binnie Pension Scheme
Reference: NW7 4SD

Thank you for the recent application for the above named account..


Regrettably, we are unable to process the application for the following reason(s)

- We require the scheme's Trust Deed.
- We also require the enclosed Part 5 of the application form to be completed where highlighted.

~~If we have not heard from you within the next 28 days we will return any original identification documents you may have supplied along with your application should you wish to re-apply.~~

If you have any questions, please telephone us on our freephone number 0800 092 3300 from 7am to 11pm, seven days a week.

Yours sincerely



Nicola Pryce

CATER ALLEN, PART OF THE SANTANDER GROUP

9 Nelson Street, Bradford, BD1 5AN Tel: 0800 092 3300 International Tel: +44 (0)114 228 2407 General Fax: 0870 240 6263 CHAPS/SWIFT Fax: 0870 240 6259 www.caterallen.co.uk

Cater Allen Private Bank is the name used for banking services provided by Cater Allen Limited. Registered Office: 2 Triton Square, Regent's Place, London, NW1 3AN. Registered in England number 383032. Authorised and regulated by the Financial Services Authority, except in respect of its consumer credit products for which Cater Allen Limited is licensed and regulated by the Office of Fair Trading. FSA registration number 178737. Cater Allen Limited is part of the Santander group. Cater Allen and the flame logo are registered trademarks. All deposits held with Cater Allen Private Bank are fully and unconditionally guaranteed by Santander UK plc. Calls may be recorded or monitored. www.caterallen.co.uk. Telephone 0800 092 3300.

5 Details of your Professional Adviser

Applicant to complete

Have you been introduced to Cater Allen Private Bank by a Professional Adviser?

Yes ☐ No ☒

If 'Yes', please complete the details below. If 'No', go to section 6.

Name of company

Address

Postcode

Telephone

Name

Email

6 Declaration and Mandate

Applicant to complete

We/I being all the Trustees of (please insert the full name of the Scheme)

('The Scheme') hereby apply to open a Pension Account ('The Account') with Cater Allen Private Bank ('The Bank') in accordance with the published 'Terms and Conditions' thereof ('the Conditions') and in accordance with the Mandate below, which we acknowledge having received and to which we agree to be bound and any subsequent amendments which the Bank may inform us of from time to time.

We hereby certify that:

(a) I/We are duly authorised by the Trust Deed of the Scheme to open the Account and operate it as set out in this Mandate and we hereby indemnify the Bank against any losses suffered as a result of any operation of the Account in accordance with this Mandate which is found to be in breach of the Trust Deed.

(b) In the event of the death or incapacity of any of the Trustees or Authorised Signatories, the Bank is able to pay or deliver to the order of the survivors, all money, securities, deeds or documents or any other property which you hold for the credit of the remaining Trustees' joint Account.

The liability of as Scheme Administrator for any indebtedness arising from time to time on the Account(s) shall be limited to the Assets of the Scheme.*

*Please leave blank if not the Scheme Administrator.

Please act on the signature(s) of the Authorised Signatories in respect of cheques or other orders for payment on the Account, and as authority for the sale, purchase, delivery or other dealings with securities, bills, coupons, documents, boxes, packages and their contents and other property at any time held by you.

Authorised Signatories

All transactions on this Account must be signed by

☒ ONE of the Trustees
(Please enter the number of Trustees to sign)

☐ All of the Trustees

☐ In addition to the above the Scheme Administrator must sign.

If less than all Trustees to sign on the Account:

I/We hereby jointly and severally indemnify the Bank from and against all actions, claims, demands and costs which may be brought or made against the Bank or incurred by the Bank by reason of the Bank's permitting operation of the Account otherwise than upon the signatures of all of the Trustees together.

I/We hereby authorise the Bank to provide the Scheme's Auditors with such information as they may request concerning the Account and any transactions which may have taken place via the Account.

Upon any of the Trustees ceasing to be a Trustee of the Trust by death or otherwise, the Bank may in the absence of written notice to the contrary from us, treat the surviving or continuing Trustees for the time being, as having full power to carry on the business of the Account Holder and to deal with its assets as freely as if there had been no change in the Trust.

The above authority shall remain in force until the Bank receives written notice of its revocation, notwithstanding any change in the constitution (or name) of the Trust and shall apply notwithstanding any change in the identity of the Trustees by death, bankruptcy, retirement or otherwise or the admission of any new Trustee or Trustees.

I/We authorise Cater Allen Private Bank to send copies of all statements issued in respect of the Account and to disclose details of that Account to my/our Professional Adviser, and Scheme Administrator, as named on this application, or their successors in title. I/We acknowledge that my/our Professional Adviser may receive commission from Cater Allen Limited in respect of the account. The Bank is hereby authorised to comply with all withdrawal instructions given by facsimile, providing that such instructions are signed in accordance with the current Mandate to operate the above Account and the Bank may act upon such instructions without the need for further enquiry.

The Bank may act upon such instructions immediately and without further enquiry unless it has cause to be suspicious as the nature and content of the request.

Closure of Account

We will not accept notification of closure of this Account unless it is authorised by the correct signatories as detailed on the valid Mandate that is in existence at that point in time.