



Esther S &lt;esther@pensionpractitioner.com&gt;

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**Re: Whitecliff Pension Scheme - Property Purchase**

1 message

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**Marko Radosavljevic** <marko.radosavljevic@whitecliff-im.com>  
To: Esther S <esther@pensionpractitioner.com>  
Cc: Elena Yakoubovskaya <elena.yakoubovskaya@whitecliff-im.com>

31 July 2018 at 12:14

Dear Esther,

This will be a loan from an affiliated company at market terms: 3%, unsecured, 3 years maximum term. Elena will send you the relevant loan agreement.

Kind regards

Marko

On Tue, 31 Jul 2018, 18:05 Esther S, <esther@pensionpractitioner.com> wrote:

Thanks Marko,

Please may I trouble you to clarify if the £40k is equal split between yourself, Olga and Roman?

Elena, please find the bank details below:

**Your account name is: Whitecliff Pension Scheme**  
**Account Number: 04919088**  
**Sort code: 23-83-96**

**AIB Bank Account Address:**  
**Allied Irish Bank**  
**St. James' House**  
**Charlotte Street**  
**Lancashire**  
**M1 4DZ**

**Swift / BIC Code: AIBKGB2L**

**IBAN: GB87 AIBK 2383 9604 9190 88**

I would be very grateful if you could let me know as soon as the payment is made.

Thank you again.

Kind Regards

Esther Salmon  
Administrator

Please note that from 1st September 2017 our address has changed to:

Pension Practitioner  
[48 Chorley New Road](#)  
[Bolton](#)  
[BL1 4AP](#)

T: 0800 634 4862  
F: 020 8711 2522

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Registered Number: 00159

Registered Office: 1st Floor, World Trade Centre, Baytree Road, Gibraltar GX11 1AA

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On 31 July 2018 at 11:56, Marko Radosavljevic <[marko.radosavljevic@whitecliff-im.com](mailto:marko.radosavljevic@whitecliff-im.com)> wrote:

Dear Esther,

Please always copy my colleague Elena. She is organising for another 40k to be wired.

Kind regards

Marko

On Tue, 31 Jul 2018, 17:49 Esther S, <[esther@pensionpractitioner.com](mailto:esther@pensionpractitioner.com)> wrote:

Hi Marko,

Can you get another £36,730.45 across to your AIB pension scheme account today?

If so, I can transfer the full amount to the solicitor tomorrow.

Thanks

Kind Regards

Esther Salmon  
Administrator

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On 31 July 2018 at 11:35, Marko Radosavljevic <[marko.radosavljevic@whitecliff-im.com](mailto:marko.radosavljevic@whitecliff-im.com)> wrote:

Hi Joanne,

I will send scanned copies shortly.

Kind regards

Marko

On Tue, 31 Jul 2018, 17:19 , <[joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk)> wrote:

Hi Esther

Are we still looking to complete tomorrow?

Marko please confirm if the signed contract and lease has now been sent to us.

I await to hear from you both.

Kind Regards

Joanne

**From:** Esther S <[esther@pensionpractitioner.com](mailto:esther@pensionpractitioner.com)>

**Sent:** 31 July 2018 10:09

**To:** Joanne LCL <[joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk)>

**Cc:** Marko Radosavljevic <[marko.radosavljevic@whitecliff-im.com](mailto:marko.radosavljevic@whitecliff-im.com)>; Stacy Lunnon <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>; Elena Yakoubovskaya <[elena.yakoubovskaya@whitecliff-im.com](mailto:elena.yakoubovskaya@whitecliff-im.com)>; Tatjana Falamejeva <[tatjana.falamejeva@whitecliff-im.com](mailto:tatjana.falamejeva@whitecliff-im.com)>

**Subject:** Re: Whitecliff Pension Scheme - Property Purchase

Thanks Joanne,

Sorry, which attachment do we use as they have different amounts?

Thanks

Kind Regards

Esther Salmon  
Administrator

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On 31 July 2018 at 10:09, <[joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk)> wrote:

Dear Marko

Please find attached the amended statement to include VAT.

With Kind Regards

Joanne

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**From:** Marko Radosavljevic <[marko.radosavljevic@whitecliff-im.com](mailto:marko.radosavljevic@whitecliff-im.com)>  
**Sent:** 30 July 2018 12:51  
**To:** 'Esther S' <[esther@pensionpractitioner.com](mailto:esther@pensionpractitioner.com)>; 'Stacy Lunnon' <[stacyl@pensionpractitioner.com](mailto:stacyl@pensionpractitioner.com)>  
**Cc:** [joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk); Elena Yakoubovskaya <[elena.yakoubovskaya@whitecliff-im.com](mailto:elena.yakoubovskaya@whitecliff-im.com)>; 'Tatjana Falamejeva' <[tatjana.falamejeva@whitecliff-im.com](mailto:tatjana.falamejeva@whitecliff-im.com)>  
**Subject:** RE: Whitecliff Pension Scheme - Property Purchase

Dear Esther and Stacy,

Can you please contact Joanne and agree how to proceed. I am about to board a plane and will be unavailable for most of the day.

Kind regards,

Marko.

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**From:** [joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk) <[joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk)>  
**Sent:** 30 July 2018 11:43  
**To:** 'Marko Radosavljevic' <[marko.radosavljevic@whitecliff-im.com](mailto:marko.radosavljevic@whitecliff-im.com)>  
**Subject:** RE: Whitecliff Pension Scheme - Property Purchase

Hi Marko

SDLT has been calculated.

The property price is exclusive of VAT, VAT is payable unless you can confirm the pension trust is VAT registered.

Kind Regards

Joanne

**From:** Marko Radosavljevic <[marko.radosavljevic@whitecliff-im.com](mailto:marko.radosavljevic@whitecliff-im.com)>  
**Sent:** 27 July 2018 17:27  
**To:** Joanne LCL <[joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk)>  
**Cc:** Esther S <[esther@pensionpractitioner.com](mailto:esther@pensionpractitioner.com)>; Elena Yakoubovskaya <[elena.yakoubovskaya@whitecliff-im.com](mailto:elena.yakoubovskaya@whitecliff-im.com)>; Tatjana Falamejeva <[tatjana.falamejeva@whitecliff-im.com](mailto:tatjana.falamejeva@whitecliff-im.com)>  
**Subject:** Re: Whitecliff Pension Scheme - Property Purchase

That's great, thank you. All in all we should not need more than 181k to complete?

Have we reflected the tax properly? SDLT and VAT?

On Fri, 27 Jul 2018, 17:52 , <[joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk)> wrote:

Dear Marko

I currently await a completion statement from the sellers solicitors. However I attached a draft statement as an indication of what is required to be transferred.

Kind Regards

Joanne

**From:** Marko Radosavljevic <[marko.radosavljevic@whitecliff-im.com](mailto:marko.radosavljevic@whitecliff-im.com)>  
**Sent:** 27 July 2018 15:33  
**To:** Joanne LCL <[joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk)>  
**Cc:** Esther S <[esther@pensionpractitioner.com](mailto:esther@pensionpractitioner.com)>; Elena Yakoubovskaya <[elena.yakoubovskaya@whitecliff-im.com](mailto:elena.yakoubovskaya@whitecliff-im.com)>; Tatjana Falamejeva <[tatjana.falamejeva@whitecliff-im.com](mailto:tatjana.falamejeva@whitecliff-im.com)>  
**Subject:** Re: Whitecliff Pension Scheme - Property Purchase

Dear Joanne,

Can you please send us the completion statement with the payment instructions so we can make sure the correct amount is sent to your account and in good time.

Kind regards

Marko

On Tue, 24 Jul 2018, 18:18 , <[joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk)> wrote:

Dear Esther

I will put together a completion statement and will have this with you shortly.

Regard

Joanne

**From:** Esther S <[esther@pensionpractitioner.com](mailto:esther@pensionpractitioner.com)>  
**Sent:** 24 July 2018 14:54  
**To:** Joanne LCL <[joanne@l-c-l.co.uk](mailto:joanne@l-c-l.co.uk)>  
**Cc:** Marko Radosavljevic <[Marko.radosavljevic@whitecliff-im.com](mailto:Marko.radosavljevic@whitecliff-im.com)>  
**Subject:** Whitecliff Pension Scheme - Property Purchase

Dear Joanne,

Sorry to trouble you.

I will email you the statement of funds tomorrow morning once the balance has updated with the £10,000.00 that was received today.

Please may I trouble you to copy me in with all copies of the completion documentation.

Please may you confirm the cost of the property. I am just conscious of other fees, including ours, to be paid.

Lastly, may I ask who is looking after the lease for the rental of the property to Whitecliff Management Corporation Limited. We would just need a copy of the lease please.

Thank you for your time and I look forward to hearing from you.

Kind Regards

Esther Salmon  
Administrator

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