Vanguard

Ms E Salmon
Cranfords Trustees Limited
Office 12
Venture Wales Building
Pentrebach
Merthyr Tydfill
CF48 4DR

Date:	21 June 2023
Letter Ref:	/04409659
Our Ref:	VAN462
Direct Dial:	0203 975 7653

Dear Ms Salmon

Vanguard Investments UK Limited
Client's name: Mr Ian Lazenby

I have now concluded my investigations into your complaint concerning our release of the proceeds. I am sorry you have had reason to complain and that our complaint acknowledgement letter dated 6 June 2023, was caught in amongst the address errors made. Our letter was also sent to your registered office. Therefore, I have provided a copy of our complaints handling process with this letter.

I refer to my telephone calls on 14 and 20 June 2023, and confirm, as discussed, your firm's correspondence address has now been fully updated. Regrettably, as you are aware, Anti Money Laundering (AML) verification is required before we are able to release proceeds. Our request for the outstanding AML requirements went to your registered address. During our conversations, I explained what our letter dated 9 June 2023 had covered and I enclose a copy for your information. As discussed, the outstanding documents for Protect My Universe RBS, are as follows:

- Trust deeds
- Pension Scheme Tax Reference

Please note, I have enclosed an Individual Self Certification Form and the above named documents need to be the original or certified copies and as advised the certification needs to be provided with 'wet ink'. I understand that you are arranging for these to be sent in as soon as possible.

Please accept my apologies for the errors we have made and the poor service you and your client have received. I have informed the manager of the department concerned of your disappointment. They will fully investigate this and enhance our process where necessary and give additional training if required for the members of staff concerned. As a gesture of goodwill, I have arranged for an ex-gratia payment of £150 to be sent by cheque to Mr Lazenby shortly.

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We hope that we have resolved your complaint to your satisfaction. However should you remain unhappy with this response, please do not hesitate to contact us on the telephone number overleaf and we would be happy to clarify any matters of concern.

In addition, and in accordance with our complaints procedures, should you remain dissatisfied, you have the right to refer your complaint to The Financial Ombudsman Service, but you must do so within six months of the date of this letter. I have enclosed a leaflet that explains how you can take your complaint to the Ombudsman at the following address: -

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR
Tel: 0800 023 4567

Yours sincerely

Debra Salisbury
Client Service Recovery Officer

Enclosure(s): Financial Ombudsman Service Leaflet
Complaints Procedure
Copy Correspondence of 9 June 2023 (PK)
Individual Self Certification Form

VANGUARD INVESTMENTS UK, LIMITED

COMPLAINTS PROCEDURE

Acknowledging your complaint:

Vanguard Investments UK, Limited will send written acknowledgement of your complaint within 5 business days of its receipt.

Responding to your complaint:

Vanguard Investments UK, Limited endeavour to fully investigate and respond to your complaint as soon as possible.

In the event that we are unable to resolve your complaint within four weeks, we will write to you with an update and an indication of when we expect to be able to provide a response.

Your right to refer your complaint to the Financial Ombudsman Service:

Should you remain dissatisfied with our final response to your complaint, or if Vanguard Investments UK, Limited is not in a position to send you a final response within 8 weeks of receiving your complaint, you may refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service details will be included in our final response, or when we write to you after 8 weeks of receiving your complaint.

Further details about your eligibility to refer complaints to the Financial Ombudsman Service will be included at this point.

For your information, please find the Financial Ombudsman Service contact details below:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR

Tel No: 0800 023 4567 or 020 7964 0500
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Cranfords Trustees Limited
International House
Constance Street
London
E16 2DQ

Date:	09 June 2023
Our Ref:	VAN/04392722
Helpline:	0800 408 2065
Your Ref:	

Dear Mrs Esther Salmon

Vanguard Investment UK Limited
Reference Number: 2371
Client Name: Protect My Universe Ltd RBS

We are writing because we need some additional documentation from you.

Anti-money laundering regulations require us to maintain up-to-date client information on an ongoing basis and where relevant obtain details of controllers and beneficial owners.

Please find enclosed a list of documents, which are required to verify your organisation based on the entity type. To help us meet our regulatory and legal requirements, please send us the stated item(s), along with the provided documentation slip, as soon as possible. We may contact you for further information.

If, however, your entity has been classified incorrectly, please contact us immediately so that we can amend our records accordingly and request alternative verification documents from you where necessary.

Anti-money laundering regulations prevent us from processing certain instructions, releasing withdrawal proceeds, or in some cases accepting contributions without having first verified the investor and any third parties registered against the account.

If you have not yet made an investment with us, to comply with data protection regulations we will remove your details from our records if you do not provide the requested documentation. We would like to thank you in advance for your co-operation.

AML Documentation Slip

Please return this page with your documentation.

Client Reference: 2371

Client name: Cranfords Trustees Limited

Client address: International House
Constance Street
London
E16 2DQ

If certified, please arrange for the certifier to provide the following details:	
Certifier name:	
Signature:	
Job title:	
Date:	
Business telephone number:	
Business address:	

Client Id:

Office Use Only: USDECS

Individual Self-Certification Form

Tax Residency

Tax regulations[1] require us to collect information about each investor's tax residency[2]. In certain circumstances (including if we do not receive a valid self-certification from you) we will be obliged to share information about your account(s) with Her Majesty's Revenue & Customs (HMRC) who may in turn share this information with any or all participating tax jurisdictions[3].

Please indicate all countries in which you are resident for tax purposes and your associated Tax Identification Number(s) in the table below. If you are also a US citizen you must include United States in this table along with your US Tax Identification Number. If you have any questions about your tax residency[2], please contact your tax adviser.

Country/Countries of Tax Residency	Tax Identification Number*

Declaration

I declare that the information provided on this form is, to the best of my knowledge and belief, accurate and complete.

I agree to notify Vanguard Investments UK immediately if any of this information changes in the future.

Name (please print in full):

Permanent Residence Address:

Post Code ____________ Country ____________

Date of Birth (dd/mm/yyyy)*:

Signature:

Date (dd/mm/yyyy):

1 The term "tax regulations" refers to the International Tax Compliance Regulations 2015 which implements the Foreign Account Tax Compliance Act (FATCA) and the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (CRS).

2 In general, you are tax resident where you are liable to taxes, based on where you live and work permanently although different jurisdictions have different rules in relation to tax residency. If in doubt, please contact your tax adviser.

3 Those countries that have agreed to exchange information under FATCA and the CRS[1].

* If you are a UK Tax resident and not a tax resident anywhere else and also not a US citizen, you are not required to provide details of your 'Tax Identification Number' or 'Date of Birth', or
if you are not resident in a jurisdiction that is reportable under CRS or FATCA and also not a US citizen, you are not required to provide your 'Tax Identification Number' or 'Date of Birth'.

Please return this form to:

Vanguard Investments UK, Limited PO Box 10315, Chelmsford, CM99 2AT