



 Please only use this form if you want to open an NS&I Investment Account as a trustee.

 **Already hold an Investment Account for this trust?**

If you want to deposit more money into that account, please use the simpler Investment Account deposit form. You can download it from [nsandi.com](http://nsandi.com) or call us and we'll send you one.

amount £ 

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 p minimum £20, maximum £1 million per trust

You can pay it by cheque or by switching from another NS&I account (see section 2).

name of  
account holder  
account  
number

Please give details of the account on which your cheque is drawn.

[illegible]

You as the first or second trustee must be responsible for the NS&I account you switch from. If you switch from a fixed term investment that's not on sale, you won't be able to switch back. Any amount you take out from a Direct ISA may not be able to be paid back in during this tax year.

type of NS&I  
account switching from  
account number or  
holder's number

[illegible]

*If the amount you are switching will take the balance on the account below the minimum allowed, you must mark that you want to close the account.*

If you want to switch from a fixed term investment, there are some restrictions. Please check the customer agreement (terms and conditions) for the investment you're switching from before you apply.

If you are switching from a fixed term investment, do you want to defer until it matures? (You can only defer within 30 days before the maturity date.)

yes ☐ no ☐ **A penalty may apply if you cash in all or part of a fixed term investment before its maturity date.**

**If you want to close the account you are switching from, mark here**

If you choose to close it, we'll automatically repay any remaining balance after the switch to your nominated bank or building society account on our records. Or, if we don't hold this, the account you nominate in section 8.

## NS&amp;I number

NS&I									
------	--	--	--	--	--	--	--	--	--

If you have an NS&I number as the trustee of this trust, please write it here.

***Please complete in full.***  
We need your date of birth  
as you must be at least 16  
to open an NS&I  
Investment Account.

*We will send all  
correspondence to the  
person named here.*

title

M	R						
---	---	--	--	--	--	--	--

date of birth  
(this is essential)

19-06-1967	Y	Y	Y
------------	---	---	---

**surname**

[illegible]

forenames  
in full

[illegible]

address

1	3		V	E	R	N	O	N		A	V	E	N	U	E		W	I	L	F	O	R	D						
---	---	--	---	---	---	---	---	---	--	---	---	---	---	---	---	--	---	---	---	---	---	---	---	--	--	--	--	--	--

[illegible]

postcode

N	G	1	1		7	A	E
---	---	---	---	--	---	---	---

country

[illegible]

nationality

[illegible]

phone number

0	1	5	0	9	6	7	0	0	3	6				
---	---	---	---	---	---	---	---	---	---	---	--	--	--	--

Preferably a mobile so we can reach you more easily.

email  
addressccox@mellerltd.co.uk

**Please complete each page and sign** ►

### 3 First trustee's details continued

If you are resident for tax purposes in more than one country or territory outside the UK, please give the tax country and tax identification number for each of the others on a separate sheet of paper.

city of birth

country of birth

tax country

tax identification number

If you're resident for tax purposes in any country or territory outside the UK, please complete the fields below.

### 4 Second trustee's details

Only complete if there is more than one trustee.

**Please complete in full.** If there are more than two trustees, please give the details of the other(s) on a separate sheet of paper.

NS&I number

title

surname

forenames in full

address

postcode

country

nationality

phone number

If the second trustee has an NS&I number as the trustee of this trust, please write it here.

date of birth  
(this is essential)

If the second trustee is resident for tax purposes in more than one country or territory outside the UK, please give the tax country and tax identification number for each of the others on a separate sheet of paper.

city of birth

country of birth

tax country

tax identification number

If the second trustee is resident for tax purposes in any country or territory outside the UK, please complete the fields below.

### 5 Trust title and purpose

Give the title and purpose of the trust. For example, the purpose could be for tax planning, provision for dependants, preservation of wealth or distribution of assets upon death.

trustee(s) of

purpose of trust



## 6 Beneficiary's details

**Please complete in full.**  
If there is more than one beneficiary, please give their details on a separate sheet of paper.

title	M R	date of birth (this is essential)	19-06-1967
surname	C O X		
forenames in full	C O L I N		
address	1 3 V E R N O N A V E N U E W I L F O R D		
	N O T T S		
postcode	N G 1 1 7 A E		
country	U K		
nationality	B R I T I S H		
phone number	0 1 5 0 9 6 7 0 0 3 6		Preferably a mobile so we can reach them more easily.

If the beneficiary is resident for tax purposes in more than one country or territory outside the UK, please give the tax country and tax identification number for each of the others on a separate sheet of paper.

**If the beneficiary is resident for tax purposes in any country or territory outside the UK, please complete the fields below.**

city of birth	N O T T I N G H A M
country of birth	U K
tax country	U K
tax identification number	

## 7 Settlor's details

**Please complete in full.**  
The settlor is the person providing the money for the investment. Please give their details and state the source of funds (eg savings, inheritance etc).

THE SETTLER IS THE EMPLOYER

MELLER LIMITED  
CRN: 10037312

title		date of birth (this is essential)	
surname			
forenames in full			
address			
postcode			
nationality			
source of funds	Pension Contribution		

## 8 Nominated bank or building society account details

If you want withdrawals paid directly into a bank or building society account, please give its details here.

We recommend this for speed and security.

bank/building society	A L L I E D I R I S H B A N K				
name in which account is held	M E L L E R \$ \$ A \$				
account number	2 0 0 1 2 7 1 7		sort code	2 3 - 8 3 - 9 6	
bank reference or building society roll no (if applicable)					

If it's an NS&I Direct Saver, just write 'NS&I' in the 'bank/building society' field, complete the 'name in which account is held' field and write the account number in the 'bank reference or building society roll no' field.

**Please be careful when providing the bank details. If you enter the wrong details any withdrawals you make might be delayed, or credited to the wrong account, and may result in a financial loss.**

## 9 Your signature(s)

**All the trustees must sign.**

*If there are more than two trustees, please provide the signature(s) and date(s) signed of the other trustee(s) on a separate piece of paper. Please also ask them to let us know their marketing preferences (as explained opposite) on the same sheet of paper.*

signature of  
first trustee



date 18082020

signature of  
second trustee  
(if applicable)



date 18082020

### Your marketing preferences

We may contact you occasionally to promote other NS&I accounts and investments that you might be interested in. If you don't want us to do this, mark the box(es) below:

first trustee	by post	<input type="checkbox"/>	by phone	<input type="checkbox"/>	by email	<input checked="" type="checkbox"/>	online	<input type="checkbox"/>
second trustee (if applicable)	by post	<input type="checkbox"/>	by phone	<input type="checkbox"/>	by email	<input type="checkbox"/>	online	<input type="checkbox"/>

If you mark the 'online' box, you may still see promotional messages when logged in to our website, but they won't be tailored to you.

You can change your marketing preferences at any time online or by contacting us.

## 10 What to do next

- Remember to sign and date your form, then send it to:  
**NS&I, Sunderland, SR43 2SB**

**Please enclose the required supporting document(s) (see the Information for Trustees for details). If you are paying by cheque, make it payable to 'NS&I' and enclose it.**

Thank you

# STATUTORY DECLARATION

I/We, the trustee(s) of THE MELLER SSAS (name of the trust where applicable)  
do solemnly and sincerely declare that, to the best of my/our knowledge and belief:

1. I/We hold money on trust for the beneficiaries named on the application form,
2. The trust is registered in UNITED KINGDOM (name of country)
3. I/We are empowered under the terms of that trust to invest trust money in  
INVESTMENT ACCOUNT (name of NS&I saving or investment),

and I/we make this statutory declaration conscientiously believing the same to be true and by virtue of the Statutory Declarations Act 1835.

DECLARED by the above-named deponent(s) in the country of ENGLAND  
this 18 day of AUGUST 2020

[Signature] (Signature of trustee 1) [Signature] (Signature of trustee 2)

COLIN COX (Name of trustee 1) GRAHAM CARTLEDGE (Name of trustee 2)

\_\_\_\_ (Signature of trustee 3) \_\_\_\_ (Signature of trustee 4)

\_\_\_\_ (Name of trustee 3) \_\_\_\_ (Name of trustee 4)

\_\_\_\_ (Signature of trustee 5) \_\_\_\_ (Signature of trustee 6)

\_\_\_\_ (Name of trustee 5) \_\_\_\_ (Name of trustee 6)

Before me [Signature] (Signature of person before whom declaration is made),  
a commissioner for oaths/solicitor authorised to administer oaths.

Please print your name and the name of your firm below:

Your name: SIMON DAVES

Your firm's name: GELDARDS LLP NUMBER ONE PRIDE PLACE PRIDE PARK DERRY



## Information for trustees

1. This information sheet explains all you need to know to apply for a trust holding.

### 2. Please note

- All applications to open a trust holding must be made direct to us. Application forms can be downloaded from [nsandi.com](https://nsandi.com) or obtained by contacting us. Call us any time on **08085 007 007** or tweet us **@nsandihelp** and we'll be happy to help. We're here in the UK all day, every day. Calls from the UK are free. We may record your call to help us give you the best service.
- All trust application forms must be accompanied by one of the documents below which will ONLY be used to assist us in meeting our Regulatory requirements:
  - o certified copy of the Trust Deed including any variations to the original Deed
  - o certified copy of Will and Probate including any variations to the original Will (Will Trust only)
  - o NS&I Statutory Declaration (an alternative to submitting a certified copy of a Trust Deed or Will and Probate)
  - o a letter from the investment pension company confirming that the pension is to be set up for the benefit of the named beneficiary
- Any incomplete application forms or incomplete supporting documentation will be returned without processing.
- To meet our Regulatory requirements we will make checks on the identity of all parties (including beneficiaries) before we can accept an application.
- We cannot accept responsibility for the fulfilment of the legal trust under which an investment is made.
- Please read the customer agreement (terms and conditions) for the product you are investing in.

### 3. How to register trust holdings

There are two types of trust holdings:

#### A Type

In the joint names of the trustee(s) and one or more beneficiaries. For example, 'Mr Peter Smith (and Mrs Julie Smith) in trust for Miss Wendy Smith'. In this example Mr and Mrs Smith are the trustees and Miss Smith is the beneficiary.

All the trustees and beneficiaries are registered as holders and we need their full names and signatures. All the trustee(s) and the beneficiaries need to sign any applications to cash in or transfer. This type of trust is only permitted for Savings Certificates.

#### B Type

In the name(s) of the trustee(s) only, for example, Mr Peter Smith (and Mrs Julie Smith) Trustees'. The trust title, eg 'Trustees of Wendy Smith', should be given on the application form when the investment is bought.

The trustees only are the holders so although the beneficiaries don't need to sign any applications to purchase, cash in or transfer, we do need their details for our records. This type of trust is permitted for Savings Certificates, Guaranteed Income Bonds, Guaranteed Growth Bonds, Income Bonds and the Investment Account.

### 4. Holding limits

Investments by a trustee on behalf of a beneficiary or with the beneficiary jointly will usually NOT count towards his or her own maximum holding. They may be held in addition to investments in their sole names. Maximum holding limits apply to each trust holding. Please refer to the product's customer agreement (terms and conditions) for more information.

## 5. Death of a trustee or beneficiary

When a holder dies the investments will need to be dealt with by either:

- The remaining holder(s);
- The legal personal representative of the holder who was last to die.

We will want to see the death certificate and in some cases Inheritance Tax details.

## 6. Discretionary Trust

**Only Savings Certificates** allow for a trust to be opened as a true Discretionary Trust ie a trust without a named beneficiary. An example of this is money being left in a Will for the benefit of grandchildren born and yet to be born where actual beneficiaries cannot be named. If the funds are left for the benefit of individuals then they should be named as such and the holding should be registered as a B type above. In a Discretionary Trust it is the responsibility of the trustees to decide how to administer the trust and distribute the funds accordingly.

## 7. Pension Funds

We don't offer advice on Pensions, however products which currently allow for Trusts and which **are acceptable** for a Small Self Administered Scheme (SSAS) or as a Self Invested Personal Pension (SIPP) are:- Guaranteed Growth Bonds, Guaranteed Income Bonds, Income Bonds, Fixed Interest Savings Certificates and Index-linked Savings Certificates.

### Points to note are:

- Customers investing in this way will instruct an investment pension company to purchase the product in the name of the company naming them as the beneficiary;
- Trust sales have to be made by post as there are no direct sales for Trust holdings through the internet or telephony channels;
- Evidence of identity will be required for all parties involved in the investment;
- Repayment of these holdings would be to the Trustee, or to someone they instruct us to pay.

## 8. Any questions?

Call us free on **08085 007 007**, tweet us **@nsandihelp** or write to us at **NS&I, Sunderland, SR43 2SB** and we'll be happy to help. We're here in the UK all day, every day. Calls from the UK are free. We may record your call to help us give you the best service.

# Proof of identity and address

We are required to verify the identity and address of our customers before we can accept an application to invest. This means we will need to verify the identity and address of all the trustees, beneficiaries, the settlors and any other parties named. To do this we may make electronic checks with a credit reference agency. When you apply to invest with us, you confirm that you, and anyone else named on the application, are aware that your and their identity and address will be checked. If we cannot verify a name or address via a credit reference agency, we will write out to the relevant person to request documentary evidence.

# How to certify copies of your documents

### 1. Choose one of the following people:

- a qualified individual who is currently practising in the legal, financial or teaching profession
- doctor or dentist
- minister of a recognised religion
- civil servant
- prison, police or customs officer.

The person you choose must not be related to you by birth or marriage. Neither should they be in a personal relationship with you or live at the same address. The certifier should not be retired.

### 2. Ask your chosen certifier to:

- write the following on the copied document: "I certify that this is a true copy of the original [type of document] belonging to [your name]."
- sign and date the document
- clearly print their full name
- indicate their occupation or the capacity in which they are providing the certification (eg lawyer, doctor, teacher)
- provide their work address and daytime telephone number
- affix any relevant official stamp where available
- members of professions should also give their institute membership number, if possible.



## Frequently asked questions

1. **What or who is a settlor?** The settlor, also known as the grantor, donor or trustor, is the person who establishes a trust by a written trust declaration and provides the original assets or funds to be held in the trust. The settlor can also be a co-trustee or a beneficiary. If there is not room to complete all of the settlors to the trust on the application form then please complete these on a separate sheet of paper.
2. **What is the source of wealth?** This describes the activities that have generated the total net worth of the customer ie the activities that produced the customer's funds being invested. In some instances the "source of wealth" is used interchangeably with the "source of funds". For example source of wealth (or funds) includes but is not limited to:
  - a. Proceeds of a sale
  - b. Income
  - c. Savings
  - d. Inheritance
  - e. Business activity.
3. **What is the purpose of the trust?** A trust may be used to achieve a variety of personal, estate, financial or tax planning objectives and includes but not limited to:
  - a. Tax Planning - minimising estate/inheritance, capital gains and income tax;
  - b. Provision for family or other dependants, especially those who may be unable to manage their own affairs (young children, the elderly, the disabled or sick);
  - c. Efficient and timely distribution of assets upon death - ensuring a smooth distribution of assets on death, without the complexities or formalities of probate;
  - d. Confidentiality - many people live and work in uncertain or sensitive environments and have particular requirements for confidentiality which can be met by the creation of a trust and the consequent transfer of ownership of assets;
  - e. Establishing pension plans.
4. **I have never been asked to provide the details of the settlor, source of wealth or the purpose of the trust. Why are you now requesting this information?** We are required to establish how investment is to be made, from where and by whom. If investments are received from someone other than the ultimate beneficiary (eg **the trustee** as in the case of trust application) then we must understand why and, if appropriate, verify the identity of the payer (ie **the settlor**). We are therefore required to understand how the settlor has acquired the monies to make the investment. We reserve the right to request further information in order to be satisfied we meet our regulatory requirements.
5. **The settlor is deceased. What information should I provide?** We recognise that in some cases the settlor is deceased. In these cases, the notation of 'Deceased' should be noted in the settlor's section.
6. **There is more than one settlor. How should I record this?** If there is more than one settlor, please provide their full details (ie names, addresses and dates of birth) on a separate piece of paper.
7. **Who can certify a copy of a Trust or a Will?** A copy of a Trust or a Will can be certified by a practising solicitor or a lawyer ONLY who must certify that they have seen the original documentation and that the copy is a complete and accurate copy of that original.



# set up a standing order into an Investment Account



Use this form to set up monthly deposits from a bank/building society account into your Investment Account.

Please write in **BLACK CAPITAL LETTERS** inside the boxes.

<b>1</b> your bank or building society account details	bank/building society	Allied Irish Bank															
	branch/town/city																
	account no	2	0	0	1	2	7	1	7	sort code	23	-	8	3	-	9	6
	account name	Meller SSAS															
	roll no if applicable																

Banks may not accept instructions to set up standing orders from certain types of account other than current accounts.

<b>2</b> your standing order instructions	please pay for the credit of National Savings and Investments																	
	sort code	0	8	3	1	3	0	account number	1	1	9	9	4	8	0	8		
	amount	£										p (minimum £1)						
	amount in words																	
	commencing	DDMMYYYY																

and debit my account accordingly.

on and on the same date each month until further notice in writing. (Please allow a few days for the standing order payment to reach us from your account.)

Please quote my Investment Account number (below) as a reference when making each payment.

NS&I Investment Account number

<b>3</b> signature of bank/building society account holder	signature															
	date	18082020														

<b>4</b> what to do next	<ul style="list-style-type: none"> <li>Send or take this form to your bank or building society. (Do not send it to NS&amp;I.)</li> </ul>
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# Your Council Tax Bill

## 2020/21



**Nottingham**  
**City Council**

**Revenues and Benefits**  
**Strategic Finance**

Area: CLIFTONWC

[www.nottinghamcity.gov.uk/counciltax](http://www.nottinghamcity.gov.uk/counciltax)

Email: [counciltax@nottinghamcity.gov.uk](mailto:counciltax@nottinghamcity.gov.uk)

Date of issue 17-MAR-2020

Mr Colin Cox & Mrs Allison Cox  
13 Vernon Avenue  
Wilford  
Nottingham  
NG11 7AE

002223

**Account Number 45018486**  
Please quote on all communications

**Your online key WBFTNP2ZQQ**

### YOUR INSTALMENTS ARE AS FOLLOWS

Instalments to be paid by: Direct Debit up to 10 months Monthly

01-APR-2020	210.99	01-OCT-2020	212.00
01-MAY-2020	212.00	01-NOV-2020	212.00
01-JUN-2020	212.00	01-DEC-2020	212.00
01-JUL-2020	212.00	01-JAN-2021	212.00
01-AUG-2020	212.00		
01-SEP-2020	212.00		

Direct Debit payments will be taken automatically. For CASH payments see payment options overleaf.

How the tax is arrived at for band D	Charge Increase	
	£	%
Nottingham City Council	1651.04	2.0
Nottinghamshire Police	229.32	4.6
Combined Fire Authority	81.36	2.0
Adult Social Care *	157.27	2.0
<b>Overall Percentage Increase</b>		<b>4.0</b>
<b>Total Annual Charge</b>	<b>2118.99</b>	

Charge For Period	Band D	01-APR-2020 to 31-MAR-2021	2118.99
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We certify this to be a true  
copy of the original document

*Geldards LLP*

Geldards LLP Number 1 Pride Place  
Pride Park, Derby, DE24 8QR

Date..... *18 18 20*

Reason for Bill Annual

**Amount Due £ 2118.99**

Property address  
13 VERNON AVENUE  
WILFORD  
NOTTINGHAM  
NG11 7AE

Property Reference: 00021309013012

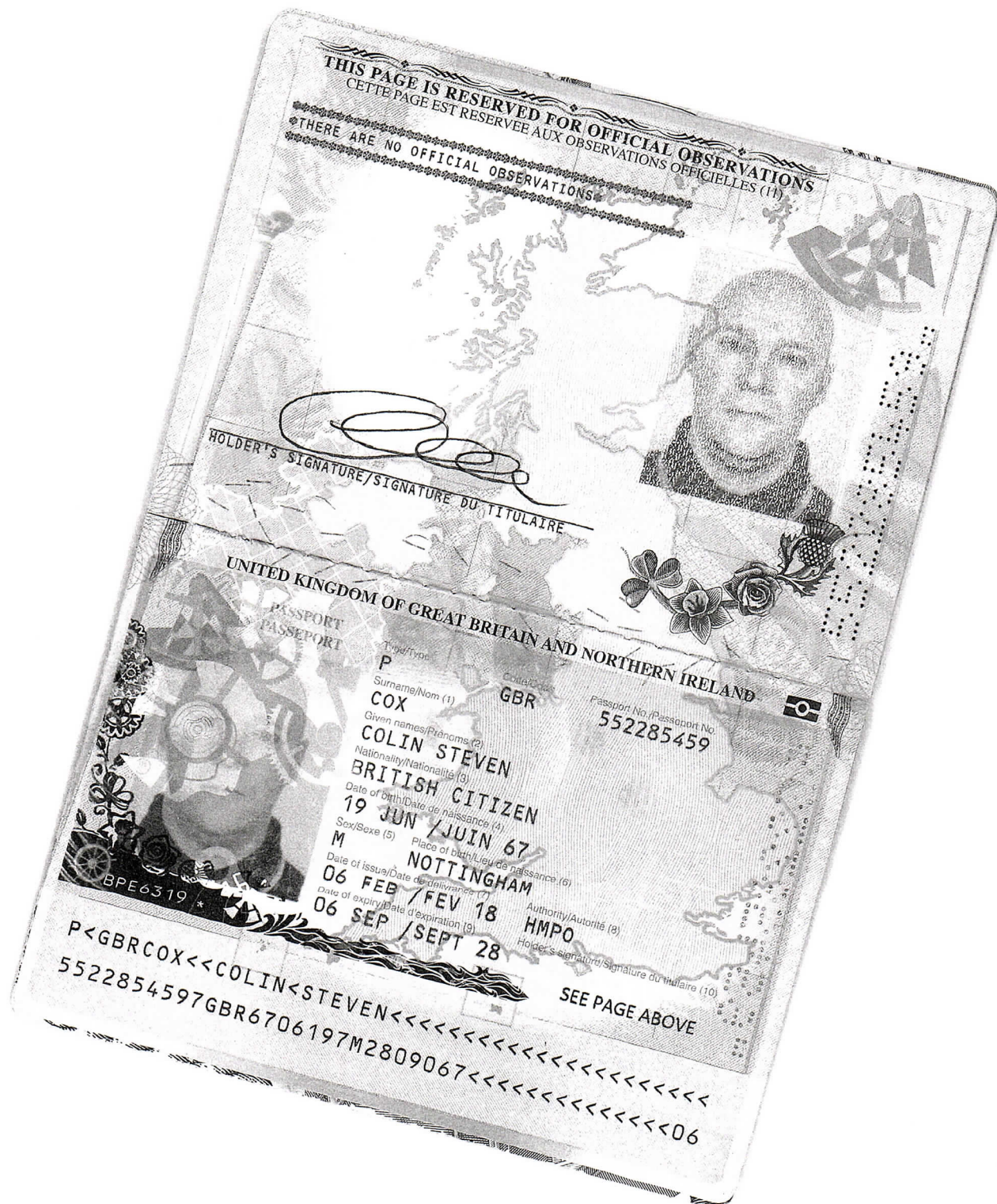
**Payment barcode**



98261731050300450184867



Date.....18/8/20.....





Smell gas? Gas leak? Call 0800 111 999 - open 24/7  
 Power cut? Call FREEPHONE 105 - open 24/7  
 Speech or hearing impaired customers  
 Text relay: put 18001 in front of the phone number

Account no:  
 1275 0583 3833

Any questions?

☐ Search E.ON help

0345 052 0000

Mon to Fri 8am to 8pm and Sat 8am to 6pm.

RB

L

Mr Graham Cartledge and Mrs Cartledge  
 Lockwood Cottage  
 Killis Lane  
 Kilburn  
 Belper  
 Derbyshire  
 DE56 0LS

20 June 2020

## Electricity bill - estimated

Please give us your actual readings at [eonenergy.com/readings](http://eonenergy.com/readings)

CR = credit

Balance on last bill - 27 Mar 2020	£330.65
Your payment on 21 Apr 2020 - thanks	£330.65 CR
Electricity charges - see back for info	£176.02
VAT at 5% on energy used	£8.80

Please pay now **£184.82**

It's important to pay your bill as soon as possible to avoid late payment fees.

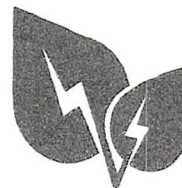
We have a number of ways to pay, please see the next page for more details. If you're struggling to pay contact us and we can talk about the ways we can help.

We certify this to be a true  
 copy of the original document

*Geldards LLP*

Geldards LLP Number 1 Pride Place  
 Pride Park, Derby, DE24 8QR

Date 18/8/20



**100%  
 renewable  
 electricity**

Each day at a glance

Electricity - you used

10.4 kWh on this bill

10.3 kWh this time last year

Electricity average for last year is based on estimated reads.

*PAID 6/7/20*

Could you pay less?



Your Personal  
 Projections

Electricity £909.60 for the next 12 months  
 Based on your current tariff. Includes any  
 discounts and VAT at 5%.



Electricity

Based on your current choices you could save  
 £57.18 by switching to:  
 • Fixed monthly Direct Debit

You could save £138.87 by switching to:

- Fix Online v39
- Fixed monthly Direct Debit

You can only sign up to our Fix Online tariff at [eonenergy.com](http://eonenergy.com). We'll tell you if you could save money again on every bill. We may withdraw our fixed



We certify this to be a true  
copy of the original document

*Geldards LLP*

Geldards LLP Number 1 Pride Place  
Pride Park, Derby, DE24 8QR

Date 18 1 8 1 20

UK **DRIVING LICENCE**

1. CARTLEDGE  
2. GRAHAM

3. 16-07-55 ENGLAND  
4a. 25-07-12 4b. 24-07-22 4c. DVLA  
5. CARTL507165G99EH 33

7. *G. Cartledge*

8. LOCKWOOD COTTAGE, KILLIS LANE, KILBURN,  
BELPER, DE56 0LS

9. B, BE, C1, C1E, D1, D1E, l, k, l, n, p

11. 01/01/22