Mr J W Richardson
9 Steerforth Copse
Owlsmoor
Sandhurst
Berks
GU47 0GX

01344-560987

27th August 2014

Tumbles Holidays Pension Scheme

Dear Brad

Please find enclosed the forms for Barclays with regard to Pension Practitioner becoming my pension administrator.

I could not find the certified copy of the registration from HMRC, if you have a copy could you please enclose it with the forms when despatched to Barclays.

If there is any cost for this or any ongoing costs for you being the administrator just let me know.

many thanks for your help with this and if there are any problems please call me on 01344-560987.

John Richardson

R

Pension Trader Account for SSAS application

This is an application form to open a Pension Trader Account for SSAS. Please read this application form in conjunction with your Pension Trader Account for SSAS Terms and Conditions and/or any agreement between you and us. Definitions contained in this application form shall have the same meaning given to them in the Terms and/or any agreement between you and us.

The Trustee, Administrator and the Member must complete and sign this application form. Please fill in the details we ask for (apart from those that are clearly not applicable) and return it to: High Value Servicing Team, Barclays, Tay House, 300 Bath Street, Glasgow, G2 4LH.
Barclays Stockbrokers can only accept applications from schemes registered with HM Revenue & Customs and those with an appointed Trustee.

Please complete in BLOCK CAPITALS.

Section 1 – Scheme name

Scheme name: TUMBLES HOLIDAYS PENSION SCHEME *

Scheme correspondence address:
9 STEERFORTH COPSE
OWLSMOOR
SANDHURST
BERKS Postcode GU47 0GX

HMRC registration number: 00739130RG

Please note we require a certified copy of the Acknowledgement of Registration issued by HMRC.

The Correspondence address will be used by us to send details of transactions and corporate actions.

* EXISTING A/C
480/70256837/63

Section 2 – Employer

Company name: TUMBLES HOLIDAYS LTD

Registered office address:
NETTLECOMBE
POUGHILL
BUDE.
EX23 9EU Postcode

Nature of business: HOLIDAY LETTINGS

Industry in which the company operates: TOURISM

Countries in which the company trades (if outside the UK): UK

Countries in which the company operates (if outside the UK):

Company registration number:

If Regulated – FCA registration number:

Section 3 – Professional Trustee details (if appointed)

Title:

Name:

Address:

Postcode:

Contact person(s):

FCA or HMRC registration details:

Phone number:

Email address:

Section 4 – Professional Administrator details (if appointed)

Company name:

Company address:

Postcode:

Contact person(s):

Company number (if applicable):

FCA or HMRC registration No.:

Phone number:

Email address:

Section 5 – Member Trustee(s) details

Member Trustee

Title: MR

Name: John William Richardson

Permanent residential Address:
9 Steerforth Copse
Owlsmoor
Sandhurst
Berks

Postcode: GU47 0GX

Contact person(s):

Phone number: 01344 – 560987

Email address: John@red38.co.uk

National Insurance no.: N B 4 1 8 4 8 2 D

Please tick this box if you do not have a National Insurance no. ☐

Do you pay Income Tax? Yes ☑ No ☐

Which country are you resident in for tax purposes? UK

Nationality: British

Date of birth: 30/07/1963

Section 6 – User Authorities

The Scheme Administrator and/or Trustee authorises the following persons to give instructions to Barclays Bank PLC

Please ensure that details are supplied for the Scheme Administrator, Professional Trustee and at least one Member Trustee, and one or more of these parties has authority to deal.

Scheme Administrator

Name

Specimen Signature

☐ **Read-only access including:**

- Viewing the selected accounts online
- Receiving information about the selected accounts by telephone

☐ **Dealing authority access including:**

- Buying and selling any investments
- Giving any necessary instructions in the event of corporate actions on these investments
- Giving any instruction concerning the operation of the Cash Management Service.

Professional Trustee

Name

Specimen Signature

☐ **Read-only access including:**

- Viewing the selected accounts online
- Receiving information about the selected accounts by telephone

☐ **Dealing authority access including:**

- Buying and selling any investments
- Giving any necessary instructions in the event of corporate actions on these investments
- Giving any instruction concerning the operation of the Cash Management Service.

Member Trustee

Name

JOHN RICHARDSON

Specimen Signature

☑ **Read-only access including:**

- Viewing the selected accounts online
- Receiving information about the selected accounts by telephone

☑ **Dealing authority access including:**

- Buying and selling any investments
- Giving any necessary instructions in the event of corporate actions on these investments

Name

Specimen Signature

☐ **Read-only access including:**

- Viewing the selected accounts online
- Receiving information about the selected accounts by telephone

☐ **Dealing authority access including:**

- Buying and selling any investments
- Giving any necessary instructions in the event of corporate actions on these investments

If there is not enough space on this form for all Trustees, please copy this page and complete accordingly.

Please ensure all parties also sign the form in section 9.

Section 7 – Managing the SSAS's investment income

Please select how the scheme would like to receive its income below. The scheme will automatically be set up with a Cash Management Service (CMS) account for settling its deals. Select one option only.

- [ ] **Automatic Dividend Reinvestment (ADR)** – Please use income paid to my CMS account to buy shares using ADR.
- [ ] **SCRIP** – Please add shares to my account, when made available.
- [x] **Cash** – Please pay cash dividends to my CMS account.

If you do not choose an option, we will apply the SCRIP option by default.

Section 8 – Scheme bank account details

Please provide scheme bank account details where cash will be transferred to and from.

Name of Bank: BANK OF SCOTLAND

Name of Scheme Bank Account: TUMBLES HOLIDAYS PENSION SCHEME

Sort-Code: 12-20-26 Account Number: 06189231

Initial size of Deposit £: TRADING ACCOUNT ALREADY EXIST'S

Please note we require an original bank statement no older than six months, which confirms the Scheme name, sort code and account number.

Section 9 – Declaration and Authority to open an Account

By executing this application the Scheme Administrator or Trustee gives these declarations:

You instruct us to open a Pension Trader Account and through that provide the services as instructed by you in relation to your account as outlined in this Application Form and the Pension Trader for SSAS Terms and Conditions (or other agreement between you and us relating to the Pension Trader Account). You (in your capacity as co-trustee of the SSAS) either appoint us to provide the Service or consent to the Trustee and Administrator appointing us to provide the Service.

You confirm that the information given is true and complete and authorise us to make any credit reference and other enquiries in accordance with our normal procedures in connection with this application. You understand that credit reference agencies will maintain a record of our searches and the information we give them and that the record may be used by other lenders assessing credit applications from you and members of your household and for debt tracing.

You understand that if you provide false or inaccurate information and a fraud is identified we will pass this information onto the fraud prevention agencies. If you are interested in hearing more about how this information may be used you can contact us on 0800 279 65518* or 0141 352 3909* or please refer to your Barclays Stockbrokers terms.

In this Application Form and pursuant to the Pension Trader Account Terms and Conditions (or any other agreement between you and us), we will be provided with "personal data" within the meaning of the Data Protection Act 1998. You agree that we may use, and disclose to other members of the Barclays Group for their use, such information for the purposes of providing the Service and for marketing products and services of the Barclays Group.

Section 9 – Declaration and Authority to open an Account (continued)

By executing this application form, the Trustee and Administrator agree/confirm that they want to open a Pension Trader Account and instruct Barclays Bank PLC to do so and to provide the services offered under it as set out in this Application Form and that we may accept instructions from the member and any other relevant user in relation to the member's account.

Administrator Authorised Signatory

Name

Signature

Date ☐☐/☐☐/☐☐☐☐

Scheme Trustee Signatory

Name

Signature

Date ☐☐/☐☐/☐☐☐☐

By signing this application form the member consents to the Trustee and/or the Scheme Administrator as appropriate opening a Pension Trader Account and Barclays Bank carrying out the enquiries specified in the application form.

Member's signature

Name

JOHN RICHARDSON

Signature

Date 27/08/2014

Member's signature

Name

Signature

Date ☐☐/☐☐/☐☐☐☐

Member's signature

Name

Signature

Date ☐☐/☐☐/☐☐☐☐

Member's signature

Name

Signature

Date ☐☐/☐☐/☐☐☐☐

If there is not enough space on this form for all Trustees, please copy this page and complete accordingly.

Telling you about products and services – to be completed by the SSAS Trustee(s)

As part of our service, we will keep you informed about products and services (including those of third parties) that may be of interest to you. Barclays will not give your personal data to any third parties for their marketing purposes.

You can choose NOT to receive marketing communications from Barclays by ticking the appropriate boxes below:

Telephone ☐ Text message ☐ Email ☐ Mail ☐

You can choose to receive specific content from us which does not affect your choice above. For example, if you chose to receive a service which includes the provision of information from us, then you will continue to receive such communications until you end that service.

We may also contact you from time to time to obtain your feedback on our service and for other research purposes. When we do so, you can inform us that you do not wish to receive future requests of this type.

Checklist

A certified copy of HMRC's Acknowledgement of Registration ☐

An original bank statement no older than six months, which confirms the Scheme name, sort code and account number, as per section 8. ☑

For more information, please visit our website at BarclaysStockbrokers.co.uk

*Calls to 0800 numbers are free if made from a UK landline and calls to 0141 numbers are charged at local rate, mobile costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes. Our opening hours are 8am to 6.30pm Monday to Thursday, 8am to 6pm on Friday (excluding bank holidays) and 9.30am to 12.30pm on Saturday.

Your account statement
Statement sheet number: **64**
Issue date: **30 July 2014**
Page: **1 of 1**

BANK OF SCOTLAND

TUMBLES HOLIDAYS PENSION SCHEME
FAO MR J RICHARDSON
9 STEERFORTH COPSE
OWLSMOOR
SANDHURST
BERKS
GU47 0GX

0 443/1/001322

Write to us at:
Bank of Scotland
PO Box 1000
BX2 1LB

Call us on: **0845 300 0268** (from UK)
+44 131 549 8724 (from Overseas)

Visit us online: www.bankofscotland.co.uk

Your branch: **MONEY MARKET ACC**
Sort code: **12-20-26**
Account number: **06189231**
BIC: **BOFSGB21282**
IBAN: **GB52 BOFS 1220 2606 1892 31**

PENSION FUND
TUMBLES HOLIDAYS PENSION SCHEM

Account Summary

Balance On 30 June 2014	£11,618.83
Total Paid In	£982.68
Total Paid Out	£10,000.00
Balance On 29 July 2014	**£2,601.51**

Account Activity

Date	*Payment type*	*Details*	*Transactions (£)*	*Balance (£)*
30 Jun 14		**BALANCE BROUGHT FORWARD**		**11,618.83**
7 Jul 14	Cheque	010056	10,000.00 DR	1,618.83
9 Jul 14		INTEREST (GROSS)	0.68 CR	1,619.51
10 Jul 14	Standing Order	D GIBBON	100.00 CR	1,719.51
10 Jul 14	Standing Order	R SEAMAN	120.00 CR	1,839.51
11 Jul 14	Faster Payment	GIBBON RA NO REF RP4673063949333100 200459 30 11JUL14 00:46	90.00 CR	1,929.51
14 Jul 14	Standing Order	J POWER LOAN	72.00 CR	2,001.51
29 Jul 14	Faster Payment	TUMB HOLS LTDSW NO REF RP4673063957338100 200459 30 29JUL14 02:09	600.00 CR	2,601.51

Messages

For important information about compensation arrangements, please refer to the back of this statement.

Useful information

Changing your contact details

Please write to us at: **Bank of Scotland, PO Box 1000, BX2 1LB** or visit any Bank of Scotland branch.
If your account is held in the Channel Islands, Isle of Man or with WorldWide Service, please write to us at: **Bank of Scotland International, PO Box 19, Evergreen House, 43 Circular Road, Isle of Man IM99 1AT, British Isles.**

Lost and stolen Cards or Chequebooks

If you think your cards or PINS have been stolen, please call us immediately on **08457 20 30 99**. If you're outside the UK, call us on **++44 8547 203 099**. If you think your chequebook has been lost or stolen, call us immediately on the telephone number on the front of your statement.

Internet and Telephone banking are designed to make your life easier

	Internet Banking	Telephone Banking
Personal customers	go to www.bankofscotlandhalifax.co.uk/aboutonline/register.asp	call **0845 721 3141** - available 24/7
Commercial customers	go to www.bankofscotlandbusiness.co.uk/online-banking/	call **0845 300 0268**
Corporate customers	go to www.lloydsbankcorporatemarkets.com/	call **0845 603 2408**
Private Banking customers	go to www.bankofscotlandprivateclients.co.uk/	call **08457 11 11 11**
Offshore & WorldWide Service customers	go to www.bankofscotland-international.com/offshore-banking.asp	call **0845 604 6335** (or **+44 1539 740 730** from abroad)

Debit and Cashpoint® Card Charges

- When you use your card in currencies other than in sterling, the amount is converted to sterling on the day it is processed by Visa, using their standard exchange rate that day. We also include a foreign exchange fee of 2.99%. You can find out the Visa exchange rate on 08457 21 31 41 (+44 08457 80 18 01 from abroad). If your account is held in the Channel Islands or Isle of Man, or is a WWS account, call 08456 04 63 35 (or +44 1539 740 730 from abroad).
  For Private Banking accounts please call 08457 11 11 11
- When you use a debit card to withdraw cash abroad we will charge you 1.5% of the amount withdrawn. The minimum transaction charge is £2.00. The most we'll charge for each transaction is £4.50. This applies to all foreign cash transactions.
- You'll not pay the cash withdrawal fee when using your debit card at a Bank of Scotland or a LINK ATM in the UK for transactions in sterling, but if you use your debit card over the counter in a bank other than Bank of Scotland, or at a non-Link ATM, you will be charged the cash withdrawal fee. This fee will not be charged on Private Banking accounts
- We will also charge the fee if you buy foreign currency or travellers cheques at another bank, the Post Office® or a bureau de change in the UK, but not at Bank of Scotland. This fee will not be charged on Private Banking accounts.
- When you make a purchase (not a cash withdrawal) abroad or in a currency other than sterling - we will charge you £1. This also applies to Internet or home shopping card purchases not made in sterling. This fee will not be charged on Premier, Platinum and Private Banking accounts or accounts held in the Channel Islands, the Isle of Man, or WWS Executive Gold and WWS Executive Platinum accounts.
- If you use your Cashpoint® card abroad you will be charged 1.5% (minimum £1.50) of the amount you withdraw.

Business Debit Card and Business Keycard charges

Full information on our charges is set out in our charges brochures and on our website at www.bankofscotlandbusiness.co.uk/business-cards/business-charge-card/ (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any card transaction in a foreign currency, the amount is converted into sterling on the day it is debited to your account, using the Visa exchange rate. The Visa exchange rate includes a foreign exchange administration fee of 2.75%. You can find out the Visa exchange rate by calling us on 08457 21 31 41 (+44 8457 80 18 01 from abroad). **Charges will be shown on your statement or current account charges invoice.**

Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:
Personal Customers: visit any branch or for savings account rates visit **www.bankofscotlandhalifax.co.uk/savings/personalrates.asp** or call **08457 263646** and for bank account rates visit **www.bankofscotlandhalifax.co.uk/bankaccounts/rates-rewards-fees** (Call lines are available on (8am-8pm Mon-Fri; 8am-6pm Sat & 9am to 5pm Sun).
Commercial Customers: visit **www.bankofscotlandbusiness.co.uk/rates-and-charges/**
Corporate Customers: visit **www.lloydsbankcorporatemarkets.com**
Offshore and Worldwide Service Customers: visit **www.bankofscotland-international.com/offshore-banking.asp**
Private Banking accounts please call 08457 11 11 11.

Checking your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do. E.g. if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank 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 a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank including their share of any joint account, and not to each separate account. For further information about the compensation provided by the FSCS (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 the FSCS 020 7741 4100 or 0800 678 1100. Please note only compensation related queries should be directed to the FSCS. Deposits with us are held with Bank of Scotland plc. Accounts with Bank of Scotland plc include accounts with its divisions and trading names: Halifax, Intelligent Finance (IF), Birmingham Midshires (BM Savings), Bank of Scotland, Bank of Scotland Private Banking, Bank of Scotland Germany, Bank of Scotland The Netherlands, Bank of Scotland Treasury, St James's Place Bank and St James's Place Private Bank. Some savings accounts under the AA Savings, Saga and Charities Aid Foundation brand names are also deposits with Bank of Scotland plc. An eligible depositor's £85,000 limit relates to the combined amount in accounts under all of these names. If you are unsure whether your account is held with Bank of Scotland plc please check your account literature.

Jersey and Isle of Man customers: Bank of Scotland Jersey Branch is a participant in the Jersey Banking Depositor Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website (www.gov.je) or on request. The Isle of Man branch of Bank of Scotland plc is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. Full details of the Scheme is available on the Isle of Man Financial Supervision Commission's website at (www.gov.im) or on request.

Marketing Information

So that you don't miss out on any opportunities that may be of interest to you, we like to keep you informed of new products and services using mail, phone, email or text message where appropriate to your account.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman. **Offshore customers should request a copy of 'How to Voice Your Concerns' from their usual contact.**

Stop receiving paper statements

Personal customers can choose to stop receiving paper statements. To do this you must be registered for Internet Banking. To register please visit **www.bankofscotlandhalifax.co.uk/aboutonline/register.asp** or any Bank of Scotland branch.
Offshore customers can register at **www.bankofscotland-international.com/offshore-banking.asp**

Information is available in large print, audio tape and Braille, on request.
You may contact us using Typetalk. Telephone calls may be recorded for security purposes and monitored under our quality control procedures.