

Please complete this form in **BLOCK CAPITALS** and in **black ink**

Definitions: 'Account' means an account or accounts held with the Bank in the name of the Scheme
 'You' or "the Bank" means The Royal Bank of Scotland Plc
 'We/us/our' means the Trustees of the Scheme

TO: THE ROYAL BANK OF SCOTLAND

- (i) We, **Liberty Trustees Limited** of Suite 3, Havana House, Cuba Industrial Estate, Stubbins, Lancashire BLO ONE (the "Corporate Trustee") and the Member (the "Member") being Trustees of **The Liberty Appropriate Personal Pension Scheme** (hereinafter called "the Scheme") request that you open an Account in our joint names. The title of the account is to be The Liberty Pension followed by the Member's name.
- (ii) We authorise you, subject to the Terms and Conditions of the Client Deposit Service Account, or Accounts, to satisfy the Trust Deed and Rules of The Scheme, and to honour and comply with all instructions and cheques to withdraw any or all monies, provided any written instruction or cheque is signed by the Member and any two authorised signatories of the Corporate Trustee, even if the Account(s) becomes overdrawn as a result of the instructions.
- (iii) We refer to the electronic services registration mandate for Bankline between the Corporate Trustee and you whereby the Bank agrees to provide the Corporate Trustee with electronic services. We agree that we wish the Account to be added to the Bankline services. Where you are satisfied the instruction is genuine and the appropriate authority has been given in accordance with the Bankline terms and conditions, you may accept online instructions to withdraw monies from the account(s) on the sole authority of the Corporate Trustee.
- (iv) Where payment is in respect of pre-agreed fees or a transfer of monies to another account held with you under the Scheme, you may operate this mandate on the sole instruction of the Corporate Trustee.
- (v) Where instructions to you are given in any form that is not in writing ("writing" meaning a document bearing original written authorised signatures), you are entitled to accept them if you are satisfied the instruction is genuine. We accept that you may require us to enter into a separate agreement with you and/or comply with any further conditions covering any means of providing you with instructions that are not in writing.
- (vi) We agree that we can each be held fully responsible for any debt or other liability of whatever nature on the Account(s) or otherwise arising with or owing to you. The liability hereunder of the Corporate Trustees shall not be personal but shall be limited to the extent of the assets of the Scheme, but without prejudice to the full personal joint and several liability of the Member.
- (vii) In the event of the death of the Member anyone appointed to act as the Trustee under the provision of the Trust Deed shall, on the date of the Individual Trustee's death, take the place of the Member for all the purposes of this mandate.
- (viii) We request that you issue statements of account(s) to one Individual Trustee on a monthly/quarterly (**delete as appropriate**) basis to the following address:

MEMBER'S DECLARATION

1. I confirm that the details on this form are correct and I agree to notify The Royal Bank of Scotland Plc of any changes.
2. I agree to the Royal Bank of Scotland using the information provided as described above and in accordance with the Terms and Conditions.
3. I confirm I wish to have the facility to view my transactions online subject to suitable arrangements with the bank.
4. I agree my information is maintained from credit reference and fraud prevention agencies to verify my identity.
5. I confirm that I wish the Account(s) to be included in Bank's electronic services, Bankline I refer to the electronic services registration mandate for Bankline between the Corporate Trustee and the Bank whereby the Bank agrees to provide the Corporate Trustee with electronic services ("**Services**"). I agree that I wish the Account to be added to the Services and operated online on Bankline solely by the Corporate Trustee. In consideration of the foregoing I agree to be bound by the Bankline Terms and Conditions as if I were a party to them.
6. The Royal Bank of Scotland wish to keep me informed about products and services which may be of benefit.
 By ticking this box, I consent to receiving such information

Member's Signature			
Member's Full Name		Date	

TO BE COMPLETED BY LIBERTY TRUSTEES LIMITED

Corporate Trustee's Declaration

1. We enclose a certified copy of the Supplemental Deed establishing the above as a member of the Scheme.
2. We have allocated the following account number(s) from Royle (sort code 16-00-79) in respect of this mandate:

Non-Protected Rights Account		Protected Rights Account	
Name of Authorised Signatory*			
Signature		Date	

* In accordance with the Board Minutes appointing authorised signatories and the list of specimen signatures of authorised signatories as previously provided.