

Cranfords Trustees Limited  
International House  
Constance Street  
London  
England  
E16 2DQ

**CALL Today: 0800 028 9791**  
Data Gathering Team  
[datagathering@apjsolicitors.co.uk](mailto:datagathering@apjsolicitors.co.uk)  
**Our Reference: 121859.1**  
**Date: 14th January 2021**

**Re: Subject Access Request**

Dear Sirs,

Anthony Philip James & Co act on behalf of Mr Leslie Toth and we have been instructed to request the clients personal data pursuant to *Article 15* of the EU General Data Protection Regulation ("GDPR"), specifically in relation to our client's pensions and investments. We enclose a signed form of authority for your records.

Given this letter constitutes a valid data request we **will not** consider any additional "application" or "access" forms and therefore, we expect a response within one calendar month of receipt of this letter as permitted by the ICO. In order to simplify compliance with this request please forward any response and data electronically to [datagathering@apjsolicitors.co.uk](mailto:datagathering@apjsolicitors.co.uk).

Please do not contact the customer directly or send them the requested information given we have provided you with a valid letter of authority.

We look forward to receiving your response within one calendar month from receipt of this request.

Yours faithfully

**Data Gathering Team**  
**Anthony Philip James and Co Ltd**  
Solicitors SRA 629443

In the event your records are not up to date, we have provided additional information for you to locate our client below.

<b>Our Client Name:</b>	Mr Leslie Toth
<b>Client Previous Name:</b>	
<b>Client Date of Birth:</b>	30/11/1963
<b>Address:</b>	27 Manor Gate Road Bolton  BL2 6AB
<b>Previous Address(es):</b>	27 Manor Gate Road Bolton  BL2 6AB
<b>National Insurance Number:</b>	NB583005A
<b>Policy Number:</b>	XXXXXX

# Letter of Authority

Your Name:

Mr Leslie Toth

Joint Applicant Name:

Date of Birth:

30/11/1963

Date of Birth:

Your Current Address:

27 Manor Gate Road  
Bolton

BL2 6AB

Address at time of sale:

27 Manor Gate Road  
Bolton

BL2 6AB

\* For joint claims both clients must sign below (one in each box) Please complete with today's date.

Client Signature 1

Client Signature 2

L Toth

Dated: 06/01/2021

Dated:

1. To whom it may concern this is my/our explicit authority to authorise disclosure of all personal and financial information and documentation.
2. The request is made and authority given pursuant to the Data Protection Act 2018 and General Data Protection Regulations (EU) 2016/679.
3. I/we confirm that I/we have lawfully contracted with my/our Solicitors Anthony Philip James & Co Limited to act on my/our behalf.
4. For the avoidance of doubt I/we have given my/our Solicitors full authority to make a claim on my/our behalf.
5. I/we direct and authorise that any payment due in respect of investment and/or PPI and/or commission and/or loan and/or mortgage, and/or interest and/or compensation be sent directly to my Solicitors.
6. I/We authorise you to release any information and/or documentation deemed confidential or otherwise as may be requested from time to time by my/our Solicitors.
7. I/we direct and authorise Equifax and/or other Credit Reference Agency to release any information whether deemed confidential or otherwise as may be requested from time to time by my Solicitors.
8. The request for information and/or documentation relates to Banks, Building Societies, Independent Financial Advisors, Pension Providers, Financial Brokers, Insurance Companies, Mortgage Lenders, Loan companies, Payment Protection Insurers, Mortgage Brokers, SIPP

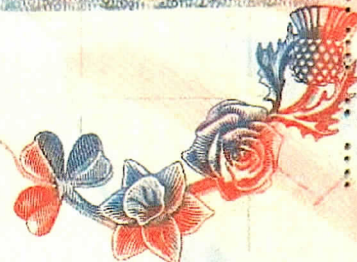
- Operators, Solicitors, Accountants, Insolvency Practitioners, Credit Card Companies and/or any other potential holder of information or documentation relating to me/us.
9. This authority is not for a limited period and is to remain in force until withdrawn in writing by me/us.
10. I/We authorise the release of my file of papers from my solicitor and/or my accountant and/or insolvency practitioners
11. A copy of this Form of Authority will have the same validity as the original.
12. I/we agree to be bound by the Terms and Conditions, CFA what you need to know, Conditional Fee Agreement, Contingency Fee Agreement, Cover letter.
13. I/we hereby authorise you to draft relevant forms and/or commence civil proceedings in such Civil Court as you consider appropriate, and to sign such statements of truth on my/our behalf.
14. I/we authorise you to obtain suitable legal expense cover for me/us as you, in your discretion, deem necessary in the conduct of my/our case.
15. I/we also irrevocably authorise you to endorse cheques solely for the purposes of discharging accounts and disbursements incurred on my/our behalf.
16. I/we also irrevocably authorise you to pay accounts and disbursements incurred on my/our behalf.
17. I/We confirm that I/we have read and understood the declaration.

Anthony Philip James and Co Ltd are authorised and regulated by the Solicitors Regulation Authority (SRA number 629443)

\*THERE ARE NO OFFICIAL OBSERVATIONS\*



HOLDER'S SIGNATURE/SIGNATURE DU TITULAIRE



ТуретТурет  
Р

Code/Code  
GBR

Passport No / Passeport No.  
563513187

Surname/Nom (1)

TOTH

Given names/Pronouns (2)

LESLIE MIHALY

Nationality/Nationalite (3)

BRITISH CITIZEN

Date of Birth/Date de naissance (4)

30 NOV / NOV 63

Sex/Sexe (5) Place of birth/Lieu de naissance (6)

M BOLTON

Date of issue/Date of delivery (7)

22 NOV / NOV 19

Date of expiry/Date d'expiration (9)

Authority/Autorité (8)

HMPO

Holder's signature / Signature du titulaire (10)

22 NOV / NOV 29

SEE PAGE ABOVE

OTT0393 (

[illegible]

5635131875GBR6311308M2911227<<<<<<<<<<<<<<<N/A



AMPS  
ASSOCIATION OF  
MILK & FOOD  
PROCESSORS

K W Pattullo & J Palmer  
Begbies Traynor  
Units 1-3 Hilltop Business Park  
Devizes Road, Salisbury  
Wiltshire  
SP3 4UF

01<sup>st</sup> June 2017

Dear Sir/Madam,

**ULAL Ltd Retirement Benefits Scheme**

Further to your correspondence dated 15<sup>th</sup> May 2017, please find enclosed a completed proof of debt form detailing our claim.

We trust this to be in order, however should you require any further information or have any questions, please do not hesitate to call 0844 410 0037 where a member of the team will be happy to help.

Yours Sincerely

**Cranfords**



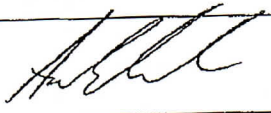
0844 410 0037 | 0844 410 0038 | [admin@cranfords.biz](mailto:admin@cranfords.biz) | [www.cranfords.biz](http://www.cranfords.biz)

'Cranfords' is the trading style of 3110950 Ltd.(No. 3110950). The company is a wholly owned subsidiary of Pensionology.uk Ltd which is authorised and regulated by the Financial Conduct Authority under number 315328. Both companies are registered in England at 1 Knutsford Business Park, Knutsford, Cheshire, WA16 8ZR

# CREDITOR PROOF OF DEBT FORM

Bio Green Energy Ltd – (In Administration)

NAME OF COMPANY	Bio Green Energy Ltd
REGISTERED COMPANY NUMBER	Albany Chambers, 26 Bridge Road East, Welwyn Garden City, AL7 1HL
TRADING ADDRESS	Albany Chambers, 26 Bridge Road East, Welwyn Garden City, AL7 1HL
RELEVANT DATE	12 May 2017
Name of creditor	ULAL LTD RETIREMENT BENEFIT SCHEME
Address of creditor	1 Knutsford Business Park, Knutsford Cheshire WA16 8ZR
Telephone number of creditor	0844 410 0037
Email address	ADMIN@CRANFORDS.BIZ
Total amount of claim, including VAT and outstanding uncapitalised interest as at the relevant date (see above).  Where payment is made or set-off applied after the relevant date this should be deducted and relevant deductions disclosed.	£ 104,650.00
Details of any document by reference to which the debts can be substantiated.	INVESTMENT PROSPECTUS AND INVESTMENT CERTIFICATE. ENCLOSED.
Details of goods or services to which the claim relates.	LOAN NOTES.
Details of whether the whole or any part of your claim is preferential under section 386 of, and Schedule 6 to, the Insolvency Act 1986.	Category  Amount(s) claimed as preferential £
If the total amount above includes outstanding uncapitalised interest please state the amount.	£ 13,650.00
Particulars of any security held, the value of the security and the date it was given. Please explain	SECURED AGAINST COMPANY.

how you valued your security.	£ _____
Particulars of any reservation of title claimed in respect of goods supplied to which the claim relates.	N/A.
Signature of creditor or person authorised to act on behalf of creditor.	
Name in BLOCK CAPITALS	ANDY JOHNSON ON BEHALF OF CRANFORDS
Position or relationship with creditor	SCHEME ADMINISTRATOR.
Address of person signing (if different from address above)	
Date _____	01ST JUNE 2017.
PLEASE ATTACH A DETAILED STATEMENT OF ACCOUNT or other particulars of how the debt arose	

ACKNOWLEDGEMENT OF CLAIM	
<p>I acknowledge receipt of a claim of £ _____ including VAT, as detailed above.</p> <p>This acknowledgement does not necessarily admit the claim to rank for dividend.</p>	<p>Signed _____</p> <p>for Julie Anne Palmer and Kenneth Wilson Pattullo, Joint Administrators</p>
<p>Date _____</p>	<p>Begbies Traynor (Central) LLP</p> <p>Units 1-3 Hilltop Business Park, Devizes Road, Salisbury Wiltshire</p>



Forsythe House | Cromac Square | Belfast | BT2 8LA  
+44 (0) 203 582 5995 | [development@biogreenenergy.co.uk](mailto:development@biogreenenergy.co.uk)

Cranfords  
1, The Pavillions  
Cranford Drive  
Knutsford  
Cheshire  
WA16 8 TH

2<sup>nd</sup> March 2017

Dear Sirs

Re: Loan Note Investor Update.

Bio Green Energy has decided to sell its individual Anaerobic Digester (AD) sites as each is contained within its own SPV (Limited Company). We have determined this is in the best interests of the business going forward as we explain below.

The SPVs have been brought to a stage at which further large scale funding is required to build and make the plants operational.

Furthermore, electricity connections are required to be completed by the 31st March 2017. This is necessary to obtain time extensions to secure the Government Renewable Obligation Certificate incentives.

Your investment has enabled development of the AD Plants to reach a stage where they are ready for build of the actual Anaerobic Digester equipment and as such we have generated significant interest in the purchase of individual SPVs. AD manufacturers have been identified with EPC Contracts negotiated for the build process at a cost in the region of £35M overall.

The Board have decided to take this course of action to expedite resolution following repeated delays by the TTC Green Energy Fund to complete the sale of Bio Green Energy and its wholly owned SPV subsidiaries as previously advised.

We are seeking to finalise current negotiations with interested parties for the purchase of A D SPV's within the month of March. The sale proceeds will be used to fully repay capital and interest.

Further updates will be issued shortly, as we are close to concluding matters.

Kind Regards

Yours sincerely,

Michael Evans



AMPS  
ASSOCIATION OF  
MANAGED PENSION  
PROVIDERS

Mr Leslie Toth  
27 Manor Gate Road  
Bolton  
Lancashire  
BL2 6AB

20 June 2017

Dear Mr Toth,

**ULAL Ltd Retirement Benefits Scheme**

I am delighted to write to you in order to explain some very exciting improvements that we have made to your pension scheme.

Cranford's prides itself on our market leading pension proposition. Our high standards of service and engagement with our customers have set us apart from the competition. We have recently become part of a large, multi-national company, the Blackmore Group. The key focus of the Group is now to build and grow into one of the cornerstone pension providers in the UK, transforming an out of date, opaque pension landscape into one of innovation, transparency and control for clients.

Your pension scheme stands with no changes whatsoever to the high standards set, however in line with this new focus we will be implementing the following key improvements:

1. We are building an industry changing online pension platform, which will give you the ability to view, make changes, obtain real time valuations, and much more at the click of a button on your computer or phone.
2. We are changing how we charge for our services and we will provide you with more information on how this could benefit you.
3. We are also conducting a full review of investments held at no charge. Initially we have seen that many clients are holding over 20% of their total investments with us in cash, which is a heavy proportion of your funds that will not be growing. We are working with a number of a fully authorised and regulated portfolio managers, who have created bespoke, actively managed portfolios to offer our clients. Those portfolio managers may improve the growth of your pension scheme.

We will be in touch over the next few weeks to discuss your individual needs and these improvements, however if you have any questions in the meantime, please call on 0844 410 0037.

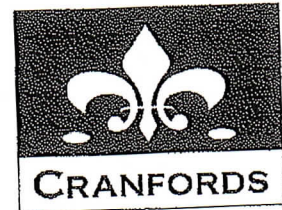
Yours sincerely,

**Cranfords Team**



T: 0844 410 0037 F: 0844 410 0038 E: [admin@cranfords.biz](mailto:admin@cranfords.biz) W: [www.cranfords.biz](http://www.cranfords.biz)

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AMPS  
ASSOCIATION OF  
MANAGED PENSION  
SCHHEMES

**Private & Confidential**

Mr Leslie Toth  
27 Manor Gate Road  
Bolton  
Lancashire  
BL2 6AB

12 March 2018

Dear Mr Toth,

**Scheme Name:** ULAL Ltd Retirement Benefits Scheme  
**Member Name:** Mr Leslie Toth

As part of our administration service we provide you with an Annual Review of your scheme each year as at the scheme anniversary date. The anniversary date for your scheme is **24 February**.

**Your Valuation**

The value of your scheme and your holding within the scheme as at this date are as follows:

	24 February 2017	24 February 2018
<b>Total Scheme Value:</b>	£268,407.11	£270,375.06
<b>Number of Scheme Members</b>	1	1
<b>Scheme Value attributable to you</b>	£268,407.11	£270,375.06
<b>Your share of the Scheme</b>	100%	100%

**Investment Summary**

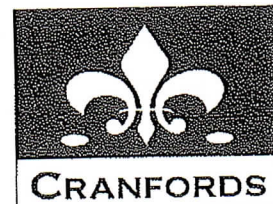
Please find below an Investment Summary which shows the Assets and Liabilities held by your Scheme. Please note that for assets which are illiquid we have used the original purchase price.

	24 February 2017	24 February 2018
<b>Scheme Bank Account</b>	£17.11	£1,985.06
<b>Sustainable Hardwood</b>	£93,000.00	£93,000.00



0844 410 0037 admin@cranfords.biz www.cranfords.biz

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AMPS  
ASSOCIATION OF  
MUTUAL INVESTMENT  
PENSION SUNDRIES

Scarisbrick Hall	£84,390.00	£84,390.00
Bio Green	£91,000.00	£91,000.00

### Your benefits

To give you an idea of what your fund value might be worth when you reach age 70 we have provided some projections on the assumption that you were to continue contributing at your current rate and that income continues at its existing rate (currently nil). Please note that this is only a rough estimation and does not take into account any fees due from the scheme.

	If investments were to grow at 2%	If investments were to grow at 5%	If investments were to grow at 8%
Current Contributions	nil	nil	nil
Current Income	nil	nil	nil
At Age 70	£369,200.00	£582,500.00	£907,300.00

Please find enclosed your annual administration invoice for the next years services. The fee has been taken directly from your scheme, so no action is required.

I trust that you have been pleased with the Scheme Administration service offered by Cranfords, but if you do feel that there are any areas that we could improve on then please do not hesitate to contact us.

Yours sincerely,

Paul Bennett  
Senior Pension Administrator



T: 0844 410 0037 E: [admin@cranfords.biz](mailto:admin@cranfords.biz) W: [www.cranfords.biz](http://www.cranfords.biz)

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**Pension Practitioner**  
48 Chorley New Road  
Bolton  
BL1 4AP  
United Kingdom

## INVOICE

Bill To  
**ULAL Ltd RBS**  
c/o Cranfords  
49 New Chorley Road  
BL6 4AL Bolton  
United Kingdom

Invoice# INV-4993  
Invoice Date 06 Feb 2018  
Terms Due on Receipt  
Due Date 06 Feb 2018

Item & Description	Qty	Amount
Pension Administration Services Annual renewal for pension administration services to the Trustees for the period February 2018 - February 2019	1	563.75

Thank you for using our services

Sub Total 563.75

**Total £563.75**

Payment Made (-) 563.75

**Balance Due £0.00**

### Terms & Conditions

Payment to be made on receipt of invoice

BACS:  
Barclays Bank Plc  
Account Name: Pension Practitioner

Sort Code: 20-45-45  
Account Number: 23784606

Pension Practitioner is a trade style of The Practitioners Partnership LP  
UK Address: 48 Chorley New Road, Bolton, BL1 4AP, United Kingdom  
Registered Address: 1st Floor, World Trade Centre, Gibraltar. GX11 1AA  
Registered in Gibraltar at Companies House No: 159

**Account number**

671 123 505 954

**Bill date:** 22 Dec 2020**24 hour emergencies:**

Gas: 0800 111 999

Access your energy account  
securely 24/7 via MyAccount  
[edfenergy.com/myaccount](https://edfenergy.com/myaccount)Contact a Live Chat adviser  
24/7 via our website

Page 1 of 4

Mr Leslie Toth  
27 Manor Gate Road  
Bolton  
BL2 6AB

Hello Mr Leslie Toth,

**Your gas bill****Your monthly payments are staying the same**

We've recently cancelled some charges for you. This credit is included in your balance and is shown on page 2.

For 26 July 2019 - 04 December 2020 (498 days)

The balance on your last bill (13 November 2020)	£261.74 in credit
You paid us (1 payment of £80.00)	£80.00 credit
Your charges for this period (including VAT)	£15.35 credit

**Your new account balance****£357.09**  
in credit**About your payments**

Your annual billing period is **20 May 2020 - 19 May 2021**.

Because your monthly payments are staying the same, there is nothing you need to do at the moment. If you'd like to increase your Direct Debit or make an additional payment you can do this at [edfenergy.com/myaccount](https://edfenergy.com/myaccount), or via the EDF app, or you can call us.

## About your charges

- Your product has been changed from "Simply Online 1 Year Fix Aug20v2" to "Easy Online Renewal Nov21v3" from 1 September 2020.

### Recent account activity

We cancelled your gas charges (excluding VAT)  
from 26 July 2019 - 13 November 2020

£648.34  
credit

### Total recent account activity

£648.34  
credit



## Gas

Period	Previous reading	Latest reading	Gas units used	kWh rate	Charge
Meter: E6S03231741760 Tariff: Simply Online 1 Year Fix Aug20v2 - Direct Debit					
26 Jul 19 - 24 Sep 19	3175 YOUR READ	3265 ESTIMATED	90 = 1010 kWh <sup>1</sup>	x 2.68p =	£27.07
25 Sep 19 - 31 Aug 20	3265 ESTIMATED	4656 ESTIMATED	1391 = 15608 kWh <sup>1</sup>	x 2.68p =	£418.29
Meter: E6S03231741760 Tariff: Easy Online Renewal Nov21v3 - Direct Debit					
01 Sep 20 - 04 Dec 20	4656 ESTIMATED	5016 OUR READ	360 = 4039 kWh <sup>1</sup>	x 2.259p =	£91.24
Standing charge (498 days @ 19.50p per day)					£97.12
<b>Total gas charges for this period</b>					<b>£633.72</b>

<sup>1</sup>Your gas meter measures usage in units, but like all suppliers, we have to do a bit of maths to turn it into kWh. Here's how it works:

GAS UNITS USED X CALORIFIC VALUE (39.5) X VOLUME CORRECTION (1.02264) ÷ 3.6

<b>Subtotal</b>	<b>£14.62 credit</b>
Cancelled VAT (5% on £648.34) was	£32.42 credit
VAT @ 5% of £633.72	£31.69
<b>Total charges for this period</b>	<b>£15.35 credit</b>

## About your tariff



## Electricity

<b>Tariff name</b>	Easy Online Renewal Nov21v3	<b>Payment method</b>	Budget Direct Debit (Monthly)
<b>Tariff end date</b>	30 Nov 2021	<b>Exit fee</b> (for early cancellation of tariff)	£15.00
<b>Annual consumption</b> (based on estimates)		2,059 kWh	

About your tariff continues on next page.



## Gas

Meter point reference:  
1452833002

Access your energy account  
securely 24/7 via MyAccount  
[edfenergy.com/myaccount](https://www.edfenergy.com/myaccount)

Contact a Live Chat adviser  
24/7 via our website

0333 202 1220  
8am-8pm Mon-Fri, 8am-2pm Sat



**24 hour emergencies:**  
Gas: 0800 111 999

Page 3 of 4

About your tariff (continued).

## Gas

<b>Tariff name</b>	Easy Online Renewal Nov21v3	<b>Payment method</b>	Budget Direct Debit (Monthly)
<b>Tariff end date</b>	30 Nov 2021	<b>Exit fee</b> (for early cancellation of tariff)	£15.00
<b>Annual consumption</b> (based on estimates)			15,602 kWh

## About your usage

We don't have enough information to show you a full comparison of this bill with the same period last year.

**24 hour emergencies:**  
Gas: 0800 111 999



Scan this QR code with your smartphone or tablet to compare tariffs and see if you can save money.

Access your energy account securely 24/7 via MyAccount  
**[edfenergy.com/myaccount](https://edfenergy.com/myaccount)**

Contact a Live Chat adviser  
24/7 via our website

**0333 202 1220**  
8am-8pm Mon-Fri, 8am-2pm Sat



## Frequently asked questions

Page 4 of 4

### How do we work out your Direct Debit?

We work out your Direct Debit by including any past balance and also account for typical UK weather patterns. That way, any unusual weather last year doesn't mean you're paying too much or too little this year. The aim is to help you smooth your payments over the year as much as possible.