

Mr B Davies
Pension Practitioner .Com Ltd
Daws House
33-35 Daws Lane
London
NW7 4SD

4th November 2016

Dear Mr Davies

Re. Verity & Beverley Ltd Pension Scheme

Further to our discussion yesterday please find enclosed letter of authority from the clients authorising you to discuss details of the above arrangement with me.

I am enclosing two Direct Debit mandates for your signature in order for Nathan and Isabelle to commence monthly contributions into a St James's Place Trustee Retirement Plan within their SIPP. Can you please return the mandates to me at the above address at your earliest convenience.

The clients also wish to transfer £20,000 into a SJP Trustee Retirement Plan. The account details for payment are as follows:

Payee: SJP UK
HSBC Bank London
Account 51079050
Sort Code 40 02 50
Ref.: 992290W Elphick/Alkiviades

I hope that the above is clear but if you need to discuss further please let me know.

Thank you for your help.

Yours sincerely



John Hole

SENIOR PARTNER PRACTICE OF



ST. JAMES'S PLACE
WEALTH MANAGEMENT

VERITY & BEVERLEY

ARCHITECTS DESIGNERS

The Coach House | 4 The Chipping | Tetbury | Gloucestershire | GL8 8ET
Telephone 01666 503516 | www.verity-beverley.co.uk

Mr Brad Davies
Pension Practitioner.Com Ltd
Daws House
33-35 Daws Lane
London
NW7 4SD

4th November 2016

Dear Mr Davies

Re. Verity & Beverley Ltd Pension Scheme

Please accept this letter as our authority to discuss details of the above arrangement with our Financial Adviser, John Hole, of Elite Wealth Management Ltd, 13 Market Place, Tetbury, Glos GL8 8DA.

In addition please transfer £20,000 from our Metro Bank Account No.15864036 to St James's Place, where the funds will be held in a Trustee Retirement Plan within our SIPP.

Thank you.

Yours sincerely



Nathan Elphick



Ariane Isabelle Alkiviades

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form and send it to: St. James's Place Wealth Management, Administration Centre, PO Box 9034, Chelmsford, CM99 2XA.

1. Name(s) of Account Holder(s) (BLOCK CAPITALS PLEASE)

VORIT & BEVERLY LTD
POWER SCHEME

2. Bank/Building Society Account Number

15864036

Branch Sort Code

23-05-80

3. Name and full postal address of your Bank/Building Society

To: The Manager M&M Bank
Bank/Building Society
Address:
Postcode:

Reference Number (St. James's Place use only)

Service User Number

9 0 3 1 8 4



Instruction to your Bank/Building Society to pay Direct Debit

Please pay St. James's Place Direct Debits from the account detailed in this Instruction subject to safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with St. James's Place and, if so, details will be passed electronically to my bank/building society.

4. Signature(s)*

Iskelle Ahmed

Date

04/11/2016
DAY MONTH YEAR

Date

04/11/2016
DAY MONTH YEAR

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This is not part of the Instruction to your bank or building society and must be detached by St. James's Place before submission to the paying bank.* If payments are to be made from an account other than the planholder's, please also provide details of the payer's full postal address.

To help us improve our level of service, telephone calls handled by our Administration Centre may be recorded to help identify training issues and needs.

St. James's Place UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. St. James's Place UK plc Registered Office: St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom. Registered in England Number 2628062.

This Guarantee should be detached and retained by the payer.



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, St. James's Place will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request St. James's Place to collect the payment, confirmation of the amount and date will be given to you at the time of request.
- If an error is made in the payment of your Direct Debit by St. James's Place or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when St. James's Place asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives. Members of the St. James's Place Partnership in the UK represent St. James's Place Wealth Management plc, which is authorised and regulated by the Financial Conduct Authority. St. James's Place UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. St. James's Place UK plc Registered Office: St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom. Registered in England Number 2628062.

SJP0548-VR25 (10/16)

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form and send it to: St. James's Place Wealth Management, Administration Centre, PO Box 9034, Chelmsford, CM99 2XA.

1. Name(s) of Account Holder(s) (BLOCK CAPITALS PLEASE)

Venue D Beverley Ltd
PWSJ SUDM

2. Bank/Building Society Account Number

15864036

Branch Sort Code

23-05-80

3. Name and full postal address of your Bank/Building Society

To: The Manager MEMO BANK

Bank/Building Society

Address:

Postcode:

Reference Number (St. James's Place use only)

Service User Number

9 0 3 1 8 4



Instruction to your Bank/Building Society to pay Direct Debit

Please pay St. James's Place Direct Debits from the account detailed in this Instruction subject to safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with St. James's Place and, if so, details will be passed electronically to my bank/building society.

4. Signature(s)*

Isabelle Atkinson

Date

04/11/2016
DAY MONTH YEAR

Date

04/11/2016
DAY MONTH YEAR

Banks and building societies may not accept Direct Debit Instructions for some types of account.

This is not part of the Instruction to your bank or building society and must be detached by St. James's Place before submission to the paying bank.* If payments are to be made from an account other than the planholder's, please also provide details of the payer's full postal address.

To help us improve our level of service, telephone calls handled by our Administration Centre may be recorded to help identify training issues and needs.

St. James's Place UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. St. James's Place UK plc Registered Office: St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom. Registered in England Number 2628062.

This Guarantee should be detached and retained by the payer.



The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, St. James's Place will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request St. James's Place to collect the payment, confirmation of the amount and date will be given to you at the time of request.
- If an error is made in the payment of your Direct Debit by St. James's Place or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to, you must pay it back when St. James's Place asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

The 'St. James's Place Partnership' and the titles 'Partner' and 'Partner Practice' are marketing terms used to describe St. James's Place representatives.
Members of the St. James's Place Partnership in the UK represent St. James's Place Wealth Management plc, which is authorised and regulated by the Financial Conduct Authority.
St. James's Place UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
St. James's Place UK plc Registered Office: St. James's Place House, 1 Tetbury Road, Cirencester, Gloucestershire, GL7 1FP, United Kingdom.
Registered in England Number 2628062.

SJP0548-VR24 (11/15)