

Cranfords Trustees Limited
International House
Constance Street London
E16 2DQ

v2.0

Data Gathering Team
Email: datagathering@apjsolicitors.co.uk
Reference: 120239.1
Date: 26th January 2021

DATA SUBJECT ACCESS REQUEST: SECOND SUBMISSION

Re: **Our Client:** Mr Ingram Watson
Address: 29 Halton Close
Kirtton Lindsey
Gainsborough
Lincolnshire
DN21 4PX

Dear Sirs

Following our letter dated 25/09/2020 we are disappointed to note we have not received a reply to our Data Subject Access Request ("DSAR") in the required time as stated in Article 15 of the General Data Protection Regulation ("GDPR").

If we do not receive a satisfactory response from you within 14 days, we will not hesitate in taking further action. This may include but not be limited to complaints made directly to the relevant regulator seeking judicial remedy.

Should you require any information to enable you to action our request please contact our office on 0800 028 9791 alternatively you can email your request to datagathering@apjsolicitors.co.uk

We look forward to your response

Pensions and Investments Team
Anthony Philip James and Co Ltd
Solicitors SRA 629443

► FSCS reference PB22-LYK3
Please quote our reference when contacting us



ANTHONY PHILIP JAMES & CO LIMITED
By email

Call
0800 678 1100 (free)
Email
www.fscs.org.uk/contact-us
Write
PO Box 300
Mitcheldean
GL17 1DY
Visit
fscs.org.uk

► 11 January 2021

Dear Sirs

We still need further information to continue working on the claim

- We acknowledge receipt of your Sun Life of Canada DSAR.
- We still need further information from Cranfords SIPP.

We've tried four times to get the missing information on your claim. As we've received no reply from Cranfords SIPP, we are unable to continue working on the claim.

If we receive the information we still need from Cranford SIPP, listed below, we'll continue working on your claim:

- Full IFA/servicing agent history with dates, including their address and SIB/FSA/FCA number
- A copy of the original SIPP application form
- A copy of each application form
- Confirmation of the original advising agent for each investment purchased
- A full transaction history from inception to present showing all transfers in and out, contributions, investments and disinvestments, charges, income payments and distributions, withdrawals and in-specie transfers
- The current fund and transfer values, and details of any penalty that would apply upon transfer
- A schedule showing the assets currently held within the SIPP along with their value (and where applicable, the unit-holding) of each
- Details of any administration fees or charges applicable upon transfer
- If the plan has been transferred to another provider, please provide details of the value and date of the transfer, as well as the name of the receiving provider (if any assets were transferred in-specie, please provide details)
- Full schedule of fees applicable to this policy

Any questions?

If you have any questions, please contact us using the details at the top of this letter.

Yours faithfully

Customer service team

Letter of Authority

07 DEC 2020

V2.00



Your Name:

Date of Birth:

Mr Ingram Watson

15/04/1964

Joint Applicant Name:

Date of Birth:

Your Current Address:

Address at time of sale:

29 Halton Close
Kirtton Lindsey
Gainsborough
Lincolnshire
DN21 4PX

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

Client Signature 1

Client Signature 2

Ingram Watson

Dated: 30-11-2020.

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)



DRIVING LICENCE



1. WATSON
2. MR INGRAN GEORGE F
3. 15.04.1964 GREAT BRITAIN
- 4a. 06.09.2019 4c. DVLA
- 4b. 05.09.2024
5. WATSO604154IG9VH 25



7. *Ingran Watson*
8. 29 HALTON C. OSE, KIRTON LINDSEY
GAINSBOROUGH, DN21 4PX
9. AM/A/B1/B/C1/C/D1/BE/C1E/D1E/H/k/l/n/p/q

August 2020



LLOYDS BANK

Mr I G Watson
29 Halton Close
Kirtan Lindsey
Gainsborough
Lincolnshire
DN21 4PX



0002/120745/0031433
336/K36150800096

Your August credit card options

Balance transfers

0 %
p.a.

14 months | 3.5% fee

4.9 %
p.a.

48 months | 0% fee

Money transfers

0 %
p.a.

14 months | 4% fee

4.9 %
p.a.

48 months | 0% fee

Credit card ending 5349

Get organised with a money or balance transfer

Hello Mr Watson,

As we're adapting to a new kind of normal, these money and balance transfer options could help you to organise your finances.

With a money transfer you could move funds from your Lloyds Bank credit card to your UK current account, to help with unplanned expenses. Or, you could transfer balances from most other credit and some store cards to your Lloyds Bank credit card, which might make things easier to manage.

These offers are available subject to status and only apply to new transfers made by 17 September 2020 on credit card number ending 5349.

To keep your promotional rate and avoid additional fees and charges, you need to stay within your credit limit of £6,100 and make at least your minimum payment on time each month. Your standard interest rates (at that time) will apply to any balances left after a promotional period ends. Refer to your latest statement for information about interest rates and fees which apply to your account.

You can make as many transfers as you like (minimum £100 per transfer) as long as you don't go over your credit limit. You'll need the details of the credit or store card you want to transfer a balance from, or the bank account details you want to transfer money to.

So you understand how offers work, please consider the important information on the reverse of this letter before deciding to make a transfer.

Yours sincerely,

Paul Rockliffe
Head of Customer Engagement – Consumer Credit Cards



Transfer online at lloydsbank.com/online



Call us on 0345 450 4467

Speak to an adviser Mon–Fri 8am–10pm, or 9am–5pm on Sat,
Sun and bank holidays.



Or using the Lloyds mobile app



Please manage your accounts using Internet Banking and the
Mobile Banking App whenever possible.

Transfer by 17 September 2020
using any or all of these offers



Per annum (p.a.) relates to the rate of interest
you'll be charged each full or partial year, as
applicable, during the transfer period.

By your side

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London
England
E16 2DQ

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CALL Today: 0800 028 9791
Data Gathering Team
datagathering@apsolicitors.co.uk
Our Reference: 120239.1
Date: 25th September 2020

Re: Subject Access Request

Dear Sirs,

Anthony Philip James & Co act on behalf of Mr Ingram Watson 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@apsolicitors.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.

Our Client Name:	Mr Ingram Watson
Client Previous Name:	
Client Date of Birth:	15/04/1964
Address:	29 Halton Close Kirton Lindsey Gainsborough Lincolnshire DN21 4PX
Previous Address(es):	
National Insurance Number:	Ne163071c
Policy Number:	XXXXXX