

Oliver Tookman  
38 Thirlmere  
Huntingdon  
Cambridgeshire  
PE29 6UJ

2011

Dear Oliver,

#### TOOKMAN SSAS ("the Scheme")

This letter outlines the features of the Scheme as they would apply to you and invites you to become a member.

#### CONSTITUTION

The Scheme is to be a registered pension scheme within the meaning of Part 4 of the Finance Act 2004, governed by rules adopted by a deed dated (the Rules") and administered by its trustees for the time being ("the Trustees"). The Rules will over-ride this letter in the event of any conflict between them. References to specific Rules are given for convenience in some of the headings below.

#### ADMISSION TO MEMBERSHIP (Rule 16)

Admission to the Scheme is at the discretion of the Trustees.

#### CONTRIBUTIONS (Rule 17)

The Rules allow members, their employers and any other person to make contributions to the Scheme, subject in each case to the agreement of the Trustees. The Rules do not make contributions by any person compulsory.

#### INDIVIDUAL FUNDS

Each Member of the Scheme has an "Individual Fund", built up through (i) contributions by/in respect of the Member and (ii) any transfer payments in respect of the Member from other schemes, adjusted to take account of the investment experience and the expenses of the Scheme.

All benefits paid to or in respect of a Member are paid out of (and therefore their amount is limited by) his Individual Fund.

It is possible to "phase" the drawing of benefits, i.e. to designate one part of your Individual Fund for payment of benefits, and to leave another part "uncrystallised" (see Rule 18).

The Rules also allow for the possibility of a "General Fund", which is any part of the Fund not allocated to an Individual Fund. The General Fund can build up either through payment of new contributions, or perhaps through Individual Funds being left over on the death of a Member where it is not possible to pay any further authorised benefits.

## BENEFITS FOR MEMBER (Rule 19)

The new tax regime in effect from A-day (6<sup>th</sup> April 2006) allows members to draw benefits without leaving service. The latest age at which benefits may be drawn is 75 and the earliest age is usually 50 (rising to 55 from 6<sup>th</sup> April 2010), but you may be able to draw benefits earlier if you suffer from incapacity or serious ill-health, or if you had an unusually low normal retirement age under the previous tax regime.

The Rules allow you to take benefits at any age consistent with this new tax regime. "Retirement" in this letter means simply drawing benefits during your lifetime.

On retirement, your Individual Fund will be applied by the Trustees to provide - at your request - a lump sum, which is payable free of income tax under current law. The maximum lump sum is usually 25% of the Individual Fund, but may be more or less in some cases, particularly for members with "transitional protection" of rights built up before A-day.

The remainder of your Individual Fund will then be designated to provide pension in the form of income withdrawal. This is essentially a pension drawn from the Individual Fund, the amount of which can be varied between:

- a minimum of nil and
- a maximum set every 5 years based on 120% of the single life annuity which could be bought with the Individual Fund.

When you reach age 75:

- the ability to draw an initial lump sum is lost; and
- the maximum rate of income withdrawal is reduced (it becomes 70% of the single life annuity which could be bought with the Individual Fund assuming an age of 75 years) and is reviewed yearly.

## BENEFITS ON DEATH (Rule 20)

On your death before age 75, the Trustees will use your Individual Fund to provide lump sum benefits and/or pensions for your dependants and other beneficiaries in accordance with the Rules.

The Rules give the Trustees wide discretion as to both the form of benefits and the recipients:

- pensions can be provided for dependants (which includes spouses and civil partners, children up to age 23 and others actually dependent on you);
- lump sums can be paid to any person.

On your death on or after age 75, the new tax regime restricts further the benefits that can be provided. The Rules still give the Trustees wide discretion as to both the form of benefits and the recipients, but:

- if there are any surviving dependants, the Individual Fund must first be used to provide one or more pensions for them;

- if there are no surviving dependants, then either a lump sum can be paid to any charity nominated by you, or funds can be reallocated within the Scheme to other members either nominated by you or selected by the scheme administrator.

#### STATE PENSION ARRANGEMENTS

The Scheme is not contracted out of the State Second Pension Scheme.

#### TERMINATION (Rule 14)

The Scheme may be terminated in accordance with the Rules. In the event of its termination the assets of the Scheme will be applied for the benefit of Members having regard to their respective Individual Funds.

#### AMENDMENT (Rule 3)

The power to amend the Scheme may be exercised by the Principal Employer

#### ENQUIRIES / PROBLEMS

General enquiries about the Scheme or about your entitlement to benefit should be directed to the Trustees at [the address at the top of this letter].

OPAS (The Pensions Advisory Service) is available at any time to assist members and beneficiaries of the Scheme in connection with any pensions query they may have, or any difficulty which they have failed to resolve with the Trustees or the administrators of the Scheme.

The Pensions Ombudsman appointed under section 145(2) of the Pension Schemes Act 1993 may investigate and determine any complaint or dispute of fact or law in relation to an occupational pension scheme made or referred in accordance with that Act.

Both OPAS and the Pensions Ombudsman may be contacted at 11 Belgrave Road, London SW1V 1RB.

The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties.

The Pensions Regulator may be contacted at Napier House, Trafalgar Place, Brighton BN1 4DW.

#### DATA PROTECTION

The Trustees are a "data controller" for data held about you in connection with the Scheme. This data may be used for any reasonable purpose connected with the administration of the Scheme, including decisions about the amount of benefits and eligibility for those benefits.

Data may be disclosed to delegates, agents and professional advisers but will otherwise be disclosed only with your consent or as required by law.

You are entitled on request to see copies of any personal data held about you, and to be told its source.

# APPLICATION FOR MEMBERSHIP

If you wish to apply for membership of the Scheme, please sign and return the enclosed duplicate copy of this letter.

Signed  Name O. TOOKMAN

(Authorised signatory of ROBERT GODDARD LIMITED)

I apply for membership. I agree to abide by the terms of this letter and the Rules.

Signed  Name: OLIVER TOOKMAN

Date 11/01/10

Anna Tookman  
15 Shepherds Road  
Watford  
WD18 7HU

2011

Dear Anna,

#### TOOKMAN SSAS ("the Scheme")

This letter outlines the features of the Scheme as they would apply to you and invites you to become a member.

#### CONSTITUTION

The Scheme is to be a registered pension scheme within the meaning of Part 4 of the Finance Act 2004, governed by rules adopted by a deed dated (the Rules") and administered by its trustees for the time being ("the Trustees"). The Rules will over-ride this letter in the event of any conflict between them. References to specific Rules are given for convenience in some of the headings below.

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The Rules allow you to take benefits at any age consistent with this new tax regime. "Retirement" in this letter means simply drawing benefits during your lifetime.

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- a minimum of nil and
- a maximum set every 5 years based on 120% of the single life annuity which could be bought with the Individual Fund.

When you reach age 75:

- the ability to draw an initial lump sum is lost; and
- the maximum rate of income withdrawal is reduced (it becomes 70% of the single life annuity which could be bought with the Individual Fund assuming an age of 75 years) and is reviewed yearly.

## BENEFITS ON DEATH (Rule 20)

On your death before age 75, the Trustees will use your Individual Fund to provide lump sum benefits and/or pensions for your dependants and other beneficiaries in accordance with the Rules.

The Rules give the Trustees wide discretion as to both the form of benefits and the recipients:

- pensions can be provided for dependants (which includes spouses and civil partners, children up to age 23 and others actually dependent on you);
- lump sums can be paid to any person.

On your death on or after age 75, the new tax regime restricts further the benefits that can be provided. The Rules still give the Trustees wide discretion as to both the form of benefits and the recipients, but:

- if there are any surviving dependants, the Individual Fund must first be used to provide one or more pensions for them;

- if there are no surviving dependants, then either a lump sum can be paid to any charity nominated by you, or funds can be reallocated within the Scheme to other members either nominated by you or selected by the scheme administrator.

#### STATE PENSION ARRANGEMENTS

The Scheme is not contracted out of the State Second Pension Scheme.

#### TERMINATION (Rule 14)

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#### ENQUIRIES / PROBLEMS

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Signed  Name O. TOOKMAN

(Authorised signatory of ROBERT GODDARD LIMITED)

I apply for membership. I agree to abide by the terms of this letter and the Rules.

Signed  Name: ANNA TOOKMAN

Date 11/1/2011



Paul Tookman  
15 Shepherds Road  
Watford  
WD18 7HU

2011

Dear Paul,

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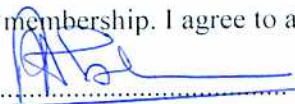
APPLICATION FOR MEMBERSHIP

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Signed .....  ..... Name O. TOOKMAN

(Authorised signatory of ROBERT GODDARD LIMITED)

I apply for membership. I agree to abide by the terms of this letter and the Rules.

Signed .....  ..... Name: PAUL TOOKMAN

Date ..... 11/1/2011 .....

2

Dated 11/01/11 - 11TH JANUARY 2011 .

**TOOKMAN SSAS (the 'Scheme'): Appointment of Administrator and Practitioner**

1. Parties

ROBERT GODDARD LIMITED (company number 06530796) of 6-8 Bridge Street, Wisbech, PE13 1AF (in this deed called the "The Administrator")

2. PAUL TOOKMAN and ANNA TOOKMAN both of 15 Shepherds Road, Watford, WD18 7HU and OLIVER TOOKMAN of 38 Thirlmere, Huntingdon, Cambridgeshire, PE29 6UJ (in this deed called the 'Trustees')

3. PENSION PRACTITIONER.COM LTD ("the Pension Practitioner") of Daws House, 33-35 Daws Lane, London NW7 4SD

Introduction

The General Trustees are the present trustees of the Scheme (the "Trustees").

All of the General Trustees are resident in the United Kingdom.

Operative Provisions

1 In accordance with section 611AA of the Income & Corporation Taxes Act 1988 the Trustees appoint the Administrator to be the administrator of the scheme for the purposes of (and to be responsible for the discharge of) all duties relating to the Scheme which are imposed on the administrator under Chapter I of Part XIV of that Act.

2 The Administrator accepts such appointment for the purposes of Part 4 of the Finance Act 2004.

3 The General Trustees, and the Administrator (in acting in their capacities), appoint the Pension Practitioner as their agent and to act as practitioner on their behalf, in connection with any matters within the responsibility of HMRC and to view information held on the HMRC Pension Scheme Service in relation to the Scheme, and to do any other thing whatsoever in connection with or incidental to:

3.1 (in respect of any period up to and including 5<sup>th</sup> April 2006) the discharge of all duties relating to the Scheme which are imposed on them as administrator and/or maintenance of the approval of the Scheme under Chapter I of Part XIV of the Income & Corporation Taxes Act 1988;

3.2 (in respect of any period from and including 6<sup>th</sup> April 2006) the discharge of all duties relating to the Scheme which are imposed on the scheme administrator and/or the maintenance of the registered status of the Scheme under Part 4 of the Finance Act 2004.

4 The provisions of this appointment have effect on and from its date.


SIGNED as a deed, and delivered when dated,  
by **PENSION PRACTITIONER .COM**  
**LIMITED** acting by

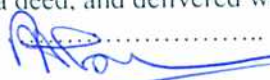
Authorised Signatory :  
Name :

Authorised Signatory :  
Name :

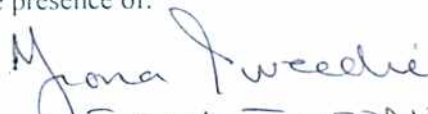
SIGNED as a deed, and delivered when dated,  
by **ROBERT GODDARD LIMITED**  
acting by

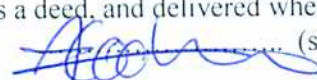
Director Signature:   
Name : O. TOOKMAN ,

Director/ Secretary Signature :   
Name : P. TOOKMAN ,


SIGNED as a deed, and delivered when dated,  
by  (signature)

PAUL TOOKMAN in the presence of:

Witness Signature :   
Name : FIONA TWEEDIE  
Address : 7 BASFIELD CT.  
6A CLEVER ST. LONDON SE11 4DY

SIGNED as a deed, and delivered when dated,  
by  (signature)

ANNA TOOKMAN in the presence of:

Witness Signature :   
Name : FIONA TWEEDIE  
Address : 7, BASFIELD CT.  
6A CLEVER ST.  
LONDON, SE11 4DY

SIGNED as a deed, and delivered when dated,  
by ..... (signature)

OLIVER TOOKMAN in the presence of:

Witness

Signature :

Name :

Address :

*Hona Tweedie*  
7 PASFIELD COURT  
GA CLEAVER ST  
LONDON SE11 4DY

Dated: 11/01/11 - 11<sup>TH</sup> JANUARY 2011.

Trust Deed  
establishing the  
TOOKMAN SSAS



## Parties

1. ROBERT GODDARD LIMITED (company number 06530796) of 6-8 Bridge Street, Wisbech, PE13 1AF in this deed called the 'Principal Employer')
2. PAUL TOOKMAN and ANNA TOOKMAN both of 15 Shepherds Road, Watford, WD18 7HU and OLIVER TOOKMAN of 38 Thirlmere, Huntingdon, Cambridgeshire, PE29 6UJ (in this deed called the 'Trustees')

## Recitals

- (A) The Principal Employer wishes to establish a pension scheme to be known as TOOKMAN SSAS (in this deed called the 'Scheme') intended to qualify as a registered pension scheme for the purposes of Part 4 of the Finance Act 2004.
- (B) The Trustees have agreed to be the trustees of the Scheme.

## Operative provisions

- 1 The Principal Employer establishes the Scheme and appoints the Trustees as the first trustees of the Scheme.
- 2 The Scheme shall be governed by the attached Rules, PROVIDED THAT:
  - 2.1 the power in Rule 3.1 (Power of Amendment) may be exercised by the Principal Employer
  - 2.2 the power in Rule 4.1 (Appointment and Removal of Trustees) may be exercised by deed by the Principal Employer.
- 3 The provisions of this deed shall have effect on and from its date.

IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

SIGNED as a deed, and delivered when dated,

by ROBERT GODDARD LIMITED

acting by

Director Signature:

Name :



O. TOOKMAN,

Director/ Signature:

Secretary Name :



P. TOOKMAN,

SIGNED as a deed, and delivered when dated,

by  (signature)

PAUL TOOKMAN in the presence of:

Witness

Signature:



Name :

FIONA TWEEDIE

Address :

7 PASFIELD COURT  
6A CLEAVER ST.  
LONDON SE11 4DY


SIGNED as a deed, and delivered when dated,

by  (signature)

ANNA TOOKMAN in the presence of:

Witness

Signature:



Name :

FIONA TWEEDIE

Address :

7 PASFIELD CT.  
6A CLEAVER ST.  
LONDON SE11 4DY

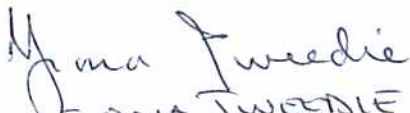
SIGNED as a deed, and delivered when dated,

by  (signature)

OLIVER TOOKMAN in the presence of:

Witness

Signature:



Name :

FIONA TWEEDIE

Address :

7 PASFIELD COURT  
6A CLEAVER ST.  
LONDON SE11 4DY

## Nomination of beneficiary form

Scheme Name: Tookman SSAS (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mr. Paul Tookman

Date of birth: 05 March 1958

In the event of my death, I, the member of the scheme in trust, request that the funds should be paid to (please refer to the notes below):

Name: ANNA TOOKMAN Address: 15 SHEPHERDS ROAD WATFORD, WD18 7HU Proportion % 100%.	Name: Address:  Proportion %
Name: Address:  Proportion %	Name: Address:  Proportion %

### Declaration

I confirm that:

- i) this supersedes all previous beneficiary nominations; and
- ii) I may revoke this request at any time by submitting a new form to the scheme Administrator

Signature of member:



Date:

11/01/18

### Notes:

The member's estate cannot be nominated.

If the member does not complete a nomination form the death benefit would be payable to (or may be applied for the benefit of) such one or more of the member's dependants or named class as the nominated trustee decides, acting in accordance with the governing Trust Deed and Rules.

### Nomination of beneficiary form

Scheme Name: Tookman SSAS (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mrs. Anna Tookman

Date of birth: 29 April 1960

In the event of my death, I, the member of the scheme in trust, request that the funds should be paid to (please refer to the notes below):

Name: <b>PAUL TOOKMAN</b> Address: <b>15 SHEPHERDS ROAD WATFORD, WD18 7HU</b> Proportion % <b>100%.</b>	Name: Address:  Proportion %
Name: Address:  Proportion %	Name: Address:  Proportion %

### Declaration

I confirm that:

- i) this supersedes all previous beneficiary nominations; and
- ii) I may revoke this request at any time by submitting a new form to the scheme Administrator

Signature of member:



Date:

**11/1/2011**

### Notes:

The member's estate cannot be nominated.

If the member does not complete a nomination form the death benefit would be payable to (or may be applied for the benefit of) such one or more of the member's dependants or named class as the nominated trustee decides, acting in accordance with the governing Trust Deed and Rules.



## Nomination of beneficiary form

Scheme Name: Tookman SSAS (hereinafter referred to as the scheme)

Personal details:

Full name including title: Mr. Oliver Tookman

Date of birth: 27 May 1988

In the event of my death, I, the member of the scheme in trust, request that the funds should be paid to (please refer to the notes below):

Name: PAUL TOOKMAN Address: 15 SHEPHERDS ROAD WATFORD, WD18 7HU. Proportion % 100%.	Name: Address:  Proportion %
Name: Address:  Proportion %	Name: Address:  Proportion %

Declaration

I confirm that:

- i) this supersedes all previous beneficiary nominations; and
- ii) I may revoke this request at any time by submitting a new form to the scheme Administrator

Signature of member:



Date:

11/01/11.

Notes:

The member's estate cannot be nominated.

If the member does not complete a nomination form the death benefit would be payable to (or may be applied for the benefit of) such one or more of the member's dependants or named class as the nominated trustee decides, acting in accordance with the governing Trust Deed and Rules.

Attention: Investec Private Bank

Fax number: 020 7597 4139

Faxed from:

Contact person:

Fax:

BRAD DAVIS

020 8711-2522

Phone:

0800 634-4862

Investec

Private Bank

### Account Application Form for SIPP's and SSAS's

Account Holder (Trustee) name:

OLIVER TOOKMAN

Account Holder (Trustee) address:

6-8 BRIDGE STREET, WISBECH, PE13 1AF,

Client name/Account reference:

OLIVER TOOKMAN

Client address:

6-8 BRIDGE STREET, WISBECH, PE13 1AF.

Date of birth:

27/05/1988

Amount deposited:

circa. £150,000.

Account type:

CURRENT/TRUSTEE RESERVE

Scheme reference details:

Scheme name:

TOOKMAN SSAS

Scheme date:

Inland Revenue Scheme Reference No.:

N/A

IR Tax Code:

Audit and Pension Scheme Services:

N/A

GPRA, Pensions Registry:

N/A.

Method of deposit:

Cheque payable to the Client's name:

Telegraphic transfer (please call the Bank for further information):

Please debit account number:

Details of Independent Financial Adviser:

### Declaration

1. I/We hereby confirm that I/we have read and accept the terms of the Charges Sheet, the General Terms and Conditions together with any applicable Special Terms and Conditions (together referred to as the "Terms").
2. I/We confirm that the Account Holder is introducing the Client to The Bank and is applying to open an Account with The Bank.
3. I/We confirm that the Client has read and understood the Terms and has consented to the opening of an Account.
4. I/We confirm that the Account will be opened and operated as a designated account in the name of the Account Holder.
5. I/We declare that the information provided with the account opening documentation and supporting documentation held by the Bank, together with this application form and supporting documents (together the "Application Pack") are true and complete and we confirm my/our understanding that the Bank in making its decision to open any Account will be relying on the accuracy and completeness of such information without the Bank having any obligation to independently verify the same. I/We further confirm that I/we will immediately notify the Bank in writing with any change to what I/we have provided the Bank in the Application Pack and will update such information in the Application Pack as appropriate.
6. I/We confirm that there is and will be, for the duration of the Account, sufficient information on file with the Account Holder to establish the Client's name and residential address, or where the Account is opened by trustees, that the settlor is a Client known to the Account Holder and whose identity has been confirmed by the Account Holder.
7. I/We confirm that in the event of an enquiry from Inland Revenue, any law enforcement agency or regulator in the UK, copies of the relevant Client records referred to in 6 above shall be made lawfully available to the Bank forthwith to satisfy the request.
8. I/We confirm that the sum(s) as shown above are being deposited with the Bank by means in the capacity of either trustee or nominee of the Client.

The Bank will only be bound by the terms for this Account when the Authorised Signatories as set out below, has/have signed and returned this application form and the Bank has completed its final processes.

Authorised Signatories:

Name:

OLIVERTOOKMAN

Capacity:

TRUSTEE

Signature:



Date:

11/01/11.

Name:

ANULTOOKMAN

Capacity:

TRUSTEE

Signature:



Date:

11/01/10.

For further information please call us on 020 7597 4012.

Investec Private Bank, a division of Investec Bank plc (Reg. no 489604), authorised and regulated by the Financial Services Authority and a member of the London Stock Exchange. Registered at 2 Gresham Street, London EC2V 7GE.





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

Please fill in the whole form including official use box using a ball point pen and send it to:

Pension Practitioner .Com Limited  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD

Service User Number (SUN)

2 5 0 0 9 9

Name(s) of Account Holder(s)

ROBERT GODDARD LTD,

Bank/Building Society account number

7 3 6 3 2 2 1 0.

Branch Sort Code

2 0 9 1 7 9.

Name and full postal address of your Bank or Building Society

To: The Manager Bank/Building Society  
BARCLAYS BANK PLC.  
Address  
6 CHURCH STREET.  
RICKMANSWORTH  
Herts Postcode WD3 1BT.

Reference Number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Banks and Building Societies may not accept Direct Debit Instructions from some types of account

This guarantee should be detached and retained by the Payer.

FOR OFFICIAL USE ONLY  
This is not part of the instruction to your Bank or Building Society.  
**Important** – Please complete these details:

Account Holder(s) Name & Address:

Name: ROBERT GODDARD LTD.

Address: 6-8 BRIDGE STREET  
WISBECH

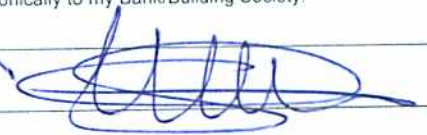
Postcode: PE13 1AF.

Email Address: oliver@robertgoddard.co.uk.

Instruction to your Bank or Building Society

Please pay PSL re Pension Practitioner.com Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with PSL re Pension Practitioner.com and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s)



Date

11/01/11

## The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change PSL re Pension Practitioner.com will notify you 5 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by PSL re Pension Practitioner.com or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

Valid for all countries / Valable pour tous les pays

Page reserved for issuing authorities / Page réservée aux autorités  
compétentes pour délivrer le passeport (14)

TYPE	CODE	1 NATIONALITE	2 NATIONALITE	3 NATIONALITE	4 DOCUMENT NUMBER	5 DOCUMENT NO.	6 NO. DU DOCUMENT

[illegible]

**e/v Tookman**

**Anna Christy**

29 APR/APR 1960

## Groningen

V/F

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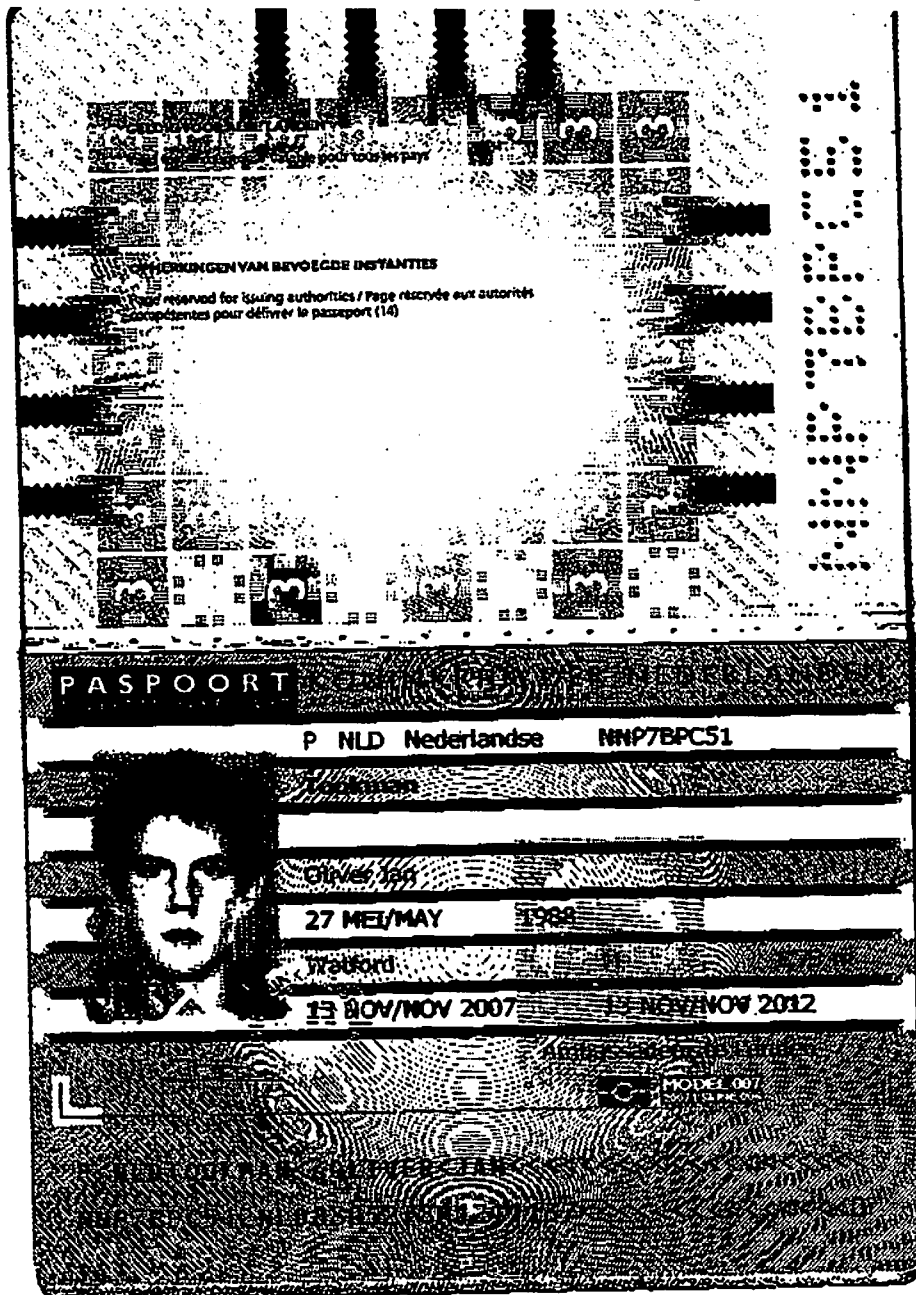
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20 MAA/MAR 2011

### Ambassadeur te Londen

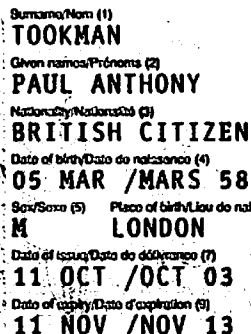
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**United Kingdom of Great Britain and Northern Ireland**

Passport No./Passeport No.  
303042494



**UKPA**

**Holder's signature/Signature du titulaire (10)**



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MRS ANNEKE TOOKMAN  
15 SHEPHERDS ROAD  
WATFORD  
HERTFORDSHIRE WD18 7HU



## Contact us



[britishgas.co.uk/help](http://britishgas.co.uk/help)



**0800 009 4650\***

Mon – Fri 8am – 7pm, Sat 8.30am – 1pm.



**Wolverhampton Road, Oldbury  
West Midlands B69 2BG**

Invoice Number

**84635072118**

Job Number: 1347638653

Date: 11 November 2010

VAT Registration number: 684 9667 62

## THIS INVOICE IS DUE FOR PAYMENT

Date Work Completed: 29 October 2010  
Invoice date/Tax point: 11 November 2010

Description of work	VAT	Amount (£)
Priority Response - Fixed Price Work		
Miscellaneous Item		
Charge For Labour	17.5%	84.25
Sub total		84.25
VAT charged @ 17.5%		14.74
Total VAT charged		14.74
Total including VAT		98.99

## How to pay:

- Call us on 0800 009 4650\* – and pay by debit/credit card.
- At any bank or Post Office – using the Giro slip on the back. Please note that some banks charge for this service.
- By cheque – again using the Giro slip, and send it to:  
**Account Handling Section,  
British Gas, PO Box 59,  
Camberley, Surrey, GU15 3GD**

## Problems Paying?

If you are finding it difficult to pay this invoice we can help. Please call us on 0800 294 3129\*.

**Please note: the cost of this work is not included in any British Gas service plan you may have.**

**AMOUNT YOU NEED TO PAY: £98.99**

\*Your call may be monitored and /or recorded for quality assurance and compliance purposes.

*Paid CC.  
by Phone  
in DEC'10.*



Mrs Anneke Tookman  
15 SHEPHERDS ROAD  
WATFORD  
WD18 7HU

178 111



591

## Contact us



**britishgas.co.uk/help**



**0800 048 0101\***

Mon - Fri 8am - 8pm, Sat 8am - 6pm.  
Have your latest meter reading handy.



British Gas, PO BOX 4805,  
Worthing, BN11 9QW

**Your Customer Reference Number**  
**8500 4041 3212**

Letter reference: CAM/WRP/CRTE

Date: 15 October 2010

## You've signed up to EnergyExtra 50

Dear Mrs Tookman

Thank you for choosing to look after your central heating, plumbing and drains and home electrics with EnergyExtra 50, which will come into effect on 15 October 2010. From then you'll be paying the new EnergyExtra 50 price of £3.00 a month on top of what you pay for your gas to make things as easy as possible for you. And if something goes wrong we'll be there to help for a fixed price of just £99.00<sup>1</sup> per completed repair. We'll be writing to you shortly to confirm your new gas Monthly Cash/Cheque amount.

### You've made the right choice.

Don't forget you're also going to benefit from our 'three months free' offer<sup>\*\*</sup>. We will credit your gas account with £9 in the next 7 working days to cover your first three months on EnergyExtra 50.

And as a thank you for being a British Gas EnergyExtra 50 customer, you will benefit from our 2010 EnergyExtra £15 credit offer<sup>\*\*\*</sup>. So at the end of the year we'll credit your gas account with £15.

So we hope you are looking forward to joining us. But if you have changed your mind, please call us on 0800 048 0101\* in the next 7 working days. If we do not hear from you, we'll assume you are happy to go ahead with your new product.

### With EnergyExtra 50 we'll be there for you when you need us

Now, for just £3 a month, should something go wrong with your central heating, plumbing and drains or home electrics all you have to do is give us a call and we'll be there for you, either the same day or the next - guaranteed. And we'll get things working again for the fixed fee of just £99, including parts and labour<sup>1</sup>. We can also help make sure your boiler keeps running smoothly with an Annual Service, available for just £65.

Being there when you need us is just one of the ways we're here to help you with your home. You can find more ways we can help you at [britishgas.co.uk](http://britishgas.co.uk)

Yours sincerely

Michael Uzelli  
Head of Pricing

<sup>\*</sup>Calls are free from a BT Calling Plan. Mobile and other providers' charges may vary. Energy enquiry lines are open 8am-8pm weekdays and 8am-6pm Saturdays. Our breakdown lines are open 24 hours a day, 7 days a week, 365 days a year. If you are hard of hearing or speech impaired and use a textphone, please call 18001 0800 072 8626.

<sup>1</sup>Fixed fee is for every completed repair and related faults (unrelated faults will be charged separately). Terms and conditions apply.

<sup>\*\*</sup> Terms & Conditions - Only one offer per household/customer. Subject to status. Customers must take gas to be eligible for EnergyExtra 50. Customers must remain on EnergyExtra 50 for 3 months to be eligible for the full credit. The credit will be shown on your gas account. Offer end date 30th November 2010. Limited availability. We reserve the right to remove or vary this offer at any time.

<sup>\*\*\*</sup> Offer ends 24 December 2010. Only one offer per household/customer. Customers must remain on EnergyExtra 50 until 31 December 2010 to receive the credit. The credit will be applied to your gas account on 31 December 2010. Limited availability and we reserve the right to remove or vary this offer at any time.



Mr P Tookman & Mrs Tookman  
15 Shepherds Road  
Watford  
Herts  
WD18 7HU

1272/541/3-4

## Opening water services bill

### Welcome to Veolia Water

We like to keep things simple so we've launched a number of online services to make your life easy.

- Pay your bill
- View your balance
- Sign up to Direct Debit
- Ask us a question

Are all your details correct? If not, go to [www.veoliawater.co.uk/mydetails](http://www.veoliawater.co.uk/mydetails) and tell us.

Confused about your bill? We have simple explanations of all the different areas on our website, visit [www.veoliawater.co.uk/explainmybill](http://www.veoliawater.co.uk/explainmybill)

**Veolia Water**

1 of 2

**Save time pay online**
[www.veoliawater.co.uk/centra](http://www.veoliawater.co.uk/centra)
**0845 769 7985**

Monday - Friday 8am - 6pm &amp; Saturday 8am - 2pm

**Customer number**  
**4951627-1**
**Date**  
15 November 2010

**Account type**  
Metered

For water supply to  
15 Shepherds Road, Watford, Herts, WD18 7HU

<b>Your balance from last bill</b>	<b>£117.44</b>
15 November 2010	in debit

<b>Your payments</b>	<b>£0.00</b>
Since your last bill	

<b>Balance before this bill</b>	<b>£117.44</b>
	in debit

<b>This bill</b>	<b>£29.51</b>
See sheet 2 for full details	

<b>Total balance due</b> (see payment info below)	<b>£146.95</b> amount payable
--	----------------------------------

## How to pay this bill

Please pay upon receipt of bill.

The quickest and easiest way to pay your bill is to do it online. Visit [www.veoliawater.co.uk/payonline](http://www.veoliawater.co.uk/payonline). You will need your customer number and a debit or credit card.

You may be able to spread the cost of your water bill if you switch to Direct Debit. Visit [www.veoliawater.co.uk/directdebit](http://www.veoliawater.co.uk/directdebit) for more information or to complete a form.

For further ways to pay see back of sheet 2.